International Journal of Advanced Trends in Engineering and Technology (IJATET)
Impact Factor: 5.665, ISSN (Online): 2456 - 4664
(www.dvpublication.com) Volume I, Issue I, 2016

EFFECTIVE DISBURSEMENT OF SOCIAL SECURITY BENEFITS TO THE LABOUR THROUGH INFORMATION TECHNOLOGY IN INDIA

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Cite This Article: M. D. Pradeep & B. K. Ravindra, "Effective Disbursement of Social Security Benefits to the Labour Through Information Technology in India", International Journal of Advanced Trends in Engineering and Technology, Page Number 114-121, Volume 1, Issue 1, 2016

Abstract:

Social Security seems to be the responsibility of the state to protect the workforce along with their dependents against certain occupational hazards formed on the ideals of human dignity and social justice. It reduces social sufferings resulted from poverty, unemployment and diseases by compensating with financial benefits and medical care. It covers measures like compensation to injured workers, securing minimum pension benefit to low paid employees, reducing social cost of widowhood by appropriate tax measures, development of health services, grant of old age benefits and assistance to meet contingencies of life etc. These benefits will compensate against disability, sickness, retirement, employment injury and unemployment. South Asian Countries are reluctant to bring structural transformation in social security measures due to massive informal sectors and poverty. A comprehensive social security policy should link different schemes with inter complementary goals through a planned public approach rather than by a particular strategy. The Schemes for Provident Fund, Medical Insurance, Maternity Benefit, Compensation and Gratuity are prevalent in India. Inclusion of entire Indian workforce under social security schemes is a challenge for the government. Disbursement of Social Security Benefits are influenced by external factors like changing economic and political pressure, rapid inflation, high unemployment, employment patter and financial constraints etc. Now Information Technology helps disbursement of these benefits through direct transfer into the bank accounts of the beneficiaries through electronic fund transfer systems. Identifying efficient delivery systems, extending the coverage, linking with comprehensive policy, strengthening the mode of disbursement is the need of the day. This paper study various technology aided disbursement channels of social security benefits in India.

Index Terms: Social Security, Occupational Hazards, Compensation, Benefits & Disbursement

1. Introduction:

Social Security seems to be the monetary assistance provided by the family, community and organizations to individuals. The concept varies from country to country. Great Britain, provides National Insurance, Industrial Insurance, Family allowance, National Assistance and National Health Service. Indian Government provides benefits of Social Assistance and Social Insurance, through its institutions funded by the collective contributions of employees, employers and the state. The benefit is proportional with the contributions and any surplus, will be invested further by the government to earn income for the future consistencies. The core purpose behind these schemes is to creating sound industrial relation, build qualitative work environment, meeting legislative requirements, safeguarding against occupational risks, protecting health and securing against social risks such as old age, maternity, unemployment etc. The protection to the employees and their families against contingency through health services, fringe benefits to build employee morale, pension for the post retirement life, economic support to face widowhood, compensation for industrial accidents and occupational diseases, compensation during unemployment in cases of retrenchment and layoff. The State Policy works during retirement, death of the bread winner, expenses on birth, marriage and death by preventing occupational diseases and restore the employee into the employment. Pradeep M.D. (2016) Welfare and Sustainability of the deprived workforce is possible through the inclusive social, political and economic interventions. Common Development Plans works as a platform to deliver broad based benefits through equal distribution of resources to bring pro-poor growth among the deprived.

2. Requirement for Effective Disbursement:

Social Security has become a distinct part of social policy many countries and time has come to give serious consideration to meet the ever increasing Social Security needs of the population. Effective disbursement will assure distribution of benefits to the beneficiaries according to the need. Effective disbursement mode should include the following ingredients.

(a) Social Security Legislations:

The government has enacted legislations which put mandatory restrictions upon the employer and the state to provide social security benefits to the employees. Bakshi P.M. (2002) Indian Constitution ensures the following social and industrial welfare. Article 41 directs the state within its limits of economic capacity and development, make effective provision for securing the right to work, education and public assistance in cases of unemployment, old age, sickness and disablement etc. Article 42 secures just and human conditions of work and maternity relief. Article 43 secures all workers by suitable legislations regarding work, living wage, decent standard of life, full enjoyment of leisure, social and cultural opportunities and promote cottage industries on an individual or co-operative basis in rural areas. Pradeep M.D. (2015) right to file Writs in the superior courts, to fight for their rights immensely helped the poor workforce. The trade unions should use the privilege of constitutional litigation as a sword for the remedies along with legal literacy and free legal aid.

Workmen's Compensation Act, 1923: The act aims to provide compensation for the occupational injuries or death happening within the establishments mentioned in Schedule II of the Act. It covers all the workers and dependents not covered by the Employee State Insurance Act 1948. The act provides compensation for death, disablement and occupational disease.

Employees State Insurance Act, 1948: The act aims to provide health care and cash benefits for sickness, maternity and employment injury. It covers establishments to which law is made applicable by the government. Employees drawing salary not exceeding Rs. 21,000 are eligible for sickness, maternity, disability and death benefits.

Employees Provident Fund and Miscellaneous Provisions Act, 1952: The act aims to provide compulsory Provident Fund, Pension, Deposit Linked Insurance benefits. It covers all the scheduled industries which have more than 20 employees. Employees drawing pay not exceeding Rs. 15,000 are eligible for the scheme.

Maternity Benefit Act, 1961: The act aims to provide Maternity Protection before and after the delivery. It covers establishments to which law is extended. The workmen who are not covered by the ESI Scheme are eligible for the benefit. It ensures payment for actual absence upto 12 weeks on average daily wages which is proposed to be increased to 26 weeks.

Payment of Gratuity Act, 1972: The act aims to provide gratuity on retirement. It covers factories, mines, oil fields, railways, shops and other establishments to which law is extended. The employees with five years of continuous service is entitled for gratuity. It offers 15 days wages for every completed year of service or part thereof in excess of 6 months subject to a maximum of Rs. 10,00,000.

(b) IT based Banking Services:

Pradeep M.D (2015) financial Institutions contributes towards economic growth and service utility. As the world is driven through information technology, even Banking is powered to deliver IT based products like Net Banking, E-Banking, Core banking, E-Commerce, credit and debit cards and Customer Care services to meet customer need. Rajashekara K.S. (2004) Information Technology along bringing changes in the banking operations, encouraged universal investments through effective automated delivery of services.

Savings Bank Account (SB): A Savings Account (SB) is one kind of account opened at bank by the individuals. It is a secured place to deposit money, which allows the account holder to withdraw money from his account, at certain intervals and adds to itself a small amount as interest each year. In India, account holder should maintain a minimum account balance of certain amount, which permits payment of bills within certain withdrawal limit for the liquidity of funds. Account can be opened by any person above the age of 18 years for himself or on behalf of a minor by any legal guardian. Any person with regular income opens an account to cultivate saving habit, to earn income through interest and allows payments by issuing cheque. IT based banking services provide electronic fund transfer, internet banking, online shopping, accounting, immediate access through ATMs and provision for loan facility.

Opening Savings Bank Account Online: With the aid of internet, any customer can log in to the website of the bank, where he wishes to open the account. He should fill the online application form and after submission of the necessary documents bank allows the usage of account instantly.

Salary Based Savings Account: The accounts opened by the banks on the request of organizations which requires payment disbursal solution on preferential rates and specific terms. Each employee can individually handle his account. On the date of payment disbursal, the bank withdraws required money from the corporate account and disburses it among the salary based savings accounts of the employees as per the organizational pay scheme. Salary accounts are normally zero balance accounts and as soon as the salary is stopped for whatever reason for three consecutive months, the account will turn into regular savings account with minimum balance requirement. On the event of shift of employment, employee shall make fresh salary account with the new employer.

(c) Contributions:

Pradeep M. D. & Kalicharan M. L. (2016) the government provides Social Security protection through its institutions against certain risks aided by the collective contributions of employees, employers and the state. The Surplus over current disbursement to the beneficiaries will be reinvested to earn income to meet future needs. The benefits rendered will be proportional with the quantity of contribution the beneficiary makes under the scheme. (Refer Table-01)

Employee Provident Fund: Employer employing more than 20 employees shall provide provident fund facility to its employees. It can save in an un-exempted fund maintained under Employee Provident Fund Organization (EPFO) which is a statutory body of the Government of India, one of the largest Social Security organization in the world in terms of members and the volume of financial transactions working under the Ministry of Labour and Employment or in a company run exempted fund in Employee Provident Fund Private Trust recognized by EPFO with an exemption from filling PF returns with benefit of Income Tax at par with EPFO subscribers along with pension from EPFO or save money in a company self managed and regulated excluded fund approved by the resident income tax commissioner. Employees Provident Fund and Miscellaneous Provisions Act, 1952 section 6 depicts that every employee working in private sector, drawing basic salary upto Rs. 15,000 compulsorily, contribute 12 per cent of his Basic, DA and cash value of food allowance towards Provident Fund's contribution. Any member to the fund shall submit self declaration and Form 11 consisting basic information and nomination details to avail membership under the scheme. The employer shall contribute 12 per cent, in which 3.67 per cent for Provident Fund, 8.33 per cent for Employee Pension Scheme 1995 (EPS) and 1.36 per cent for Admin charges, out of which, 0.85 per cent for PF, 0.5 per cent for Employee Deposit Linked Insurance Scheme (EDLIS)and 0.01 per cent for EDLIS Admin charges. The employer contribution is exempted from tax and employee's contribution is taxable but, eligible for deduction under section 80C of Income Tax Act. The EPF amount earns interest as declared by the Central Government.

Employee Pension Scheme (EPS) 1995: This scheme offers disablement pension, widow pension. Since September, 1st, 2014 employer every month contributes 8.33 per cent with the salary limit of Rs. 15,000and government contributes 1.17 per cent to it. The Scheme provides Superannuation pension for those who rendered eligible service for 20 years and retires on attaining the age of 58, Retiring Pension for those with 20 years of eligible service and ceases to be in employment before the age of 58 years, Permanent Total Disablement Pension and Short Service Pension to those with more than 10 years and less than 20 years of eligible service. Pension can be availed only after minimum service of 10 years and upon attainment of 58 years. However no pension is payable before the age of 50 years, but early pension after 50 years before the age of 58 years is subject to discounting factor at 4 per cent with effect from 26th September except under death or disablement. Lifelong pension is paid to the member and on his death to his nominee. Since 2014-15 the government fixed monthly pension limit to Rs. 1,000. Those who started job after 1st September, 2014 and earns more than Rs. 15,000 in basic and DA will not be contributing to the Pension Scheme.

Employees Deposit Linked Insurance Scheme (EDLIS): This scheme provides life insurance cover to the members. The cost of the scheme is borne by the employer, as the amount of life coverage under this statutory scheme is very low. Usually employers opt out of the EDLI Scheme by making employee group insurance schemes which provides higher coverage without any increase in cost. Employer contributes 0.5 per cent of monthly basic pay capped at a maximum of Rs. 15,000 as premium under this scheme. In September, 2015, the EPFO announced increase in the maximum amount assured under Employees Deposit Linked Insurance Scheme (EDLI) is Rs. 6 Lakhs from the existed Rs. 3.6 Lakhs. The claim amount of the EDLI is will be decided based on the last drawn salary of the employee. The claim amount would be 30 times the salary included with Basic pay Plus DA and bonus of Rs. 1.5 lakhs upto a maximum of Rs. 6 lakhs.

Employee State Insurance Scheme: This scheme is offered by the Employees State Insurance Corporation (ESIC) a statutory corporation, under the Ministry of Labour & Employment, Government of India, which is a pioneer implementing agency of Social Security Scheme in India. All the employees in the factories or establishments to which the Act applies shall be insured as prescribed under the act. Employer contributes 4.75 per cent and employee contributes 1.75 per cent of the wages in every wage period. Employee share of those who earn a daily wage upto Rs. 100 are exempted from contribution, which will be paid by the employer. Employer shall pay his share and can deduct employee share from the wage that ought to be paid to them, and contribute to the Corporation within 21 days of every calendar month. The Corporation has authorized designated branches of the State Bank of India and some other banks to receive the payments on this behalf.

Gratuity: Payment of Gratuity Act, 1972 section 4 states that Gratuity is the sum of money given in gratitude from the employer to employees for their good service to the organisation. It is paid on the termination of employment after the continuous service for not less than 5 years, on the events of superannuation, retirement, resignation, death due to accident, disablement or disease. It is paid at the rate of 15 days average wage based on the rate of wage last drawn by the employee for every completed years of service or part thereof in excess of six months. The employer can maintain a separate fund for the payment of gratuity and contribute at the rate of 4.81 per cent every month towards gratuity. In case of death of the employee, gratuity will be paid to his nominee or next heirs, if such nominees or heirs is a minor, such share shall be deposited with the controlling authority who shall invest the same for the benefit of such minor in such bank or other financial institution, as may be prescribed, until such minor attains majority.

Table 1: Statutory Contribution towards Social Security Benefits

S.No	Scheme	Contribution (Monthly)		Other Benefit
		Employee	Employer	
1	Employee State Insurance	1.75 per	4.75 per cent	Nil
2	Employee Provident Fund	12 per cent	13.36 per cent	Annual Interest between 8-12 per cent from EPFO

3	Pradhan Manthri Rojgar Protsahan Yojana	12 per cent	3.67 per cent	Government of India pays 8.33 per cent towards Employee Pension Scheme for the new employment (From August, 2016 to 3 Years)

(d) Conditions for Disbursement:

The core purpose behind providing Social Security Measures is to create sound industrial relation, quality work environment, legal compliance, secure against uncertainties, protect health and secure against social risks like old age, maternity, unemployment etc. It meets the requirement of retirement, loss of support by the death of the bread winner and assists in expenditure related to birth, marriage and death. Pradeep M. D. & Ravindra B. K. (2016) committee on welfare facilities for industrial workers, ILO (1963) suggested maternity benefit, social insurance schemes, gratuity, pension, provident fund, rehabilitation, benevolent fund, medical facilities, educational facility, housing, recreation, tours, workers cooperatives, vocational training for dependents, transportation and other social security measures works as welfare facilities provided outside to the establishment.

Sickness Benefit under ESI: The beneficiary shall contribute for the minimum period of 78 days in the relevant contribution period. The benefit will be paid to the maximum period of 91 days for two consecutive benefit periods at the rate of not less than 70 per cent of average daily wage.

Extended Sickness Benefit (ESB) under ESI: The beneficiary shall have continuous employment for a period of 2 years and contributes for 156 days in four consecutive contribution periods. The benefits are paid to the maximum period of 124 days initially and may be extended upto 309 days in chronic suitable caseswhich are referred by Regional Deputy Medical Commissioner, Medical Referee, Administrative Medical Officer, Chief Executive Medical Director General or Medical Commissioner. These authorities can sanction ESB for a maximum period of 730 days for treatable diseases or under special circumstances. The benefit covers not less than 80 per cent of average daily wage.

Enhanced Sickness Benefit (ESB) under ESI: The beneficiary shall contribute for a minimum period of 78 days in the relevant contribution period. The benefit will be paid for a maximum period of 7 days for Vasectomy and 14 days for Tubectomy which can be extended to post operative complications. The benefit covers 100 per cent of daily average wage.

Maternity Benefit (MB) under ESI: The beneficiary shall contribute for 80 days immediately preceding one or two consecutive contribution periods. 12 weeks of which not more than 06 weeks precede the expected date of confinement. It is proposed to be amended to 26 weeks and 08 weeks respectively. Additional 6 weeks for miscarriage and 1 month for sickness arising out of pregnancy confinement, premature birth of child or miscarriage is also covered. The benefit covers 100 per cent of daily average wage.

Confinement Expenses (CE): With effect from 1st December, 2008, when the beneficiary do not have any facility for confinement under Employee State Insurance Institutions, for such beneficiary per case Rs. 2500 is paid up to the limit of 2 confinements.

Temporary Disablement Benefit (TDB): The beneficiary should be an employee on the date of employment injury, where benefits are paid till the incapacity lasts at the rate of 90 per cent of the daily average wages.

Permanent Disablement Benefit (PDB): The beneficiary shall be an employee on the date of employment injury, where benefit is paid for life depending upon the loss of earning capacity of the worker as determined by a Medical Board.

Dependants Benefit (Rule 58): The deceased should be an employee on the date of fatal accident. The benefit to widow/widows is given for life or until remarriage, To widowed mother during her life, legitimate or adopted son until he attains the age of 25 years, legitimate or adopted daughter till her marriage, legitimate or adopted son or daughter who are wholly dependent on the insured person at the time of his/her death, who have attained the age of twenty five years and are infirm, till the infirmity lasts, other dependants for life or till marriage or upto the age of 18 years, as the case may be. The benefit covers 90 per cent of the daily average wage divided amongst the dependants in the prescribed ratio.

Medical Benefit: No condition is prescribed (Insured person and his family is eligible from the date of entry into insurable employment). The benefit is paid till the disability or disease lasts and covers full medical care (all facilities including hospitalization).

Medical Benefit to Retired/Disabled Insured Persons and Spouse: On payment of Rs.10/- per month, in lump-sum for one year in advance by insured persons who retire from insurable employment on attaining the age of superannuation or under VRS or prematurely after being in insurable employment for not less than five years. By insured persons who cease to be in insurable employment on account of permanent disablement due to an employment injury. For the period for which contribution is paid, Insured Persons are entitled for full medical care for self and spouse only till attaining the age of superannuation.

Funeral Expenses under ESI: Any insured person on the date of death. It is a onetime payment. The benefit covers with effect from 1st April, 2011 the actual expenditure on funeral not exceeding Rs. 10,000

Rehabilitation Allowance: On disablement due to employment injury, insured person is entitled to medical benefit for each day of his admission to Artificial Limb- Centre for fixation/repair or replacement of artificial limb at the rate of 100 per cent of daily average wage.

Vocational Rehabilitation Allowance Skill Development Scheme under R.G.S.K.Y: For those who are not above 45 years of age and disability not less than 40 per cent caused due to the employment Injury, for the days of training in Vocational Rehabilitation Centre will be paid with Rs. 123/- per day or the actual amount charged by Vocational Rehabilitation Centre, whichever is higher.

Unemployment Allowance: An Insured person, who has lost employment due to closure of factory, retrenchment or permanent disablement of at least 40 per cent of employment injury, where his contribution have been paid for a minimum of 03 years prior to the loss of employment or for maximum period of 01 year with effect from 1st February, 2009, are paid with 50 per cent of average daily wage.

Vocational Rehabilitation Skill Development Scheme (under Rajiv Gandhi Shramik Kalyan Yojana): Beneficiary should be in receipt of unemployment allowance under Rajiv Gandhi Shramik Kalyan Yojana for Short duration of ten weeks or other longer duration courses for six months at Advance Vocational Training Institutions, then entire fee charged by such Institutions shall be paid by the Corporation along with to and fro Rail/Bus fare.

Indira Gandhi Matritva Sahyog Yojana (IGMSY) Conditional Maternity Benefit (CMB): Ministry of Women and Child Development (2010) a new scheme introduced in 52 selected districts across the country to provide cash incentives for improved health and nutrition to pregnant and lactating mothers. It is implemented through the ICDS cell at both state and district level. Each pregnant and lactating mother would receive a total cash incentive of Rs. 4000/- between the second trimesters till the child attains the age of 6 months. The scheme will partly compensate her wage loss due to caring for herself and her child. Anganwadi Workers (AWWs) will receive a cash incentive of Rs. 200/- and Rs.100/-to the Anganwadi Helpers (AWHs) per pregnant and lactating women after the completion of cash transfer to the beneficiary. The cash disbursement to the beneficiaries account is vested to CDPO/DPO. The benefits are disbursed to the Bank Accounts or Accounts in Post Offices through any single window convergence centre. It provides incentives subjected to the fulfillment of specific conditions (Refer Table-02).

Table 2: Specific Conditional Requirements for the Incentive Benefit

Cash Transfer	Conditions	Amount (In Rs)
First (At the end of Second Trimester)	• Registration of Pregnancy at AWC/Health Centres within 4 months of pregnancy • At least one ANC with IFA Tablets and TT • Attended at least one counseling session at AWC/VHND	1500
Second (Three Months after Delivery)	• The birth of the child is registered • The child has received OPV and BCG at birth, OPV and DPT at 6 weeks, OPV and DPT at 10 • Attended at least 2 growth monitoring and IYCF Counselling sessions within 3 months of delivery.	1500
Third (6 Months after Delivery)	• Exclusive breast feeding for six months and introduction of complimentary feeding as certified by the mother. • The child has received OPV and third dose of DPT • Attended at least 2 growth monitoring and IYCF Counselling sessions between 3rd and 6th months of delivery.	1000

(e) Voluntary Agency Initiations: Many Voluntary Agencies including NGOs, Associations are working to create awareness about Social Security measures to the workforce in India. According to Bharat Annual Report (2013), Self Employed Women's Association (SEWA) reported that informal women workers have least awareness about Social Security and healthcare. SEWA aims to improve the existing government system by increasing its efficiency and impact. Through its empowerment centers it tries to connect women workers and their families to government entitlements such as health care, insurance and pensions. It has referred 4,794 beneficiaries to healthcare centers to reduce financial burden on vulnerable women workers and their families. It conducted 1,760 SEWA 'Jagriti' awareness sessions on health rights, treatment and services to cover 28,065 people across Uttar Pradesh, Delhi, Bihar and West Bengal.

3. Use of Technology in Disbursing Social Security:

Gulati et al. (2002) Information Technology strategies should collaborate business objectives with technology for shorter or longer duration since electronic commerce is free from paper base transactions which requires legal changes to claim legal rights and obligations derived from the electronic means.

Universal Account Number: EPFO with the aid of IT gives to its members a 12 digit number which shifting EPF services to online with user friendly features. This number remains same through the lifetime of an employee. In case of change in the jobs, the new member Id is given by the new employer that has to be linked to the UAN same like how the multiple Saving Bank Accounts are tied with Permanent Account Number (PAN).

UAN Member Portal: EPFO on September, 2014 launched a single window member portal with various online services to its UAN members. Any EPF member can register in the portal after logging to the portal, which provides facilities like downloading UAN Card, E-Passbook, Updating of Know Your Customer information, listing all EPF member Ids to UAN file and review transfer claims.

EPF Balance Check: EPFO since July, 2011 provides the facility to check EPF balance through SMS. The member after logging to epfindia.com site select EPFO Office, enter PF Account Number along with EPFO Office Code/Establishment Code (Maximum 7 Digits)/Extension (Max. 3 digits)/Account Number (Max 7 digit),enter his mobile number, name and after accepting to the terms and conditions should submit the request. The member will get SMS alert from EPFO about total employee earnings, Employer Returns, in Rupees as on the date along with last account updated information.

E-Passbook: Since 30th November, 2012 EPFO launched e-passbook facility. It is an online version of the employees provident fund account. The member should register at members.epfoservices.in to get the passbook. The registration will be activated only after the specified time. The time when the member can download the E-Passbook will be intimated through the SMS service to his registered mobile number. The Passbook will give details about opening balance, contribution by both employee and employer every month, Split of Employers contribution towards Provident Fund and Employee Pension Scheme and any withdrawals made from the EPF account.

EPF Passbook with UAN: The 12 digit number is allotted by the Employee Provident Fund Organisation since October 2014 to give control over EPF account by minimizing the role of employer. The member can download the EPF Passbook after activation of his Universal Account Number.

PF Online Transfer: The available PF balance can be transferred to a new account using Universal Account Number which is portable across employers and cities. Filling transfer claim online is possible only to such person who has member ID in the EPFO database and the employer has registered the digital signatures of his authorized signatories with EPFO portal. Those member who are eligible, should register with the member portal or already registered member can file online claim application by clicking the link 'Click here to log-in'.

Annual Statement: EPFO will send annual statement through the employer to the employee detailing about the provident fund accumulations. It is wide slip of paper containing opening balance, total contribution during the year, withdrawal during the year, interest earned and the closing balance in the PF account.

EPF Mobile App: Mobile App is launched by EPFO in Sep 2015.

EPF Online Direct withdrawal Facility: In order to reduce the paper work to withdraw the Employee Provident Fund, EPFO launched online facility for PF withdrawal in 2016. EPFO, which currently has over five crore members, is planning to settle PF claims in three hours after receipt of a withdrawal application. Online application will be transferred to the bank account of subscribers. EPFO is linked to UIDAI's Central Data Repository where around 92 lakh subscribers have provided their Aadhaar Numbers, EPFO verified around 64 lakh numbers so far as of October 2015 for linking it with UANs.

IT based Aadhar Linked Platform: It is a 12 digit Unique Indentification Number (UID) issued by The Unique Identification Authority of India (UIDAI) which is a Central Government Agency of India. It collects biometric and demographic data of residents and stores in a centralized database. Customer can link Aadhar number to the bank account and receive various benefits. Pradhan Mantri Jan Dhan Yojana (PMJDY) accepts Aadhaar number as the only document sufficient to open the bank account which offers benefits like RuPay Card, Free Zero Balance Savings Account, Life and Accident Insurance etc. All the pensioners from selected states will have to register Aadhaar card number to their respective department in order to receive monthly pension to prevent fraudulent beneficiaries. Provident Fund money will be given to the account holders, who have registered their Aadhaar Number with Employee Provident Fund Organisation (EPFO).

Digital Life Certificate: Aadhaar linked Digital Life Certificate is launched by Department of Electronics and IT with the name 'Jeevan Praman for Pensioners'. Earlier, the process of granting pension caused undue delay due to the rigid procedure requiring, every retired employee from the public sector to submit life certificate issued by approved authorities in November every year after the verification and attestation by the gazetted officer or bank officials. The beneficiary shall personally appear before the agency to receive pension money. Software has been developed by the department, to record Aadhar number, biometric details, date and time. After downloading this application for free the user need to plug the biometric reading device which are available at a very low cost to record the details of the pensioner and uploaded to a centralized database which would be accessed by the Pension Disbursing Agency. This would act as a proof of pensioner's existence. EPFO pensioners can now submit Digital Life Certificate via this scheme even from remote locations through the broad band enabled Common Service Centers (CSC) established for the same.

Electronic Know Your Customer (E-KYC): The Ministry of Finance, Government of India gave approval for paperless authentication through E-KYC. Any Bank, Funding houses, Trading enterprises or Insurance Companies can avail digital verification of personal details of any person with the authorization of Unique

Identification Authority of India. It can use biometric scanning devices which are registered with UIDAI. The Organisation by using Aadhar Identification Number can scan fingerprints of the customers through biometric readers to fetch customer details such as full name, address, date of birth, mobile number, gender and photography. It can access and copy all the KYC documents from the UIDAI servers and save electronic copy of all the documents for opening the account in their database for future use.

Crediting the Benefits to the Bank Account: The government has linked many Social Welfare Scheme benefits to the Aadhaar linked Bank Accounts. Wages under Mahatma Gandhi National Rural Employment Guarantee (MNREGA) will be credited to bank account of the beneficiary directly. Payments from Tribal Welfare Schemes will also be credited to the linked account. By seeding the Aadhaar number it is easy to pay government's money to the genuine person.

Automated Health Care Services: Wipro Infotech, a unit of Wipro Ltd has implemented Employees State Insurance Corporation's (ESIC) Project Panchdeep creating medicare backbone for the marginalized sections of the society. The company set up the IT infrastructure for a state of the art central data center in Delhi and Disaster Recovery Center in Hydrabad. It installed centralized hardware such as servers, storage, security and network devices to integrate and secure information retrieval system at 2000 locations in pan India. This is the largest e-governance programme with automated health care services to meet the need of over 6 crore beneficiaries in the country. The project provides online facilities to employers and insured person for registration, payment of premium and disbursement of cash benefits. It automates medicare services brings transparency in the system empowering the stakeholders. Every day it benefits around 75 thousand people. Since January 2011, employers can file monthly contribution, generate TICs and register new employers etc from any place at any time. Insured person can get Medical benefits through 'Pehchan Card' across 2000 plus ESIC locations in the country. After November, 2011 the online payment of monthly contribution through internet banking service of State Bank of India along with payment gateway across the country. Any insured person can avail medical services at any ESIC facility across India, by using the two issued biometric cards, among which one for himself and the other for his family. Family members can also get medical services even when the Insured person is away at another location. The automation resulted in speedy processing of claims, increased operational efficiency and improved decision making. This is India's first and largest social programme which comprising five components namely 'Pehchan' for identification, authentication and verification of Insured persons through the use of biometric cards. 'Milap' to provide network and bandwidth, 'Pashan' related to hardware for Data Centre, Disaster Recovery, Desktops/PCs/Laptops and middleware, 'Dhanwantri' with services related to hospitals and dispensaries and finally 'Pragati' including services related to ERP Modules. This project has created largest medical records database in the world, largest roll of identity cards in India and connected over more than 2000 ESIC hospitals, dispensaries and offices across the country.

Shram Suvidha Portal: Boraiah G.B (2016) the portal provides Labor Identification Number nearly to 6 lakh units facilitating filing labour laws compliance through online. The random inspection scheme will select units by using information technology requiring mandatory uploading of inspection report within 72 hours of inspection. Through Universal Account Number nearly 4 crore employees can access portable and universally accessible provident fund account. The Apprenticeship Protsahan Yojana supports manufacturing units and other establishments by reimbursing 50 per cent of the apprentice stipend paid in the first year during the training. Even Rashtriya Swasthya Bima Yojanahas a provision of smart card to meet health contingencies for the workers of unorganized sector.

4. Conclusion:

ILO defines Social Security are the comprehensive set of measures to protect people from economic distress occurred from sickness, maternity, employment injury, unemployment, invalidity, old age and death by providing medical care and supporting families to bring up young children. Chenery H et al. (1974) mechanisms to prevent Poverty, Destitution and Uncertainties are essential to safeguard people from the contingencies of life. The social security Programmes implemented in Industrialized countries may not be applicable socially or politically in poor economies. The targeted Interventions, mode of public participation and integration of social and economic policies in the economies of China, Costa Rica, Jamaica, Chile, Cuba, Srilanka and selected South Indian states will perform central role to maintain the living standard and well being of the vulnerable population. Vandana Saini (2015) Labour Management Information System (LMIS) helps the government to take policy decisions by eliminating job mismatch and inferior mode of disbursement of benefits. It is very essential to establish integrated LMIS to use data for planning skill development initiatives to meet local employment needs. It markets employment opportunities, by highlighting the required skills for social security disbursement agencies to bring socio-economic welfare in the country. Under Mission Poorna Shakti, Government of India initiated Social Security schemes to women by introducing Indira Gandhi National Widow Pension Scheme, Support for Training and Empowerment Programme for Women (STEP), SWADHAR, Janani Suraksha Yojana, Adivasi Mahila Sashaktikaran Yojna of NSTFDC. Patel Puja Bharat & Bharat Paul (2015) creating awareness and strict enforcement of social security laws against the defaulters shall be complied. The government should consult labour associations before framing any policies affecting social security of workers and allocate more budget to implement IT based direct benefit transfer system through banks after merging similar benefit schemes. Public private partnership can be encouraged with the help of voluntary organizations to create effective social security disbursement system. The success of social security schemes depends upon the active support and involvement of both employees and employers. National Policy on Older Person (1996) mandates the welfare of the older persons by the public assistance after their retirement. Pradeep M. D. & Charan Raj (2016) the social security shall be reinvestigated to verify the actual benefit of the schemes. Social, financial, medical and psychological support shall be rendered according to the marginalized and vulnerable categories. The strategies and approaches shall be oriented to involve the senior citizens in socio-economic development process in a much larger scale so as to reduce their isolation, to increase satisfaction towards life. The schemes and policies should try to give better quality of life through well designed social security benefits for the senior citizens. Social Security schemes should be carefully designed to meet local needs, adequately supported with resources and integrated with the National Policy committed to provide social protection even to the excluded majority. Social Security benefits shall be extended even to the workers of domestic, small scale, industrial, agricultural and unorganized sectors in the near future.

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