

India

Policies as of 1 January 2022. Updated via a country survey and desk review.
 Currency: Indian rupee (INR)

Profile structure

The profiles are organized in **six branches**:

- Old age, invalidity and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

Old age, invalidity and survivors

Branch overview

Type of programme	Programme name
Social insurance	Employees' Pension Scheme (EPS), 1995
Provident fund	Employees' Provident Fund (EPF) Scheme, 1952
Social insurance	Employees' Deposit Linked Insurance (EDLI) Scheme
Social assistance	Indira Gandhi National Pension Scheme
Employer-liability system	Gratuity

Note: A special system exists for certain public-sector employees for the Employees' Pension Scheme (EPS), 1995 (social insurance) programme; for coal miners, railway employees, and public-sector employee for the Gratuity (employer liability) programme; and for Informal-sector programmes, certain artisans, and the rural landless for the Indira Gandhi National Pension (social assistance).

Regulatory framework

Year	Law name and number	Amendments
1952	Act No. 19 of 4 March (on the Employees' Provident Funds and Miscellaneous Provisions)	
1972	Payment of Gratuity Act No. 39	
1976	Employees' Deposit-Linked Insurance Scheme G.S.R. 488(E) of 28 July	
1995	Employees' Pension Scheme G.S.R. 748(E) of 16 November	2016
1995	Law on national social assistance programme	
2008	Unorganized Workers' Social Security Act, No. 33	
2013	The Pension Fund Regulatory and Development Act, No 23	

Coverage				
Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Employees' Pension Scheme (EPS; social insurance)	Employed persons who became provident fund members on or after November 16, 1995.	Voluntary coverage is available under certain conditions. Employed persons with basic monthly earnings exceeding 15,000 rupees may be exempted. (The earnings ceiling does not apply to foreign workers.)	Self-employed persons, agricultural workers, and members of cooperatives with fewer than 50 workers.	All legal residents are covered, including non-citizens.
Employees' Provident Fund (EPF)	Employed persons, including those engaged in casual, part-time, daily wage, and contract work, with monthly wages of up to 15,000 rupees working in firms with at least 20 workers in one of 197 categories of covered industry (the firm remains covered even if the number of employees falls below 20); employees of other types of businesses specified by law, including cooperatives with more than 50 employees.	Employees of covered firms with monthly wages above 15,000 rupees, with the employer's agreement; and for employees of firms with fewer than 20 workers if the employer and a majority of employees agree to contribute. Employed persons covered by equivalent private occupational plans may be exempted.	Self-employed persons, agricultural workers, and members of cooperatives with fewer than 50 workers.	All legal residents are covered, including non-citizens.
Employees' Deposit Linked Insurance (EDLI; social insurance)	Employed persons, including those engaged in casual, part-time, daily wage, and contract work, with monthly wages of up to 15,000 rupees working in firms with at least 20 workers in one of 197 categories of covered industry (the firm remains covered even if the number of employees falls below 20); employees of other types of businesses specified by law, including cooperatives with more than 50 employees.	No possibility of voluntary coverage. Employed persons covered by equivalent private occupational plans may be exempted.	Self-employed persons, agricultural workers, and members of cooperatives with fewer than 50 workers.	All legal residents are covered, including non-citizens.
Indira Gandhi National Pension (social assistance)	Needy older persons and poor households.			Only citizens are covered.
Gratuity (employer liability)	Employees of factories, mines, oil fields, plantations, ports, railways, and businesses with at least 10 workers.		Self-employed persons, agricultural workers, and members of cooperatives with fewer than 50 workers. There is no coverage in the states of Jammu and Kashmir.	Only citizens are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
Employees' Pension Scheme (EPS; social insurance)			
Employees (+)	<p>Covered person: None.</p> <p>Employer: 8.33%; none if aged 58 or older (old-age, disability, and survivor pensions).</p>	<p>Monthly payroll.</p> <p>Maximum: 15,000 rupees a month.</p>	<p>1.16% of the insured's basic wages (old-age, disability, and survivor pensions); pays the employer contribution for low-income workers without previous membership in the provident fund for up to three years (for all benefits) via the Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) programme. (The PMRPY programme was closed on 31 March 2022.) Central government provides additional subsidies to increase pensions.</p>
Employees' Provident Fund (EPF)			
Employees (+)	<p>Covered person: 12% (in general); 10% (for certain categories of industry; businesses covered before September 22, 1997, with fewer than 20 employees; and certain other cases).</p> <p>Employer: 3.67% plus 0.5% (for administrative costs); 8.33% (employees aged 58 or older).</p>	<p>Basic monthly wages.</p> <p>Maximum: 15,000 rupees a month.</p>	<p>Pays the employer contribution for low-income workers without previous membership in the provident fund programme for up to three years (for all benefits) via the Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) programme. (The PMRPY programme was closed on 31 March 2022.)</p>
Employees' Deposit Linked Insurance (EDLI; social insurance)			
Employees (+)	<p>Covered person: None.</p> <p>Employer: 0.5%.</p>	<p>Monthly payroll.</p> <p>Maximum: 15,000 rupees a month.</p>	
Indira Gandhi National Pension (social assistance)			
All covered persons	None.		The government pays the total cost.
Gratuity (employer liability)			
Employees (+)	<p>Covered person: None.</p> <p>Employer: An average of 4%.</p>	Monthly payroll.	None.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.

Old-age benefits

Superannuation pension – Employees' Pension Scheme (EPS; social insurance)

Qualifying conditions

Age requirements	58	Legislated increases: None foreseen.
Minimum qualifying period	10 years of coverage.	Legislated increases: None foreseen.
Employment conditions	Employment must cease.	

Benefit details

Benefit calculation rules	Wage-replacement rate	
Amount	A monthly pension is paid based on the insured's pensionable service and reference earnings.	
Minimum benefit	1,000 rupees a month.	
Reference earnings for benefit calculation	The insured's average earnings in the last 60 months.	
Benefit adjustments	Legally mandated. Adjusted annually by the central government based on an actuarial valuation.	

Early pension

Name	Qualifying conditions	Amount
Early benefit	<p>Age: 50</p> <p>Legislated increases: None foreseen.</p> <p>Other qualifying conditions: 10 years of coverage.</p> <p>Employment conditions: Employment must cease.</p>	The pension is reduced by 4% for each year it is claimed before the standard retirement age.

Deferred retirement

Name	Qualifying conditions	Amount
Deferred pension	The pension may be deferred until age 60.	The pension is increased by 4% for one year of deferral; 8.16% for two years.

Reduced benefit for insufficient contributions

Name	Qualifying conditions	Amount
Partial benefit	Meets the age requirement for the old-age pension and has less than 10 years of coverage	A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals.

Old-age benefit – Employees' Provident Fund (EPF)

Qualifying conditions

Age requirements	58	Legislated increases: None foreseen.
Other qualifying conditions	Must be retired from covered employment.	

Benefit details

Benefit calculation rules	Defined-contribution (DC) benefit	
Amount	A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals.	

Early (complete) withdrawal

Name	Qualifying conditions	Amount
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Early benefit	Age: At any age Other qualifying conditions: If permanently emigrating or taking employment abroad, if covered employment ceases due to retrenchment, if employment ceases under a voluntary retirement programme, if changing employment from an establishment covered by the programme to one that is not (subject to a two-month waiting period), and under certain other conditions.	Calculated in the same way as the standard old-age benefit.
Partial withdrawals or loans		
Name	Qualifying conditions	Amount
Early partial withdrawal	Partial withdrawals can be made before retirement for special purposes, including paying for life insurance, purchasing or building a home, loan repayment, a child's education or marriage, care costs for a serious illness, damage from a natural disaster, and costs related to the onset of a disability. Under certain conditions, the full account balance can be withdrawn before age 58.	The total employee and employer contributions plus accrued interest may be withdrawn. Withdrawals are subject to certain limits based on the type of withdrawal, the fund member's account balance, and length of contributions. The maximum withdrawal to purchase property is 36 months of wages.

Old-age benefit – Gratuity (employer liability)

Qualifying conditions

Age requirements	None	Legislated increases: None foreseen.
Minimum qualifying period	Five years of continuous employment.	Legislated increases: None foreseen.
Benefit details		
Benefit calculation rules	Wage-replacement rate	
Amount	A lump sum of 15 days of the reference earnings (a reduced amount is paid for each partial year exceeding six months). For seasonal employees, employers pay at the rate of seven days of wages for each season worked.	
Maximum benefit	400,000 rupees.	
Reference earnings for benefit calculation	The employee's last daily wages for each year of continuous service	

Old-age pension – Indira Gandhi National Pension (social assistance)

Qualifying conditions

Age requirements	60	Legislated increases: None foreseen.
Other qualifying conditions	Must be assessed as needy.	
Means test	Income test	Household income must be less than the poverty line.
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	200 rupees a month is paid if aged 60 to 79; 500 rupees a month if aged 80 or older. Additional amounts may be paid and vary by state.	
Benefit adjustments	Not legally mandated.	

Invalidity benefits

Disability pension – Employees' Pension Scheme (EPS; social insurance)

Qualifying conditions	
Qualifying conditions	Must be assessed with a total incapacity for work and have at least one month of contributions.
Employment conditions	Employment may continue.
Benefit details	
Benefit calculation rules	Wage-replacement rate
Amount	A monthly pension based on the reference earnings; under certain conditions the pension may be paid as a lump sum of total employee and employer contributions plus accrued interest.
Minimum benefit	1,000 rupees.
Reference earnings for benefit calculation	The insured's pensionable wages.
Minimum reference earnings	250 rupees.
Benefit adjustments	Legally mandated. Adjusted annually by the central government based on an actuarial evaluation.
Benefit duration	No limit

Disability benefit – Employees' Provident Fund (EPF)

Qualifying conditions	
Qualifying conditions	Must be assessed with a permanent and total incapacity for normal work.
Benefit details	
Benefit calculation rules	Defined-contribution (DC) benefit
Amount	A lump sum of the total employee and employer contributions plus accrued interest minus previous withdrawals.

Disability benefit – Gratuity (employer liability)

Qualifying conditions	
Qualifying conditions	Must be assessed with an incapacity to work in the usual occupation that was caused by a disease or an accident.
Benefit details	
Benefit calculation rules	Wage-replacement rate
Amount	A lump sum of 15 days of the reference earnings for each year of continuous service before the disability began (a reduced amount is paid for each partial year exceeding six months). For seasonal employees, employers pay the gratuity at the rate of seven days of wages for each season worked.
Maximum benefit	350,000 rupees.
Reference earnings for benefit calculation	The employee's last daily wages.

Disability pension – Indira Gandhi National Pension (social assistance)

Qualifying conditions	
Qualifying conditions	Must be aged 18 or older, assessed as needy, and have an assessed degree of disability of at least 80%.
Means test	Income test Household income must be less than the poverty line.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A basic pension of 300 rupees a month is paid. Additional amounts may be paid and vary by state.
Benefit adjustments	Not legally mandated.
Schedule of payments	Monthly.
Benefit duration	No limit

Survivor benefits

Survivor pension – Employees' Pension Scheme (EPS; social insurance)

Qualifying conditions			
Qualifying conditions	The deceased had at least one month of contributions, regardless of whether the deceased was employed or retired at the time of death.		
Eligible survivors	A widow(er) and up to two children younger than age 25 (no limit with a total and permanent disability). If there is no widow(er) or eligible orphan, the pension is paid to a named survivor or a dependent parent.		
Remarriage conditions	The widow(er)'s pension ceases upon (re)marriage. Remarriage settlement: No settlement.		
Benefit details			
Benefit calculation rules	See the calculation of pensions under the earlier branch(es).		
Benefit amount			
<i>Spouse/partner</i>	50% of the social insurance old-age or disability pension the deceased received or was entitled to receive.	Minimum: 450 rupees a month.	Maximum: No information.
<i>Dependent children</i>	25% of the spouse's pension; 75% (for full orphans).	Minimum: 150 rupees (250 rupees for full orphans) a month.	Maximum: No information.
<i>Other dependents</i>	If there is no eligible spouse or child, 20% of the social insurance old-age or disability pension the deceased received or was entitled to receive (to a parent).	Minimum: 450 rupees a month.	Maximum: No information.
Benefit adjustments	Legally mandated. Annually by the central government based on an actuarial evaluation.		
Schedule of payments	Monthly.		
Benefit duration	No limit (unless the beneficiary remarries)		

Survivor benefit – Employees' Deposit Linked Insurance (EDLI; social insurance)

Qualifying conditions	
Qualifying conditions	Paid if the fund member dies before withdrawing his or her full provident fund account balance.
Eligible survivors	Named beneficiaries, certain family members, or legal heirs.
Benefit details	
Amount	A lump sum of the average balance of the deceased's provident fund account in the 12 months before death or in the entire period of membership, whichever is less.
Maximum benefit	600,000 rupees

Survivor benefit – Employees' Provident Fund (EPF)

Qualifying conditions	
Qualifying conditions	Paid if the fund member dies before withdrawing his or her full account balance.
Eligible survivors	Named beneficiaries, certain family members, or legal heirs.
Benefit details	
Benefit calculation rules	Defined-contribution (DC) benefit
Amount	A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals (to a named survivor or split equally among all eligible family members).

Survivor benefit – Gratuity (employer liability)

Qualifying conditions	
Qualifying conditions	Paid if the death is the result of an illness or an accident.
Eligible survivors	Employee's family members or named survivors.
Benefit details	
Benefit calculation rules	Wage-replacement rate
Amount	A lump sum of 15 days of the reference earnings (for each year of continuous service); a reduced amount (for each partial year exceeding six months). When seasonal employees die, employers pay the gratuity at the rate of seven days of wages for each season worked.
Maximum benefit	350,000 rupees.
Reference earnings for benefit calculation	The last daily wages.

Widow's pension – Indira Gandhi National Pension (social assistance)

Qualifying conditions	
Qualifying conditions	Must be assessed as needy.
Eligible survivors	Widows aged 40 to 79.
Means test	Income test Household income must be less than the poverty line.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	300 rupees a month.
Benefit adjustments	Not legally mandated.
Schedule of payments	Monthly.
Benefit duration	No limit

Survivor grant – Indira Gandhi National Pension (social assistance)

Qualifying conditions	
Qualifying conditions	Paid when the primary breadwinner aged 18 to 64 dies.
Eligible survivors	Needy households (under the National Family Benefit Scheme).
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of 20,000 rupees

Funeral grant – Employees' State Insurance (ESI; social insurance)

See Sickness and maternity.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Labour and Employment	<p>General supervision and regulation.</p> <p>Note: Provides general supervision for most programmes.</p>	Employees' Deposit Linked Insurance (EDLI; social insurance), Employees' Pension Scheme (EPS; social insurance), Employees' Provident Fund (EPF), Gratuity (employer liability)	
Employees' Provident Fund Organisation	<p>General supervision and regulation; Programme administration and delivery; Collection of contribution.</p> <p>Note: Governed by a Central Board of Trustees, which is a tripartite body comprising representatives of government, employers, and employees</p>	Employees' Deposit Linked Insurance (EDLI; social insurance), Employees' Pension Scheme (EPS; social insurance), Employees' Provident Fund (EPF)	Works through zonal, regional, and district offices
Central and state authorities	<p>Programme administration and delivery.</p> <p>Note: Administer the employer-liability programme.</p>	Gratuity (employer liability)	
Ministry of Rural Development	General supervision and regulation.	Indira Gandhi National Pension (social assistance)	
National Social Assistance Programme	Programme administration and delivery.	Indira Gandhi National Pension (social assistance)	

Health and long-term care benefits

Branch overview

Type of programme	Programme name	Additional information
Social insurance	Employees' State Insurance (ESI) Scheme	The programme has not been implemented in the union territory of Lakshadweep.

Note: No information on long-term care benefits.

Regulatory framework

Year	Law name and number	Amendments
1948 implemented in 1952	Employees' State Insurance Act No. 34 of 19 April	1951, 1966, 1975, 1984, 1989, and 2010
1995	Law on national social assistance programme	
2008	Unorganized Workers' Social Security Act, No. 33	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Employees' State Insurance (ESI; social insurance)	Employees with monthly earnings of up to 21,000 rupees (25,000 rupees for persons with disabilities) and working in a non-seasonal factory or firm with at least 10 workers. Coverage is being extended gradually, with 595 districts currently covered.	Previously insured retired persons with at least five years of contributions or permanently disabled due to work injury. Employees working for government-run firms covered by equivalent private plans may be exempted.	Self-employed persons, seasonal workers (working less than seven months a year), agricultural workers, and workers in certain other sectors.	All legal residents are covered, including non-citizens.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Employees' State Insurance (ESI; social insurance)				
Employees (+)	Covered person: 0.75%. Employer: 3.25%.	Wages. Minimum: 176 rupees a day for employees; no minimum for the calculation of employers' contributions.	State governments pay 12.5% of the cost of medical benefits; contributes as an employer.	Contributions also finance "Employees' State Insurance (ESI) Scheme" benefits listed under Sickness and maternity and Accidents at work and occupational diseases, and "Employees' State Insurance (Rajiv Gandhi Shramik Kalyan Yojana [RGSKY])" benefits listed under Unemployment.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc).

Health benefits

Medical benefits – Employees' State Insurance (ESI; social insurance)

Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
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Eligible dependents	Eligible dependents include a spouse, children up to age 21 (age 25 if a student, no limit if disabled or an unmarried daughter), and dependent parents who meet an income test.
Benefit details	
Services covered	Benefits include outpatient treatment, specialist consultations, hospitalization, surgery and obstetric care, imaging and laboratory services, vaccinations, sterilization, and transportation. Drugs, dressings, artificial limbs, aids, and appliances are provided free-of-charge.
Approved service providers and service conditions	Medical care is provided in different states through ESI dispensaries and hospitals, state government services, private doctors under contract, private hospitals, or private diagnostic centers under contract.
Cost sharing	No patient charges.
Benefit duration	From up to 3 months to up to 3 years (depending on the insured's contribution record).
Services covered for dependents	The same as those for the main beneficiary.

Administrative organization

Organization	Role in relation to programme	Related programme(s)	Additional information
Ministry of Labour and Employment	General supervision. Note: Is the Ministry of Labour involved in supervising the provision of medical benefits	Employees' State Insurance (ESI; social insurance)	
State governments	General supervision; Payment/delivery of benefits. Note: Oversee the provision of medical benefits through agreement with and reimbursement by the ESI Corporation. Do the state governments provide the benefits themselves	Employees' State Insurance (ESI; social insurance)	
Employees' State Insurance (ESI) Corporation	General supervision and regulation; Programme administration and delivery; Collection of contribution. Note: Collects contributions; provides medical benefits directly in the National Capital Territory of Delhi and through 5 ESI Corporation hospitals across the country; reimburses State governments for providing medical benefits through 11 ESI Scheme hospitals and 1,52 dispensaries; and, in some cases, oversees the provision of medical benefits through 2,27 private network hospitals.	Employees' State Insurance (ESI; social insurance)	Managed by a tripartite board and a director general.

Sickness and maternity

Branch overview

Type of programme	Programme name	Additional information
Social insurance	Employees' State Insurance (ESI) Scheme	The programme has not been implemented in the union territory of Lakshadweep.
Social assistance		Implemented in April 2005, Janani Suraksha Yojana is a conditional cash transfer programme with the objective of reducing maternal and infant mortality by promoting institutional delivery among needy women.
Universal system	National Maternity Benefit Scheme (NMBS)	Implemented in January 2017, the Pradhan Mantri Matru Vandana Yojana programme provides a cash allowance to first-time pregnant and lactating mothers.

Note: A special system exists for informal-sector workers and certain artisans.

Regulatory framework

Year	Law name and number	Amendments	Additional information
1948 implemented in 1952	Employees' State Insurance Act No. 34 of 19 April	1951, 1966, 1975, 1984, 1989, and 2010	
1961 implemented in 1952	Maternity Benefit Act	2017	Under this law, employers provide maternity benefits to employees in factories and establishments not covered by the Employees' State Insurance Act of 1948.
1995	Law on national social assistance programme		
2008	Unorganized Workers' Social Security Act, No. 33		
2013	National Food Security Act, No. 20 of 2013		This law created the statutory basis for the National Maternity Benefit Scheme (NMBS).

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Employees' State Insurance (ESI; social insurance)	Employees with monthly earnings of up to 21,000 rupees (25,000 rupees for persons with disabilities) and working in a non-seasonal factory or firm with at least 10 workers. Coverage is being extended gradually, with 595 districts currently covered.	Employees working for government-run firms covered by equivalent private plans may be exempted.	Self-employed persons, seasonal workers (working less than seven months a year), agricultural workers, and workers in certain other sectors.	All legal residents are covered, including non-citizens.
Janani Suraksha Yojana (JSY; social assistance)	Needy women. A national health insurance programme covers qualified hospitalization and transport costs for needy individuals in most states.			No information.
National Maternity Benefit Scheme (NMBS; universal)	Pregnant women and lactating mothers.			No information.

Source of funds

Programme name	Persons covered	Notes
Employees' State Insurance (ESI; social insurance)	Employees (+)	Financing is reported under "Employees' State Insurance (ESI) Scheme" under Health and long-term care benefits.
Janani Suraksha Yojana (JSY; social assistance)	All covered persons	The government pays the total cost.
National Maternity Benefit Scheme (NMBS; universal)	All covered persons	The government pays the total cost.

Sickness benefits

Sickness benefit – Employees' State Insurance (ESI; social insurance)

Qualifying conditions		
Qualifying conditions	Must have been in covered employment for at least 78 days in a six-month period before the incapacity began.	
Benefit details		
Benefit calculation rules	Wage-replacement rate	
Amount	70% of the reference earnings.	
Reference earnings for benefit calculation	The insured's 'average daily wages, which are based on the insured's 'wages in the last six months.	
Benefit duration	For up to 91 days in any two consecutive designated six-month periods; 80% of the insured's 'average daily wages for up to 124 days in a two-year period for specified long-term diseases.	
Waiting period	A two-day waiting period.	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
Family planning (Enhanced Sickness Benefits)	Paid if the insured has undergone a sterilization procedure.	100% of the insured's 'average daily wages are paid for seven days (men) or 14 days (women); may be extended if there are complications.

Extended sickness benefit	Must be younger than age 60, diagnosed with any of 34 malignant and long-term diseases, and have exhausted normal cash sickness benefits. Must have been in continuous employment for at least two years, and have at least 156 days of contributions in four designated and consecutive six-month periods before the incapacity began.	80% of the insured's 'average daily wages is paid for up to 124 days; may be extended to 309 days under certain conditions and up to two years with a recommendation from the medical board.
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Funeral grant – Employees' State Insurance (ESI; social insurance)

Qualifying conditions	
Qualifying conditions	Paid when an insured person dies. The benefit is paid to the oldest member of the deceased's family or to the person who pays for the funeral.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of up to 15,000 rupees.
Maximum benefit	15,000 rupees.
Benefit adjustments	Not legally mandated.

Maternity benefits

Maternity benefit – Employees' State Insurance (ESI; social insurance)

Qualifying conditions		
Qualifying conditions	Must have been in covered employment for at least 70 days in two designated and consecutive six-month periods before childbirth.	
Benefit details		
Benefit calculation rules	Wage-replacement rate	
Amount	100% of the reference earnings.	
Minimum benefit	25 rupees a day.	
Reference earnings for benefit calculation	The insured's 'average daily wages.	
Benefit duration	For up to 26 weeks (including up to 8 weeks before the expected date of childbirth) for the first two children; 12 weeks for three or more children, or for an adopted child younger than 3 months of age; 6 weeks in the case of a miscarriage. May be extended by four weeks for medical reasons.	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
Confinement grant	Paid to an insured women or the wife of an insured man who gives birth in a health facility not registered with the ESI Corporation. The grant is paid for up to two confinements.	A lump sum of 7,500 rupees.

Maternity grant – Janani Suraksha Yojana (JSY; social assistance)

Qualifying conditions

Qualifying conditions	Paid to certain needy women who give birth in a government health facility or accredited private institution.	
Means test	Income test	Annual income must not exceed a certain limit, which may vary across states.
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	A lump sum of 600 rupees to 1,400 rupees, depending on the geographic area.	
Additional information	The grant is limited to two live births in states designated as high performing.	

Maternity benefit – National Maternity Benefit Scheme (NMBS; universal)

Qualifying conditions		
Qualifying conditions	Paid to pregnant women and lactating mothers for their first live birth. Must undergo regular medical check-ups (antenatal care) and the child must meet basic vaccination requirements.	
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	A lump sum of 5,000 rupees is paid in three instalments: 1,000 rupees is paid upon registration of the pregnancy; 2,000 rupees after six months of the pregnancy; and 2,000 rupees upon registration of the child's birth.	

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Employees' State Insurance (ESI) Corporation	General supervision and regulation; Programme administration and delivery; Collection of contribution. Note: Collects contributions and administers the social insurance programme through regional and branch offices.	Employees' State Insurance (ESI; social insurance)	Managed by a tripartite board and a director general.
Ministry of Health and Family Welfare	Programme administration and delivery.	Janani Suraksha Yojana (JSY; social assistance)	
Ministry of Women and Child Development	General supervision.	National Maternity Benefit Scheme (NMBS; universal)	

Accidents at work and occupational diseases

Branch overview

Type of programme	Programme name	Additional information
Social insurance	Employees' State Insurance (ESI) Scheme	The programme has not been implemented in the union territory of Lakshadweep.

Regulatory framework

Year	Law name and number	Amendments
1948 implemented in 1952	Employees' State Insurance Act No. 34 of 19 April	1951, 1966, 1975, 1984, 1989, and 2010

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Employees' State Insurance (ESI; social insurance)	Employees with monthly earnings of up to 21,000 rupees (25,000 rupees for persons with disabilities) and working in a non-seasonal factory or firm with at least 10 workers. Coverage is being extended gradually, with 595 districts currently covered.	Employees working for government-run firms covered by equivalent private plans may be exempted.	Self-employed persons, seasonal workers (working less than seven months a year), agricultural workers, and workers in certain other sectors.	All legal residents are covered, including non-citizens.

Source of funds

Programme name	Persons covered	Notes
Employees' State Insurance (ESI; social insurance)	Employees (+)	Financing is reported under "Employees' State Insurance (ESI) Scheme" under Health and long-term care benefits.

Temporary work-injury benefits

Temporary disability benefit – Employees' State Insurance (ESI; social insurance)

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease.
Accidents during commute	Covered.
Benefit details	
Benefit calculation rules	Wage-replacement rate
Amount	90% of the reference earnings.
Reference earnings for benefit calculation	The insured's average daily wages are based on the insured's wages in the last six months.
Benefit duration	For the duration of the disability (must last at least 3 days). There is no maximum duration of payments.

Permanent work-injury benefits

Permanent Disablement Benefit – Employees' State Insurance (ESI; social insurance)

Qualifying conditions

Qualifying conditions	Must be assessed with a work injury or occupational disease. Separate medical boards assess the loss of earning capacity resulting from a work injury or an occupational disease, and determine the duration of payments.	
Accidents during commute	Covered.	
Benefit details		
Benefit calculation rules	Wage-replacement rate	
Amount	A monthly pension depending on the assessed loss of earning capacity. If the daily benefit is 10 rupees or less and the total value of the benefit does not exceed 60,000 rupees, the benefit may be paid as a lump sum.	
Maximum benefit	90% of the reference earnings.	
Reference earnings for benefit calculation	The insured's average daily wages in the last six months before the disability began	
Benefit adjustments	Legally mandated. The ESI Corporation periodically reviews benefits and adjusts them for inflation.	
Benefit duration	No limit.	
Reduced benefit for a partial disability		
Name	Qualifying conditions	Amount
Partial disability benefit	Paid based on the assessed loss of earning capacity.	A percentage of the full permanent disability pension is paid based on the assessed loss of earning capacity.

Medical work-injury benefits

Medical benefits – Employees' State Insurance (ESI; social insurance)

Qualifying conditions		
Qualifying conditions	Must be assessed with a work injury or occupational disease.	
Accidents during commute	Covered.	
Benefit details		
Services covered	Services are provided in different states through ESI dispensaries and hospitals, state government services, or private doctors under contract. Benefits include outpatient treatment; specialist consultations; hospitalization; surgery; obstetric care; imaging and laboratory services; transportation; and free medicine, dressings, artificial limbs, aids, and appliances.	
Cost sharing	No patient charges.	

Survivor's work-injury benefits

Dependent Benefit – Employees' State Insurance (ESI; social insurance)

Qualifying conditions		
Qualifying conditions	Must have died due to a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.	
Eligible survivors	A widow, children younger than age 25 (no limit if disabled or an unmarried daughter), and a widowed mother. If there is no eligible widow, orphan, or widowed mother, the deceased's father, paternal grandparent, and other dependents younger than age 18 (no limit if an unmarried female).	
Remarriage conditions	The widow(er)'s pension ceases upon remarriage. Remarriage settlement: No settlement.	
Benefit details		
Benefit calculation rules	See the calculation of pensions under the earlier branch(es).	
Benefit amount		

<i>Spouse/partner</i>	60% of the disability pension the deceased received or was entitled to receive. If there is more than one widow, the benefit is split equally.	Minimum: No information.	Maximum: No information.
<i>Dependent children</i>	40% of the disability pension the deceased received or was entitled to receive	Minimum: No information.	Maximum: No information.
<i>Other dependents</i>	40% of the disability pension the deceased received or was entitled to receive for a widowed mother. If there is no eligible widow, orphan, or widowed mother, up to 40% of the disability pension the deceased received or was entitled to receive is paid to other eligible survivors, including the deceased's father or paternal grandparent; 20% for other dependents younger than age 18 (no limit if an unmarried female).	Minimum: No information.	Maximum: No information.
Combined minimum for all survivors	1,200 rupees.		
Combined maximum for all survivors	100% of the disability pension the deceased received or was entitled to receive.		
Schedule of payments	Monthly		
Benefit duration	No limit; for orphans age restrictions apply (see qualifying conditions).		

Funeral grant – Employees' State Insurance (ESI; social insurance)

See Sickness and maternity.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Labour and Employment	General supervision and regulation.	Employees' State Insurance (ESI; social insurance)	
Employees' State Insurance (ESI) Corporation	General supervision and regulation; Programme administration and delivery; Collection of contribution. Note: Administers the programme through regional and branch offices, and oversees the provision of medical benefits in some cases.	Employees' State Insurance (ESI; social insurance)	Managed by a tripartite board and a director general.
State governments	General supervision and regulation. Note: Oversee the provision of medical benefits through agreement with and reimbursement by the ESI Corporation.	Employees' State Insurance (ESI; social insurance)	

Unemployment

Branch overview

Type of programme	Programme name
Social insurance	Employees' State Insurance (ESI) Scheme (RGSKY)
Social assistance	Mahatma Gandhi National Rural Employment Guarantee (MGNREGA)

Note: Under labour law, employers are required to provide a severance pay equal to 15 days of the employee's average earnings for each year of employment. Eleven states have instituted temporary unemployment programmes funded by the government. In addition to the RGSKY unemployment allowance, employees covered under the ESI scheme may qualify for unemployment benefits through the Atal Bimit Vyakti Kalyan Yojana (ABVKY) programme. To be eligible, an employee must have been in covered employment for 12 months immediately before unemployment began and have at least 78 days of contributions. The benefit is 50% of the insured's average daily wages in the two years before unemployment and is paid for 90 days. ABVKY was introduced in 2008 as a two-year pilot programme and has been extended on a year-by-year basis thereafter. It is paid only once in an insured person's working life.

Regulatory framework

Year	Law name and number	Amendments
1948 implemented in 1952	Employees' State Insurance Act No. 34 of 19 April	1951, 1966, 1975, 1984, 1989, and 2010
2005	National Rural Employment Guarantee Act, No. 42	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Employees' State Insurance (ESI-RGSKY; social insurance)	Employees with monthly earnings of up to 21,000 rupees (25,000 rupees for persons with disabilities) and working in a non-seasonal factory or firm with at least 10 workers.	No possibility of voluntary coverage. Employees working for government-run firms covered by equivalent private plans may be exempted.	Self-employed persons.	All legal residents are covered, including non-citizens.
Mahatma Gandhi National Rural Employment Guarantee (MGNREGA; social assistance)	Households in qualified rural areas. Exclusions: Self-employed persons, seasonal workers (working less than seven months a year), agricultural workers, and workers in certain other sectors.			No information.

Source of funds

Programme name	Persons covered	Notes
Employees' State Insurance (ESI-RGSKY; social insurance)	Employees (+)	Financing is reported under "Employees' State Insurance (ESI) Scheme" under Health and long-term care benefits.
Mahatma Gandhi National Rural Employment Guarantee (MGNREGA; social assistance)	All covered persons	The total cost is financed by state governments.

Unemployment benefits

Unemployment allowance – Employees' State Insurance (ESI-RGSKY; social insurance)

Qualifying conditions

Qualifying conditions	Must have at least three years of contributions and be unemployed due to a factory or firm closure, retrenchment, or an assessed nonwork-related disability of at least 40%.	
Benefit details		
Benefit calculation rules	Wage-replacement rate	
Amount	50% of the reference earnings.	
Reference earnings for benefit calculation	The insured's average daily wages in the two years before unemployment.	
Benefit duration	Up to one year.	
Extension	May be extended for up to one additional year, paid at 25% of the reference earnings.	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
Free medical care	Provided to insured persons and their dependents.	Free medical care is also provided.

Unemployment benefit – Mahatma Gandhi National Rural Employment Guarantee (MGNREGA; social assistance)		
Qualifying conditions		
Qualifying conditions	A member of the household must volunteer to do unskilled manual work in qualified rural areas.	
Benefit details		
Amount	At least 100 days of unskilled manual work at minimum wage (see Annex) are guaranteed.	
Benefit duration	At least 100 days of unskilled manual work at minimum wage (see Annex) are guaranteed.	
Additional information	If the insured is not provided employment within 15 days after submitting an application, an allowance is paid.	

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Employees' State Insurance (ESI) Corporation	General supervision and regulation; Programme administration and delivery; Collection of contribution. Note: Administers the social insurance programme through regional and branch offices. Which organization supervises and regulates the programme	Employees' State Insurance (ESI-RGSKY; social insurance)	Managed by a tripartite board and a director general.
Ministry of Rural Development	Programme administration and delivery. Note: Administers the social assistance programme, National Rural Employment Guarantee.	Mahatma Gandhi National Rural Employment Guarantee (MGNREGA; social assistance)	

Family and household benefits

Branch note

No information is available.