PERMANENT DISABLEMENT BENEFIT

1. What is Permanent Disablement Benefit ?
   Due to employment injury, if an insured person has any residual disability of permanent nature, the insured person is referred to a medical board and the loss of earning capacity is assessed, if any, as per Schedule II of the ESI Act, as well as non-scheduled injuries resulting from employment injury. Thereafter the insured person is paid monthly periodical payments of permanent disablement for life from the date of termination of temporary disablement benefit ***at the percentage awarded by the Medical Board out of the full daily rate of temporary disablement benefit***. In case, the insured person has not been certified temporarily disabled between the date of injury and the date of assessment by the medical board, permanent disablement if assessed is payable from the following date of employment injury due to accident.

2. How is Permanent Disablement Benefit disbursed to the IPs ?
   The benefit is processed by the Regional Office /Sub Regional Offices/Divisional Office and credited to the bank account of the insured person every month. Payments are disbursed by Branch Offices in respect of cases not processed RO/SRO/DO. The insured person can also opt for the payment in lump sum, if his daily rate of Permanent disablement benefit does not exceed rupees ten per day or in case it exceeds rupees ten per day, but the commuted value does not exceed rupees sixty thousand. **The insured person is required to submit life certificate once a year during the month of January every year and an amount of Rs.100/- would be paid as conveyance to the concerned insured person**.

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