

Atal Bimit Vyakti Kalyan Yojana

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The ESI Corporation has launched a scheme named 'Atal Bimit Vyakti Kalyan Yojana' (ABVKY) which, in case the Insured Person (IP) is rendered unemployed, provides relief to the extent of 25% of the average per day earning during the previous four contribution periods. The Scheme has been made effective from 2018. The scheme is implemented on pilot basis **for a period of two years initially.**

The eligibility conditions and other features of the scheme are as under:

- The **Insured Person should have been rendered unemployed** during the period the relief is claimed.
- The Insured Person should have been in insurable employment for a minimum period of two years.
- The Insured Person should have **contributed not less than 78 days** during each of the preceding four contribution periods.
- The contribution in respect of him should have been paid or payable by the employer.
- The contingency of unemployment should not have been as a result of any punishment for misconduct or superannuation or voluntary retirement.
- **Aadhar and Bank Account of the Insured Person should be linked** with insured person database.
- In case the Insured Person(IP) is working for more than one employer and is covered under the ESI scheme he will be considered unemployed only in case he is rendered unemployed with all employers.
- As specified in Section 65 of the ESI Act, an IP shall

not be entitled to any other cash compensation and the Relief under ABVKY simultaneously for the same period. However, periodical payments of Permanent Disability Benefit (PDB) under ESI Act and Regulations shall continue.

- As specified under Section 61 of the ESI Act, an IP who is in receipt of Relief under ABVKY shall not be entitled to receive any similar benefit admissible under the provisions of any other enactment.
- The IP will be eligible for Medical benefits as provided under the Act for the period he is availing this relief.
- The claim for Relief under ABVKY may be submitted by the claimant any time after rendering unemployed, but not later than one year from the date of unemployment to the appropriate Branch Office in form of affidavit in the prescribed Form. No prospective claim i.e. claim for relief under ABVKY for any future period will be allowed.
- **Benefits of the scheme: Relief to the extent of 25% of the average per day earning (total earnings during the four contribution period/730) during the previous four contribution periods to be paid up to a maximum of 90 days of unemployment once in lifetime of the IP on submission of claim in the form of an Affidavit**
- The IP will submit his claim online through the ESIC Portal.
- The Relief under ABVKY shall be paid/ payable by Branch Office to IPs directly in their bank account only.