

## **EMPLOYEES' DEPOSIT LINKED INSURANCE SCHEME, 1976**

### ➤ **Applicability :-**

It is automatically applicable to all the establishment / factories covered under E.P.F. scheme 1952.

The Act is applicable to all types of employees i.e. whether they are Monthly rated, Part-Time employees, daily rated or piece rated employees, casual, temporary, permanent or contractual employees.

### ➤ **Rate of contribution :-**

Employee's contribution: NIL

Employer's contribution: 0.50% on salary / wages up to Rs.15000/- p.m. (Minimum Rs.500/-p.m. & Adm. charges 0.01% on salary / wages up to Rs.15000/- p.m. (Min. Rs.200/-p.m.)

### ➤ **Benefits :-**

On the death while in service of the member, the nominee of the deceased shall be paid addition to PF/ Pension accumulations an amount of 20 times of EDLI wages of the deceased member for the average of preceding 12 months. EDLI shall be paid maximum of Rs.3,00,000/- & 20% bonus on EDLI amount payable to the nominee.

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