

EMPLOYEES' STATE INSURANCE



WHAT IS ESI ?

It is a government scheme providing medical, sickness, maternity, and accident benefits to employees, funded by employer and employee contributions.



APPLICABILITY



- ✓ Factories with more than 10 workers (using power)
- ✓ Notified establishments (shops, hotels, transport, school, hospital)
- ✓ Employees earning upto Rs. 21,000 per month

ESI CONTRIBUTIONS

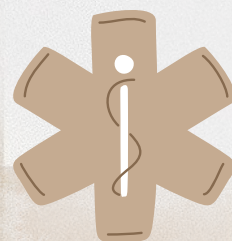
- ✓ It is funded jointly - 3.25% by employer & 0.75% by employee
- ✓ Wages include basic pay, DA, HRA, overtime, cash allowances (PF & Gratuity excluded)



BENEFITS OF ESI

- ✓ Medical Benefit
- ✓ Sickness Benefit
- ✓ Maternity Benefit
- ✓ Injury / Disability Benefit
- ✓ Dependent's Benefit





**THANK
YOU**

