



**EMPLOYEES' STATE INSURANCE CORPORATION**  
**PANCHDEEP BHAWAN, CIG ROAD, NEW DELHI – 110002.**

( : [www.esic.nic.in](http://www.esic.nic.in) )

No.R-17/14/1/94-Bft.II

December 29, 2009

To

All Regional Directors/Directors/Joint Directors (I/c)  
ESI Corporation,  
Regional/Sub-Regional /Divisional Offices

**Subject: Disbursement of Permanent Disablement Benefit & Dependant Benefit to the Beneficiaries through Electronic Clearing System (ECS) w.e.f. 01.01.2010 - regarding**

Sir,

In order to ensure hassle free and timely delivery of permanent disablement benefit and dependents' benefit to the beneficiaries, a committee of officers examined the feasibility of introducing the system of payment of these benefits through Electronic Clearing System (ECS). **Accordingly, the Director General has approved disbursement of these two benefits through ECS w.e.f. 01.01.2010.**

The salient features of the Scheme are as under:-

1. The PDB/DB beneficiaries shall be given an option to receive the periodical payments of PDB/DB through ECS or to continue to receive the same in Cash from Branch Offices.
2. Beneficiaries who opt to receive ECS payment should be advised through respective Branch Managers' to submit details of their bank account viz. Name of Bank, Branch Name, A/c Number, MICR Number etc.
3. Beneficiaries opting for ECS may be advised to send their claims by post or otherwise to the appropriate Branch Office and after every six months they shall also submit a life certificate.
4. For beneficiaries who are already having Bank Account, the payment through ECS shall commence from 01.01.2010.
5. In case of beneficiaries opting for ECS and not having bank account the Branch Manager shall assist them in opening of an account in the SBI or other Nationalized Bank of their choice.
6. Money shall be transferred to the Bank Accounts of the beneficiaries through ECS in case of other Banks and CBS in case of SBI and the remittance cost will be borne by the Corporation. Arrangement should be made by

respective Regional/Sub-Regional Offices to communicate the transfer of payment to the beneficiaries through SMS or any other suitable modes.

7. Branch Office Managers shall make all out efforts to ensure that bank account has been opened in respect of beneficiaries opting for ECS by motivating them and also visiting Bank Branches as stated above. **This exercise should be completed before 31.03.2010 so that the Scheme in its totality can be made operational w.e.f. 01.04.2010.**

Kindly acknowledge the receipt.

Hindi version will follow.

Yours faithfully,

  
(PRANAVA KUMAR)  
ASST. DIRECTOR (Bft.II)

Copy to:-

1. All Officers of Hqrs. Office
2. All Branches of Hqrs. Office
3. Director(F)/JD(F)/Dy. Directors(F)/AD(F) of Regional/Sub-Regional/Divisional Office
4. System Branch (Hqrs. Office for uploading on exic website
5. Official Language Branch, Hqrs Office for translation.
6. PR Branch (Hqrs. Office) for wide publicity of ECS payment system in forthcoming advertisement campaign.

  
ASST. DIRECTOR (Bft.II)