



स्थायी अपंगता हितक्षाम के लिए जीवन प्रमाण-पत्र  
कर्मचारी राज्य बीमा नियम  
(विनियम 107)



स्थायी रूप से निःशक्त व्यक्ति की बीमा संख्या

1323314829

\* प्रमाणित किया जाता है कि श्री/श्रीमती

पत्नी/पुत्र/पुत्री

## ESIC की बात आपके साथ - III

### IP challenges with the Life Certificate Process

साफ अक्षरों में नाम

तारीख

अनुप्रमाणन प्राधिकारी का पदनाम  
व रखड़ की मोहर/मुद्रा



JULY 2022

A Safe in India Foundation report to provide IP feedback and build dialogue between ESIC and Insured Persons



### EXECUTIVE SUMMARY - Key Survey Findings and Recommendations

- 83% of IPs were not satisfied with the current process of submitting Life Certificates.
- 12% of IPs have never submitted a Life Certificate in their lifetime, thereby losing on PDB.
- 19% of IPs did not submit their Life Certificate this year (in 2022).
- 32% of IPs were not aware of the reason for the discontinued pension.
- 72% of IPs report that the Life Certificates which were attested by their employer were not accepted by the BO.
- 25% of IPs reported that their Life Certificate got lost or did not get uploaded on computer in the BO.

- 63% of IPs report that their PDB pension has been discontinued at least once even after submitting the Life Certificate on time. For 45% of IPs, the arrears were not met from their last year's PDB pension.
- More than 10% of IPs have still not gotten PDB pension after the submission of a Life Certificate
- 79% of IPs have to let go of their wage for a day or more to get their Life Certificate submitted. The average amount lost per IP is Rs. 801.25.
- 55% of IPs claim that they face issues at BOs because of unavailability of staff.

SII recommends a review of the LC process, re-engineer it for better IP experience, and increase automation, eg. 96% of IPs responded that the process of submitting Life Certificates should be made online.

## BACKGROUND

In the latest report, 'ESI की बात, आपके साथ-III,' we discuss our findings on insured persons' (IPs, hereafter) experiences related to 'Jeevan Praman Patra' (Life Certificate) which needs to be deposited by them for continuance of their Permanent Disablement Benefit (PDB, hereafter), and our recommendations to improve the related process.

Life Certificate (ESIC Form 23) is required to be deposited by 15<sup>th</sup> January of every year in the respective ESIC Branch Office, *within three days of attestation*. This certificate has to be deposited by the IP on whose name the pension transfer is made and therefore it requires them to be physically present at the BO.

This survey topic was chosen based on our interactions and assistance of 350+ IPs with their PDB process. Through which we found significant negative feedback about ESIC's Life Certificate process. This survey shows that many IPs are spending inordinate time and money on obtaining and submitting their Life Certificates, missing deadlines, experiencing delays in their PDBs with a number of cases facing inaction, inefficiency and/or corrupt practices. We, therefore, recommend improvements here.

## SURVEY STRUCTURE

The data collected was through primary source, through a standard survey (questionnaire for which is attached in the appendix) and telephonic interview of IPs. The analysis of the report is from the survey data of 103 IPs, most working in MSMEs and previously assisted by SII regarding their compensation

benefits, particularly PDB. As a result these workers may be more informed about the ESIC services than others in MSMEs; despite that the results show that even they struggle with this process.

## PREVIOUS SII ‘ESI KI BAAT, AAPKE SAATH’ REPORTS ON ESIC SERVICES

Employee State Insurance Scheme has been one of the largest social protection schemes in place for the formal sector workers in India<sup>1</sup>. 34 million employees are covered under the ESIS, with the beneficiary population of 132 millions in India (ILO, 2022). Although the scheme has exhibited impressive performance in the last 70 years, several weaknesses continue to exist in the functioning of ESIS. Some of which includes, low service coverage, underutilisation of facilities, and poor access to services<sup>2</sup>. Through the series ‘ESI की बात आपके साथ,’ Safe in India Foundation envisions to provide regular feedback on such processes, and ESIS services from worker’s perspective. Other reports by SII on ESI services include, “the survey and recommendation of ESIC COVID-19 April schemes<sup>3</sup>.”

The first leg of ‘ESI की बात, आपके साथ<sup>4</sup>,’ in May 2021, highlighted the lack of awareness among workers regarding ESIC Covid-relief schemes. The report went beyond the critical assessment of the COVID-relief schemes and brought forward plausible recommendations for the improvement in ESIC processes. Since the report and other recommendations on ABVKY, ESIC made several improvements in ABVKY and demonstrated improved activity and engagement on their Facebook page.

The second report, ‘ESI की बात, आपके साथ-II<sup>5</sup>,’ in September 2021 focussed on understanding Insured Persons’ experiences with the ESIC helpline and assessing the existing complaint redressal channels of ESIC. Our findings from the study highlighted the lack of information, challenges in functioning of ESIC helplines, and the underutilisation of the complaint redressal mechanism (CPGRAMS) by IPs, because of low awareness and its unilingual interface. One of the significant recommendations of the report was on resuming the Suvidha Samagam, physically after COVID-19, which has since restarted in Haryana after several delays.

## I. SURVEY FINDING: IP’s EXPERIENCES ON PREPARATION OF THE LIFE CERTIFICATE FOR SUBMISSION

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<sup>1</sup> From International Labour Organisation’s (2022) report on “Accessing medical benefits under ESI Scheme: A demand-side perspective.”

<sup>2</sup> Ibid, 2022.

<sup>3</sup> [https://www.safeinindia.org/\\_files/ugd/5d022b\\_0aaa05b81bef4693a1ac11421c96334f.pdf](https://www.safeinindia.org/_files/ugd/5d022b_0aaa05b81bef4693a1ac11421c96334f.pdf)

<sup>4</sup> [https://www.safeinindia.org/\\_files/ugd/5d022b\\_e8c684e6ac0349c89a1fbcbe54113988.pdf](https://www.safeinindia.org/_files/ugd/5d022b_e8c684e6ac0349c89a1fbcbe54113988.pdf)

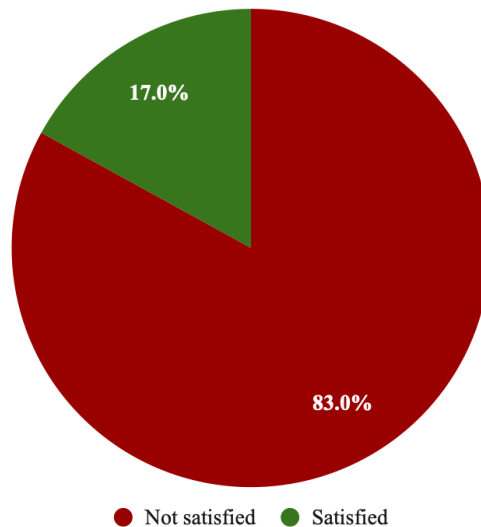
<sup>5</sup> [https://www.safeinindia.org/\\_files/ugd/5d022b\\_38f7c6a9ca70479382e96517286756ed.pdf](https://www.safeinindia.org/_files/ugd/5d022b_38f7c6a9ca70479382e96517286756ed.pdf)

**1. A significant number of IPs were unable to submit LCs and may have lost their PDBs for a period of time or potentially forever.**

- 12% of IPs have never submitted a Life Certificate in their lifetime, thereby losing on compensation.
- 19% of IPs did not submit their Life Certificate this year (in 2022).
- 3% of IPs submitted their Life Certificate late this year (after January), which resulted in problems of timely disbursement or loss of PDB.

**2. Overall, there is a low satisfaction level among IPs with the process of submitting Life Certificates, for all the reasons highlighted in the report.**

- 83% of IPs were not satisfied with the process of submitting the Life Certificate.



- 55% of IPs claim that they face issues at BOs because of unavailability of staff.

“पिछले वर्ष जीवन प्रमाण पत्र जमा नहीं किया था, मैनेजर ने बोला बाद में आना तो एक साथ पूरी पेंशन दे देंगे, लेकिन कई बार गए और काम नहीं हुआ और फिर मैनेजर का ट्रांसफर हो गया” (Joginder Singh, Haryana).

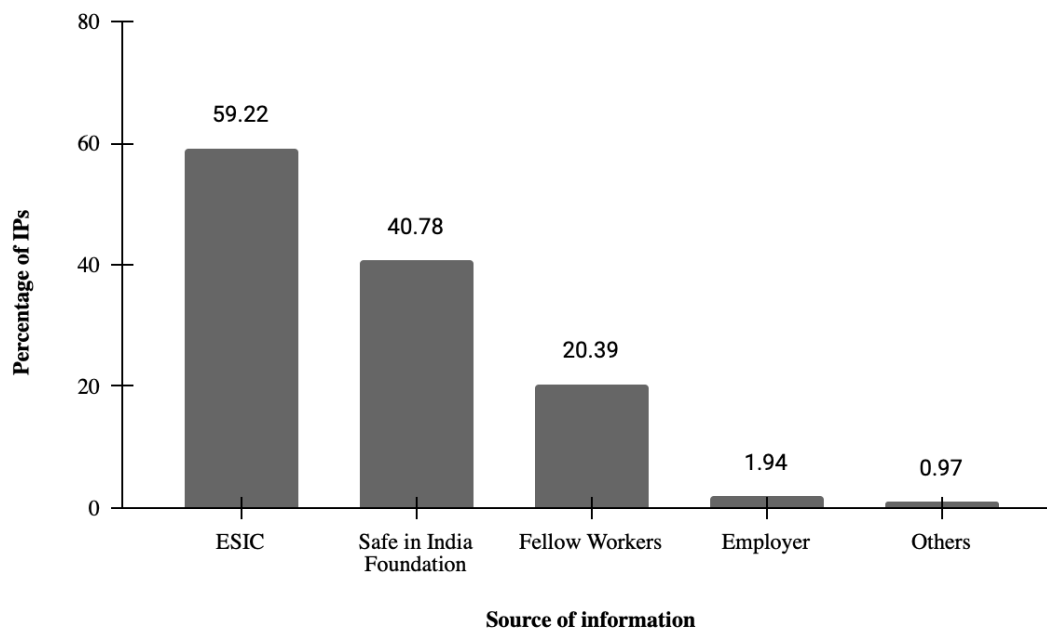
**3. One out of ten IPs had to deposit their Life Certificate more than once as they were ‘lost’ in BOs.**

- 8% of IPs had to deposit their Life Certificate twice, and 1% deposit more than two times in the same year.
- The reason for the above, as stated by IP is ‘Life Certificate goes misplaced in the branch office.’

**4. IPs face several issues like lack of awareness of the process and spending extra money, for signing and attestation of the Life Certificate.**

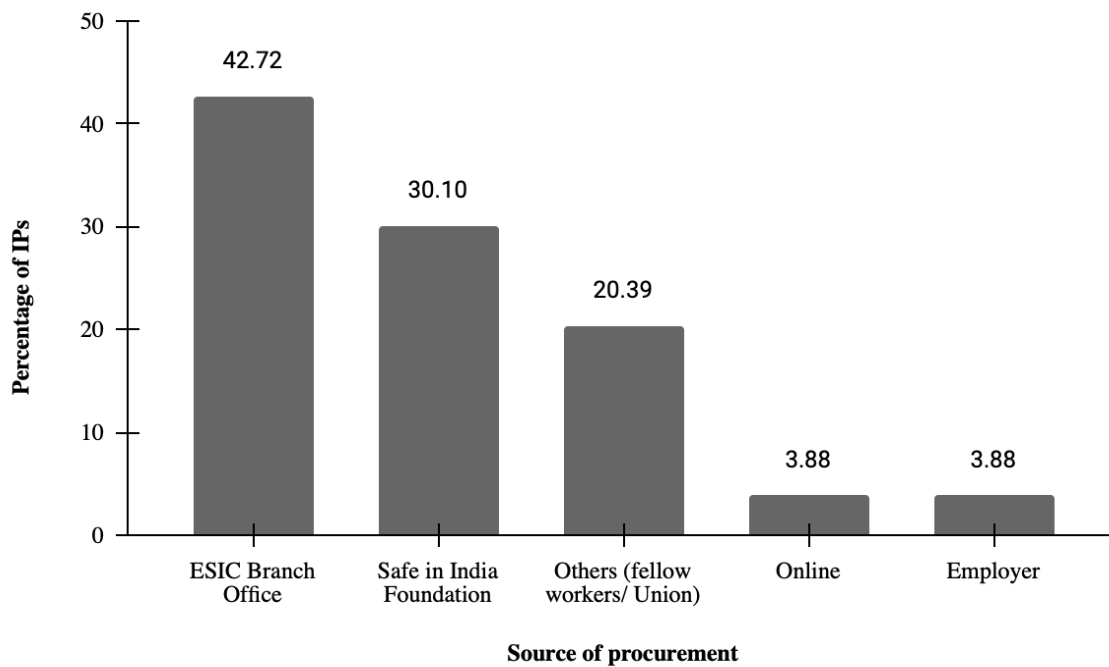
- 18% of IPs were not aware about the process of signing and attestation of the Life Certificate.
- 23% of IPs claim that they have to spend money to get their Life Certificate attested. The average amount spent was Rs. 41.25 on just getting it signed and attested.
- 72% of IPs claim Life Certificates which were attested by their employer are not accepted by the BO.

**5. Only a little over half were aware of the need for LC submission through ESIC channels.**



- ESIC BO was the main source of information (for c. 60% of IPs) about Life Certificates. However, c. 40% got their information from others (Safe in India Foundation, fellow workers, and through their company). It is inferred that better awareness from BO is needed.

**6. Although most of the workers got the Form of Life Certificate from the BO, other channels of procurement were used too.**

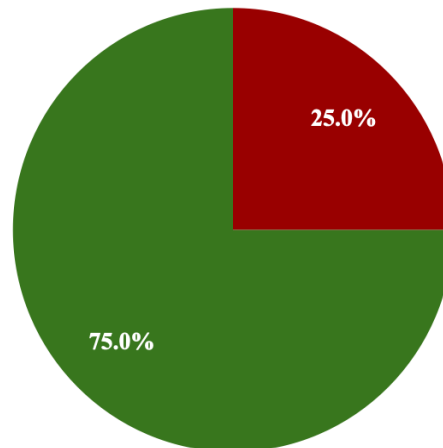


- In the above figure, different sources of procurement of the Life Certificate form is shown. 43% of IPs get their Life Certificate form from the ESIC branch office. Other sources include SII, labour union members, fellow workers (sathis), through company and online.

## II. SURVEY FINDING: IP's EXPERIENCE ON ISSUES PARTICULARLY RELATED TO PDB PENSION, POST SUBMITTING THE LIFE CERTIFICATE

### 1. Most of the IPs face issues of irregular pension transfer, and non-payment of arrears.

- 63% of IPs report that their PDB pension has been discontinued at least once even after submitting the Life Certificate on time. Some of the reasons highlighted by them were non-functioning of computers, poor infrastructure, lack of internet connectivity, and lack of staff and resource persons at BOs.
- 25% of IPs reported that their Life Certificate got lost or did not get uploaded on a computer in the BO. This hindered the pension process for IPs.
- For 45% of IPs, the arrears were not met from their last year's pension.



- IPs couldn't upload their LC or the LC got lost in BO
- IPs who could submit their LC

- 32% of IPs were not aware of the reason for the discontinued pension.

“जब पेंशन चालू करवाने गए थे पहली बार 2018 में, तो लोकल ऑफिस ने मेरा जीवन प्रमाण पत्र खो दिया था, तो मेरी दो महीने की पेंशन रुक गयी थी” (Lekhraj, Haryana)

**2. More than 10% of IPs have still not gotten pension after the submission of a Life Certificate. Many did not receive any acknowledgement after the submission.**

- 13% of IPs did not receive any pension for this year, even after timely submission.
- Out of 87% of IPs who received their pension, 10% of them got their pension late. 5 IPs got their pension after 3 months of submission.
- 98% of IPs claim that they did not get any form of receiving or acknowledgement from the BO after submitting their Life Certificate.

**III. SURVEY FINDING: MULTIPLE COSTS BORNE BY IPs AND IP's FEEDBACK REGARDING POTENTIAL ONLINE SUBMISSION OF THE LIFE CERTIFICATE**

**1. Multiple costs are borne by the IPs in the current process of submission**

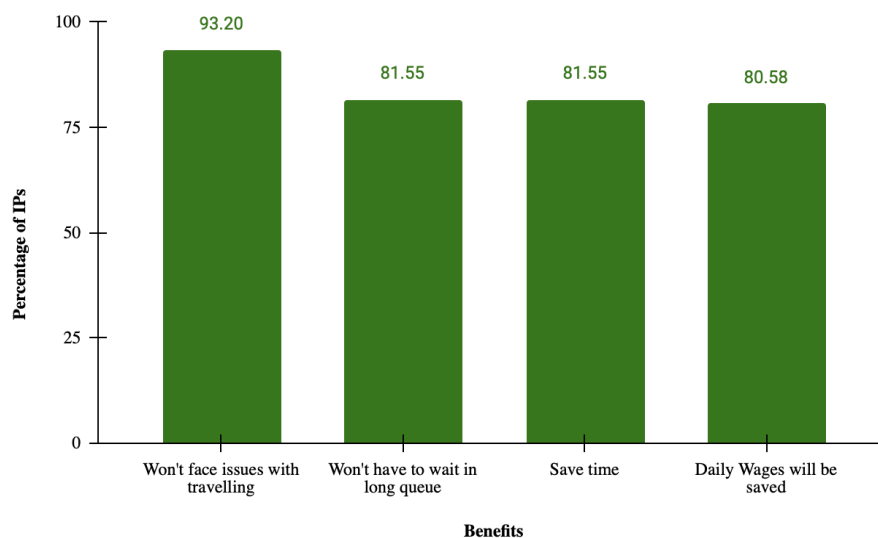
- 79% of IPs have to let go of their wage for a day or more to get their Life Certificate submitted. The average amount lost was Rs. 800 according to IPs.



- 32% of IPs have to travel back and forth from their villages to their respective ESIC BOs, to get their Life Certificate signed and attested. The average amount spent on travelling was Rs. 903.

## 2. Most of the respondents wish for the process to become online.

- 96% of IPs responded that the process of submitting Life Certificates should be made available online.
- Some of the potential benefits of submitting the Life Certificates online as pointed out by IPs include: less travelling, not having to wait in long queues, less exposure to corrupt practices, and saving time in the process, and not having to forgo daily wages.



## RECOMMENDATIONS

In view of the above survey findings, SII recommends a review of the whole LC process and re-engineer it to make it more IP-centric. As with other aadhaar-related processes, IPs need not visit BOs for this and should be able to do it online and/or prove themselves to be alive, without this old paper based process.

Specifically, we recommend a few improvements in the Life Certificate process and requests ESIC to issue process improvement national notifications on these:

1. The process of submitting the Life Certificate **should be enabled online too**. IPs should have an option to fill in online, and submit it after attestation. The acknowledgement of submission should be made available online in the portal too. This would reduce the cost incurred by IPs on travelling to and from the place of residence and BO . This will also reduce the ‘misplaced’ Life Certificates incidents, the workload and waiting time at BOs.
2. **ESIC should audit the submissions of Life Certificates**, and the process of providing workers with an **acknowledgement** for receiving the Life Certificate by the BO.
3. **Reconsider and clarify the policy of not accepting employer’s attestation** in the process of submitting Life Certificates in BO as many IPs are doing this erroneously. Due to voluminous rejection of Life Certificates attested by the employers, IPs face difficulty in timely submission which further delays PDB.
4. The PDB claims along with the submission of Life Certificates at the BO, need to be strictly monitored by the ESIC headquarters through **appropriate MIS**, to reduce the number of discontinued PDB claims and meet pension arrears.

**APPENDIX****Questionnaire**

1. क्या अभी आप काम कर रहे हैं? (हाँ / नहीं)
2. अभी आप कहाँ पर रहते हैं? गांव में / अन्य जगह (काम करने की जगह ) लिखें।
3. आपकी मासिक पेंशन कितनी है?
4. आपके कितने पैसे खर्च हुए आने जाने में?
5. क्या आपने अपना जीवन प्रमाण पत्र लोकल ऑफिस में जमा किया है? (हाँ /नहीं)
  - a. यदि नहीं तो क्यों?
6. क्या आपको जीवन प्रमाण पत्र जमा करने के बाद लोकल ऑफिस से कोई रिसीविंग मिलती है? (हाँ /नहीं)
7. 2021 में क्या जीवन प्रमाण पत्र जमा करने के बाद आपको पेंशन मिलने लगी थी? (हाँ /नहीं)
8. 2021 में जीवन प्रमाण पत्र जमा करने के कितने महीने बाद पेंशन मिली?
9. आपने 2021 में लोकल ऑफिस अपना जीवन प्रमाण पत्र कितनी बार जमा किया है? (एक बार / दो बार / दोबार से अधिक)
10. क्या आप जानते हैं की वर्ष में केवल एक बार जीवन प्रमाण पत्र लोकल ऑफिस में जमा करना होता है? (हाँ /नहीं)
11. आपको पेंशन कब से (किस वर्ष) मिल रही है?
12. आपको कैसे पता के हर वर्ष जनवरी महीने में जीवन प्रमाण पत्र लोकल ऑफिस में जमा करना होता है? (ESIC द्वारा, कंपनी द्वारा, साथी द्वारा, सेफ इन इंडिया द्वारा या अन्य)
13. क्या कभी आपकी पेंशन रुकी है? (हाँ /नहीं )
  - a. यदि हाँ तो क्यों? जीवन प्रमाण पत्र जमा नहीं किया था, कोई अन्य वजह?
  - b. क्या आपको रुकी हुयी पेंशन का बकाया पैसा मिला? (हाँ /नहीं )
14. क्या लोकल ऑफिस में आपका जीवन प्रमाण पत्र जमा करने के बाद भी गुम हो गया था या फिर कंप्यूटर में अपलोड नहीं हुआ था? (हाँ /नहीं )
  - a. यदि हाँ, क्या जीवन प्रमाण पत्र गुम/खो जाने से आपको दोबारा से जमा करना पड़ा? (हाँ /नहीं)
  - b. क्या जीवन प्रमाण पत्र गुम/खो जाने /या ये बोलते हैं की तुमने जमा नहीं किया / से आपकी पेंशन रुक गयी

थी? (हाँ/नहीं )

15. क्या ESIC से जीवन प्रमाण पत्र जमा करने की सुचना मिलती है?

a. यदि हाँ, तो किस मध्यम से? (फ़ोन द्वारा, मैसेज द्वारा, फेसबुक द्वारा, जाकर या फ़ोन करने पर, अन्य)

16. आपने जीवन प्रमाण पत्र का फॉर्म कहाँ से लिया? (लोकल ऑफिस / ऑनलाइन /सेफ इन इंडिया /अन्य)

17. आपने अपना जीवन प्रमाण पत्र पर साइन और मोहर कहाँ से करवाया? (कम्पनी /गांव के सरपंच / हरियाणा के सरपंच /डिस्पेंसरी /अन्य लिखें)

18. क्या आप जानते हैं की अपने जीवन प्रमाण पत्र पर साइन और मोहर अपनी कंपनी/ सरपंच/ डिस्पेंसरी से करवा सकते हैं? (हाँ/नहीं)

19. क्या जीवन प्रमाण पत्र पर साइन और मोहर करवाने के इए आपको अपने गाँव जाना पड़ता है? यदि हाँ, तो कितना समय लगता है और कितने पैसे खर्च होते हैं?

20. क्या आपको जीवन प्रमाण पत्र में साइन और मोहर करवाने में दिक्कत हुयी? क्या दिक्कत हुयी?

21. क्या जीवन प्रमाण पत्र पर साइन और मोहर करवाने में आपके पैसे भी खर्च हुए? यदि हां, तो कितने?

22. लोकल ऑफिस में जाकर जीवन प्रमाण पत्र जमा करने में कितना समय लगता है? क्या दिक्कत होती है? जैसे लाइन लगानी पड़ती है, लिखें।

23. क्या जीवन प्रमाण ऑनलाइन जमा होना चाहिए ?यदि नहीं तो क्यों? लिखें।

24. जीवन प्रमाण पत्र ऑनलाइन जमा हो जाने से आपको क्या -क्या सुविधा होगी? जैसे समय बचेगा / दिहाड़ी का नुकसान नहीं होगा / आदि लिखें।

25. यदि आपको जीवन प्रमाण पत्र जमा करने की सुविधा ऑनलाइन / नजदीकी ESI के किसी भी लोकल ऑफिस में / अपने बैंक में मिल जाए , तो आप कहाँ जमा करना पसंद करेंगे?

(जून व दिसम्बर के दावे के साथ प्रस्तुत करें)



## स्थायी अपंगता हितलाभ के लिए जीवन प्रमाण-पत्र

### कर्मचारी राज्य बीमा निगम

(विनियम 107)

स्थायी रूप से निःशक्त व्यक्ति की बीमा संख्या

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\* प्रमाणित किया जाता है कि श्री/श्रीमती.....पत्नी/पुत्र/पुत्री.....  
..... तारीख को जीवित है।

हस्ताक्षरकर्ता दावेदार का  
साफ अक्षरो में नाम

हस्ताक्षर.....

तारीख.....

.....

अनुप्रमाणन प्राधिकारी का पदनाम  
व रबड़ की मोहर/मुद्रा

**महत्वपूर्ण :** कोई व्यक्ति, चाहे अपने लिए या किसी अन्य व्यक्ति के लिए, प्रसुविधा अभिप्राप्त करने के प्रयोजन से मिथ्या कथन या मिथ्या व्यपदेशन करेगा, अपने को अभियोजन के लिए जिम्मेदार ठहराएगा और उसे 2000/- रु. तक जुर्माना या 6 महीने तक का कारावास या दोनों ही दंड दिए जा सकते हैं।

\*यह प्रमाण पत्र (1) सरकार के राजस्व, न्यायिक या मजिस्ट्रेट विभाग के किसी अधिकारी; या (2) नगर पालिका आयुक्त; या (3) कर्मकार प्रतिकर आयुक्त; या (4) ग्राम पंचायत के मुखिया द्वारा पंचायत की शासकीय मुद्रा लगा करके; या (5) विधायक/सांसद; या (6) केन्द्रीय/राज्य सरकार के राजपत्रित अधिकारी; (7) क.रा.बी. निगम के क्षेत्रीय बोर्ड/स्थानीय समिति के सदस्य; या (8) शाखा प्रबंधक द्वारा अनुमोदित अन्य कोई अधिकारी द्वारा दिया जायेगा।

(To be submitted along with claim of June &amp; December)

## LIFE CERTIFICATE FOR PERMANENT DISABLEMENT BENEFIT

## EMPLOYEES' STATE INSURANCE CORPORATION



(Regulation 107)

Insurance No. of Permanently disable person

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\* Certified that Sh./Smt. ....w/s/d of ..... is alive  
this ..... day of ..... 20 .....

Name in Block letters of  
Signing Claimant.

Signature .....

Date.....

.....

Designation with Rubber Stamp/Seal  
of the Attesting Authority

**Important :** Any person who makes a false statement or misrepresentation for the purpose of obtaining benefit, whether for himself or for some other person, commits an offence punishable with imprisonment for a term which may extend up to six months or with a fine up to Rs. 2,000/- or with both.

\*This certificate is to be given by (i) an officer of the Revenue, Judicial or Magisterial Department : or (ii) a Municipal Commissioner : or (iii) a Workmen's Compensation Commissioner: or (iv) the Head of Gram Panchayat under the official seal of Panchayat; or (v) an M.L.A./M.P.; or (vi) A Gazetted Officer of the Central/State Govt. or (vii) a member of the Regional Board/Local Committee of the ESIC : or (viii) any other authority considered appropriate by the Branch Manager concerned.