



EMPLOYEES' STATE INSURANCE CORPORATION
PANCHDEEP BHAWAN, C.I.G. MARG, NEW DELHI – 110 002.
(ISO 9001-2008 Certified organization)

F. No. I-11/13/04/2020-ICT

Dated: 29.06.2020

To,

All Regional Directors/ Directors(I/c)/Joint Directors (I/c),
Regional Office/Sub-Regional Office/Branch Offices.

Subject: Mandatorily Enabling Mobile number and Bank Account details of an Insured Person while registering an employee with effect from 1st July' 2020.

Sir/Madam,

In reference to the above-mentioned subject and as intimated by the Insurance Commissioner (Benefit), it is informed that to improve the efficiency in the disbursement of ESIC benefits (including claim reimbursement) and bring transparency, the competent authority has ordered to make mobile number and bank account details of an employee mandatory pre-requisite for registering as an IP.

In order to capture required information, following would be implemented in the system with effect from 1st July 2020:

1. Bank account details and mobile number while registering new Insured Persons:

a. Mobile Number:

While registering a new Insured Person, the mobile number shall be a mandatory field. When the Employer enters the mobile number, the number needs to be validated. If the mobile number is not available in the ESIC records against any Insured Person then system shall allow that mobile number to get saved in the ESIC database against that Insured Person by applying the validations programmed in the system to avoid junk data.

If the entered mobile number is already tagged with some other Insured Person, then accordingly, a pop-up message shall appear on the screen intimating the Employer that the entered mobile number is already tagged. In this case the employer shall register the Insured Person with a correct and different mobile number. However, if the employer guarantees that the mobile number belongs to the IP, he may continue with seeding the same number. In this situation the system shall seek for validation through OTP verification sent to that mobile Number.

b. Bank account details:

The employer needs to fill the IFS Code of the bank of the employee having an account. System auto-populate some of details like address, name of bank and branch. Now, the Employer shall feed the account number of the employee for basic checking by the system to avoid junk data. The bank account of the Insured Person should be unique in ESIC database and must not be attached with another Person (i.e. no two persons shall have same account

number). Also, the Employer shall scan and upload attested copy (with stamp & signature of the Employer) of the front page of cancelled cheque leaflet issued by Bank or the pages of passbook of employee showing the Name of the Account Holder, Bank Name, Bank Branch & IFS Code.

2. Updation of account details and mobile number of existing Insured Persons:

a. Mobile Number Updation:

Above details can be updated by Employer by logging into the employer portal through a dedicated link. Once employer logs into the employer portal, he can update the mobile number of his employees (Insured Persons) through "Update Mobile Number" link. On clicking the link, the employer shall be redirected to "Update Mobile Number of the Insured Person" page where a list shall be displayed of Insured Persons whose mobile numbers are not available in ESIC database. The Employer can click on "Click here to update mobile number" link available against the IP number and update the valid mobile number.

If the entered mobile number is already tagged with some other Insured Person, then accordingly, a pop-up message shall appear on the screen intimating the Employer that the entered mobile number is already tagged. In this case the employer shall register the Insured Person with a correct and different mobile number. However, if the employer guarantees that the mobile number belongs to the IP, he may continue with seeding the same number. In this situation the system shall seek for validation through OTP verification sent to that mobile Number.

b. Bank account details updation:

Bank account details of existing Insured Person can be updated by employer by logging into the Employer portal and accessing "Update particulars of Insured Person" link. Also, the employer needs to upload attested copy (with stamp & signature of the Employer) of the front page of cancelled cheque leaflet issued by Bank or the pages of passbook showing the Name of the Account Holder, Bank Name, Bank Branch and IFS Code. No two Insured Person can have same bank account number.

3. Bank account details mandatory for availing cash benefits and claim reimbursements:

From 1st July 2020, cash benefits/ claims reimbursements will be settled only if the correct bank account details of the beneficiary are available in the system. The bank account details seeding can also be done at Branch Office level. Here, the claim clerk shall create a request to seed bank account details of Insured Person and shall upload attested (with stamp and signature of ESIC Branch Manager) copy of the front page of cheque leaflet issued by Bank or the pages of passbook showing the Name of the Account Holder, Bank Name, Bank Branch and IFS Code, if not already captured by the employer. The request shall require to be approved by the Branch Manager; only then the details will be updated. Even for those payments which are pending till 1st July 2020 will be processed only after adding the account details in the system.

Also, even while creating/ processing/ approving the payment, a hyperlink shall always be available for ESIC staff (claim clerk) to access the document uploaded as proof of authentication of bank details of beneficiary so that any discrepancy can be dealt with. A screen is also being

provided in claim clerk & Branch Manager's login to search the Mobile Number & Bank Account Number tagged with an Insured Person through Insurance Number and vice-versa.

All the manuals pertaining to above changes shall be made available soon on the ESIC websites (Employer portal & Staff portal) as well, for better understanding.

This may be brought to the notice of all concerned including the employers, Insured Persons and staff of Branch Offices.

This is issued with the approval of competent authority.

Yours faithfully,



(Praveen Kumar)

Deputy Director