

**An introduction to
“Atal Beemit Vyakti Kalyan Yojana (ABVKY)”**



**Securing Workers' Dignity
Ensuring Their Financial Security**



Ministry of Labour & Employment
Government of India



Employees' State Insurance Corporation

Atal Beemit Vyakti Kalyan Yojana (ABVKY): This scheme is a welfare measure being administered by ESIC for employees covered under Section 2(9) of ESI Act, 1948, in the form of relief payment upto 90 days, once in a lifetime. The Scheme was introduced w.e.f. 01-07-2018 on pilot basis for a period of two years initially. The Scheme has now been extended for another one year i.e. from 1st July, 2020 to 30th June, 2021. It has also been decided to enhance the rate of unemployment relief under the scheme to 50% of wages from earlier rate of 25% along with relaxation in eligibility conditions, provided the Insured Person should have been in insurable employment for a minimum period of two years immediately before her/his unemployment and should have contributed for not less than 78 days in the contribution period immediately preceding to unemployment and minimum 78 days in one of the remaining three contribution periods in two years prior to unemployment.

In a significant relaxation, relief shall become due for payment after 30 days from date of unemployment and claim can be submitted directly to the designated ESIC Branch Office by the worker. The enhanced benefit and relaxed conditions are applicable during the period 24th March 2020 to 31st December 2020. Claims to get the relief can be made online at website www.esic.in along with submission of the physical claim with an affidavit, photocopy of Aadhaar Card and Bank Account details to the designated ESIC Branch Office by post or in person. The entire process of verification of the claim and payment in the bank account of the Insured Person (IP) will be completed within 15 days' time.

Under Atal Beemit Vyakti Kalyan Yojana

Relief amount now doubled for workers

Direct credit into worker's Bank account

Relaxation in eligibility criteria

Workers can apply online at www.esic.in

“Frequently Asked Questions” and their Replies on “Atal Beemit Vyakti Kalyan Yojana (ABVKY)”

S. No.	Question	Reply
1	<p>Does unemployment cover the Insured Persons (IPs) who didn't get the salary from the employers during the lockdown period and whose contribution is being shown as 0 (Zero)?</p> <p>Is it mandatory for employer to remove IPs names from the ESIC Challan List? Because in most of the cases the workers contribution is showing "0" and yet ineligible.</p>	<p>No.</p> <p>The relief under the scheme is available only to the IPs who have been rendered unemployed. An IP will be considered unemployed only if his/ her employer has shown him/ her exit in the monthly contribution Challan. If the employer has shown "0" contribution for the IP in the monthly contribution challan, this means that the IP is still employed with the employer and employer may pay some amount to these employees hence such employees are not eligible for relief under the Scheme.</p>
2	Does the scheme cover the IPs who were unemployed during the lockdown but are now working?	Such employees, if fulfil the required eligibility conditions are eligible for relief under the scheme. But the claimant must have been unemployed during the period of claim.
3	The claimant cannot file claim under the scheme for first 30 days after unemployment.	The claimant can file claim for relief 30 days after being rendered unemployed i.e. shown exited by the employer). The claimant can file the claim for a completed month right after his unemployment.
4	Is creation of claim by the system a guarantee of payment of relief under the scheme. Can the claim be rejected even after the system has allowed claim creation?	Creation of claim by the system is not guarantee for payment of relief under the scheme. If the claimant is found ineligible during the verification of the claim by the Branch office Manager with the Employer's records, the claim can be rejected by the Branch office manager albeit such cases should be rare.

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5	What is the age of superannuation?	The age of superannuation of any Insured Person is company specific as per Company's policy in accordance with the law. As per the explanation under Section 56 of the ESI Act the age of superannuation can be taken as age of sixty years.
6	It is a general phenomenon that the employees submit their resignation from the company for leaving the job. Will those employees who have submitted their resignation to leave the job are eligible for relief under ABVKY.	The employees who have submitted their resignation shall be considered as unemployed and if otherwise eligible they can be paid relief under the scheme provided that employer has not paid any retrenchment benefit/ monetary compensation at the time of resignation/ leaving the job.
7	Whether Lockdown (a closure of temporary nature forced on employer by a government order) can be a qualification factor under ABVKY to pay compensation to the employees.	No. Relief under the ABVKY is not admissible in case of lock-down or lock-out as the employer continues to employ the employees during the period of lock-out/ lockdown.
8	Whether employee is to be enquired regarding his unemployment and whether any declaration regarding his unemployment is to be taken by the Branch Manager during verification of the claim.	No declaration is to be obtained from the employee (unemployed ex-IP). Enquiry from the employee is also to be avoided. All required information of ex-IP may be obtained from employer at the time of verification.
9	The employer during verification shows that the employee has left the job or had tendered resignation or taken voluntary retirement.	The employees shall be considered as unemployed, and if otherwise eligible they can be paid relief under the scheme provided that employer has not paid any retrenchment benefit/ monetary compensation at the time of resignation/ leaving the job.
10	If the EPF contribution has been paid in respect of the unemployed employee, then whether employee is to be considered as unemployed.	No. If during verification it is found that the EPF contribution has been paid in respect of the employee, the employee shall not be considered as unemployed.

For more information, contact ESIC Branch or Toll Free Number 1800 11 2526



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