

Atal Beemit Vyakti Kalyan Yojana Are you sure you want to sign out? Cancel Sign Out Eng English / Hindi / Tamil / Telugu / Urdu / Sign In Back Details Benefits Eligibility Application Process Documents Required Frequently Asked Questions Sources And References Feedback Something went wrong. Please try again later. Ok You need to sign in before applying for schemes Cancel Sign In Something went wrong. Please try again later. Ok It seems you have already initiated your application earlier. To know more please visit Cancel Apply Now Check Eligibility Ministry Of Labour and Employment Atal Beemit Vyakti Kalyan Yojana Atal Employee Insurance Insured Person Unemployment Details The scheme "Atal Beemit Vyakti Kalyan Yojana (ABVKY)" was introduced by the Employees' State Insurance Corporation (ESIC) on a pilot basis for a period of 2 years w.e.f. 01.07.2018 for providing relief to the Insured Persons (IPs) who have become unemployed. Under this scheme relief in the form of cash compensation to the extent of 50% of the average per day earnings was paid up to a maximum of 90 days of unemployment subject to conditions that the employee should have completed two years of Insurable employment and has contributed not less than Seventy-Eight (78) days in each of the three consecutive contribution periods immediately preceding to the claim of the relief. Benefits The scheme provides relief to the extent of 50% of the average per day earnings of employees during their last employment. The relief amount to be paid up to a maximum of 90 days of unemployment (once in a lifetime) subject to conditions that the employee should have completed two years of Insurable employment and has contributed not less than Seventy-Eight (78) days in each of the three consecutive contribution periods. The IP will be eligible for Medical benefits as provided under the Act for the period he is availing this relief. Note 01: The Insured Person should have been in insurable employment for a minimum period of two years immediately before his/her unemployment and should have contributed for not less than 78 days in the contribution period immediately preceding the unemployment and a minimum of 78 days in one of the remaining three contribution periods in two years prior to unemployment. Note 02: Claim shall become due 30 days after the date of unemployment. Earlier this period was 90 days. Eligibility The Insured Person (IP) 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 three contribution periods. The contribution in respect of him/her should have been paid or payable by the employer. The unemployment contingency should not have resulted from any punishment for misconduct, superannuation, or voluntary retirement. The Aadhaar and Bank Account of the Insured Person should be linked with the insured person database. Note: All the Insured Persons covered under the ESI Act are entitled under the scheme and no separate registration is required. Other conditions for the administration of the scheme: In case the 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 Relief under ABVKY simultaneously for the same period. However, periodical payments of Permanent Disability Benefit (PDB) under the 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. Disqualification/Termination of relief under ABVKY: During lockout/Strike resorted to by the employees declared illegal by the competent authority Voluntary abandonment of employment/ voluntary retirement/ premature retirement Less than two years of contributory service On attaining the age of superannuation Convicted (i.e. punished for false statement) under the provisions of Section 84 of the ESI Act read with Rule 62 of the ESI (Central) Rule On being re-employed elsewhere during the period he/she is in receipt of Relief under ABVKY Dismissal/termination under disciplinary action On the death of IP Application Process Online Application Process: Step 01: To submit an online claim, the application can be made online at the website: <https://esic.gov.in/> Step 02: On the home page of the official website: Services --> Employees --> IP Portal --> Select Insured Person --> Sign Up. Step 03: For new users "Sign-Up" is required to fill Insurance Number, Date of Birth, and Mobile Number after that get the User Name and password. Step 04: Now, the applicant can login through his/her credentials and select the scheme to claim the benefits. Step 05: Fill in all the mandatory details in the form including bank details etc. Step 06: Download the AB-1 Form and fill in all the details wherever required. The scanned copy of the completely filled AB-1 Form and Aadhaar Card can be uploaded on the website. Step 07: After uploading all the required documents, the application form can be submitted. Step 08: Now, the applicant will take the printouts of the claim submitted above and the letter to the employer thus generated by the system and submit the duly signed claim in an affidavit along with the required forwarding by the employer to his designated ESIC Branch Office. Step 09: On receipt of the claim the details as mentioned by the applicant IP will be checked in the system by the staff at the Branch Office under the supervision of the Branch Manager. The system will calculate the claimant's eligibility for relief under the scheme and the quantum to which the claimant is entitled based upon the details provided by the IP as well as the contribution and other details available in the system. The payment of the relief will be made to the IP's bank account. Mode of payment: The relief under ABVKY will be electronically transferred directly to the bank accounts of Insured Persons (IPs) by the Branch Office. In the event of the death of IP, the amount of Relief under ABVKY shall be paid/ payable to his/her nominee/legal heir as prescribed under Para(s) P.3.79.1 to P.3.81 of the Branch Office Manual by the account payee cheque only. The bank account details of the claimant in the ESIC Database are a pre-condition for claiming this relief, but in case the bank account details of the claimant are not available in the ESIC Database or the IP has changed his bank account then the same may be authenticated by the Branch Manager on the basis of the cancelled cheque leaf or the passbook of the bank account having the name of the claimant on it, which the claimant will provide along with the claim for this relief. Documents Required 1. Aadhaar card 2. Bank passbook/cancelled cheque leaf (Account number, IFSC code, Branch name) 3. Insurance detail 4. Address proof 5. Employer detail 6. An affidavit 7. Salary Slip for last two months 8. Attendance sheet of the applicant 9. Any other relevant documents, if required Frequently Asked Questions What is the "ABVKY" Scheme? The scheme "Atal Beemit Vyakti Kalyan Yojana (ABVKY)" was introduced by the Employees' State Insurance Corporation (ESIC) on a pilot basis for a period of 2 years w.e.f. 01.07.2018 for providing relief to the Insured Persons (IPs) who have become unemployed. Under this scheme relief in the form of cash compensation to the extent of 50% of the average per day earnings was paid up to a maximum of 90 days of unemployment subject to conditions that the employee should have completed two years of Insurable employment and has contributed not less than Seventy-Eight (78) days in each of the three consecutive contribution periods immediately preceding to the claim of the relief. Which is the implementing agency of this scheme? Employees' State Insurance Corporation (ESIC), Ministry of Labour & Employment, Government of India What are the eligibility criteria to apply under the scheme? The Insured Person (IP) 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/her should have been paid or payable by the employer. The unemployment contingency should not have resulted from any punishment for misconduct, superannuation, or voluntary retirement. The Aadhaar and Bank Account of the Insured Person should be linked with the insured person database. What are the conditions for the Disqualification/Termination of relief under ABVKY? 1. During lockout 2. Strike resorted to by the employees declared illegal by the competent authority 3. Voluntary abandonment of employment/ voluntary retirement/ premature retirement 4. Less than two years of contributory service 5. On attaining the age of superannuation 6. Convicted (i.e. punished for false statement) under the provisions of Section 84 of the ESI Act read with Rule 62 of

the ESI (Central) Rule 7. On being re-employed elsewhere during the period he/she is in receipt of Relief under ABVKY 8. Dismissal/termination under disciplinary action 9. On the death of IP

What are the benefits of this scheme? The scheme provides relief to the extent of 50% of the average per day earnings of employees during their last employment. The relief amount to be paid up to a maximum of 90 days of unemployment subject to conditions that the employee should have completed two years of Insurable employment and has contributed not less than Seventy-Eight (78) days in each of the three consecutive contribution periods.

What is the minimum employment period required to be eligible for Unemployment Insurance? The insured person should have been in insurable employment for a minimum period of two years immediately before their unemployment.

How many days of contribution are required in the contribution period preceding unemployment? The insured person should have contributed for not less than 78 days in the contribution period immediately preceding the unemployment.

Are there any additional contribution requirements in the two years prior to unemployment? Yes, in addition to the 78 days in the immediate preceding contribution period, the insured person must also have a minimum of 78 days of contribution in one of the remaining three contribution periods within the two years prior to unemployment.

When does an Unemployment Insurance claim become due? An Unemployment Insurance claim becomes due 30 days after the date of unemployment.

Can an individual covered under the ESI scheme be considered unemployed if working for more than one employer? No, under the ESI scheme, an individual working for multiple employers will be considered unemployed only if they are rendered unemployed with all employers simultaneously.

What happens if an individual covered under the ESI scheme is unemployed with only one of the multiple employers? If an individual covered under the ESI scheme is unemployed with only one of the multiple employers, they will not be considered unemployed for the purposes of ESI benefits. Unemployment status is determined when an individual is unemployed with all employers simultaneously under the scheme.

Do all Insured Persons covered under the ESI Act need to register separately to avail themselves of the scheme benefits? No, all Insured Persons covered under the ESI Act are automatically entitled to the scheme benefits, and no separate registration is required. The entitlement is based on the coverage under the ESI Act, and eligible individuals are granted access to the benefits without the need for additional registration.

Does the scheme cover the IPs who was 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.

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 law. As per the explanation under Section 56 of the ESI Act the age of superannuation can be taken as age of sixty years.

How to apply under the scheme? The application for the claims benefits 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.

Sources And References

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Frequently Asked Questions

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