

ESI Compliance Checklist 2025

JZ Payroll Outsourcing & Contract Staffing

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 www.contractstaffinghub.com

Pan-India Services from Delhi Headquarters



ESI Overview Checklist



Understand ESI as India's pioneering social security and health insurance program



Recognize ESIC as the administering body



Confirm scheme is self-financing and contributory



Review historical background (enacted 1948, implemented 1952)




Verify primary objectives: medical care, cash benefits, affordable healthcare



Check administrative structure: regional offices in major cities (Delhi, Mumbai, etc.)

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Eligibility and Coverage Checklist

-  Confirm employee salary \leq ₹25,000/month for eligibility
-  Verify coverage for permanent, temporary, contract, part-time workers
-  Check establishment has \geq 10 employees in implemented areas
-  Ensure continued coverage even if employee count drops below 10
-  Review covered types: manufacturing, services, commercial, institutional
-  Monitor geographic expansion to new industrial areas

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Registration Process Checklist

- ☒ Complete registration within 15 days of liability
- ☒ Initiate online registration on www.esic.in
- ☒ Prepare documents: incorporation certificate, PAN, GST, address proof
- ☒ Submit employee list with salary details
- ☒ Facilitate ESIC verification and inspection
- ☒ Obtain 17-digit employer code upon approval



Avoid penalties for late registration

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Contributions & Calculations Checklist



Employee contribution: 0.75% of wages



Employer contribution: 3.25% of wages



Total contribution: 4% of wages



Include basic, DA, overtime, incentives in wage calculation



Exclude reimbursements, bonuses, gratuity, PF contributions




Deposit contributions by 15th of following month via ECR



Set up automatic payments and reminders

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ESI Benefits Checklist



Provide outpatient services: consultations, diagnostics, pharmacy



Ensure inpatient care: hospitalization, surgeries, emergency



Implement preventive health: check-ups, vaccinations, education



Sickness benefit: 70% wages up to 91 days/year



Maternity benefit: 100% wages for 26 weeks



Disability benefit: 90% wages until recovery



Extend coverage to spouse, children, dependent parents

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Compliance Requirements Checklist

- ☒ Deposit contributions monthly by 15th
- ☒ Submit ECR with employee details monthly
- ☒ Maintain wage and attendance registers
- ☒ File annual returns and support audits
- ☒ Renew certificates and update employee database annually
- ☒ Avoid penalties: late reg (100%), delayed contrib (12% interest)



Prevent disqualification from contracts due to non-compliance

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Digital ESI Management Checklist

☒ Use ESIC portal for registration and contributions

☒ Process ECR and generate reports online

☒ Maintain employee database digitally


☒ Enable employee self-service for claims and cards

☒ Utilize mobile app for benefit tracking

☒ Integrate with payroll/HR systems

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ROI Calculator Checklist



Input employee count and average salary



Enter turnover rate and healthcare costs



Calculate employer/employee contributions



Estimate benefits: healthcare reduction, productivity gains



Compute net ROI and percentage



Review direct costs: contributions, admin, training



Assess intangible benefits: satisfaction, branding

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Success Case Study Checklist

- ☒ Profile: 250 employees, ₹50cr revenue, Gurgaon
- ☒ Challenges: 22% turnover, ₹8lakh healthcare costs
- ☒ Phase 1: Registration, payroll integration, training
- ☒ Phase 2: Awareness sessions, help desk, feedback
- ☒ Phase 3: ECR automation, monitoring dashboard
- ☒ Results: 100% compliance, 40% cost reduction, 20% turnover drop



Learnings: Proactive digital adoption, employee education

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? FAQ Checklist


 Salary limit: ₹25,000/month

 Contract workers: Covered if eligible; principal employer responsible

 Late registration: Up to 100% damages + interest

 Benefits after leaving: Medical up to 2 years with conditions

 Inter-state benefits: Fully portable nationwide

 Maternity claims: Form 6 + certificates; 26 weeks full wages



Vs private insurance: Includes cash benefits, family coverage, lifetime

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Expert Insights Checklist

- ☒ ESI as successful social security initiative
- ☒ Evolution to digital-first platform
- ☒ Strategic investment in human capital
- ☒ Client: Transformational partnership with JZ
- ☒ Employee: Life-changing healthcare access
- ☒ Business: Improved retention and processes

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