GOVERNMENT OF INDIA MINISTRY OF LABOUR AND EMPLOYMENT RAJYA SABHA UNSTARRED QUESTION NO. 2811 TO BE ANSWERED ON 19.12.2024

PRADHAN MANTRI SHRAM YOGI MAAN-DHAN SCHEME

2811. SHRI G. C. CHANDRASHEKHAR:

Will the Minister of Labour and Employment be pleased to state:

- (a) the criteria for registering unorganised workers under the Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme;
- (b) whether the enrolment of unorganised workers under PM-SYM has been lower than expected, and if so, the details thereof;
- (c) the number of unorganised workers enrolled in Karnataka over the last three years;
- (d) the district-wise details of PM-SYM beneficiaries in Karnataka;
- (e) the funds allocated and utilized for the scheme over the last three years and reasons for low utilization; and
- (f) the steps taken by Government to promote awareness and increase enrollment in Karnataka?

ANSWER

MINISTER OF STATE FOR LABOUR AND EMPLOYMENT (SUSHRI SHOBHA KARANDLAJE)

(a) to (f): The Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme was launched in February, 2019 in order to provide old age protection to the workers of unorganised sector. This is a voluntary and contributory pension scheme. Under the scheme, a monthly minimum assured pension of Rs. 3000/- is provided to the unorganised workers after attaining the age of 60 years. The workers in the age group of 18 to 40 years whose monthly income is Rs. 15000/- or less and not a member of EPFO/ESIC/NPS (Govt. funded) are eligible to join the scheme. The contribution amount ranges from Rs. 55/- to Rs. 200/-depending upon the entry age of the beneficiary. Under the scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government.

Enrolment in the Scheme is done through the Common Service Centres, with its network of about 4 lakh Centres across the country. Eligible unorganised workers can also self-enroll through visiting the portal www.maandhan.in.

The number of unorganised workers enrolled in Karnataka are 16,241 (2021-22), 15,334 (2022-23), 4,836 (2023-24) and 38,339 (2024-25) as on 11-12-2024. District-wise details of PM-SYM beneficiaries in Karnataka is Annexed.

The total funds allocated and utilized for the scheme over the last three years as under:-

Year	Fund Allocated in Budget (Rs. in crore)	Expenditure (Rs. in crore)
2021-22	400	324.23
2022-23	350	269.91
2023-24	350	162.51

The steps taken by the Government to promote awareness and increase enrolment under PM-SYM in the country including the State of Karnataka are:-

- (i) Holding periodic review meeting with States/ UTs.
- (ii)Regular Meeting with State Common Services Centre (CSC) Heads.
- (iii) Launch of new features: Voluntary EXIT, Revival Module, Claim Status, and Account Statement.
- (iv) Extension of revival of dormant accounts from 1 year to 3 years.
- (v) Two-way integration of PM-SYM and eShram
- (vi) SMS campaign to create awareness
- (vii) Addressing Chief Secretaries of States regarding enrolment under PM-SYM scheme.
- (viii) Launch of Donate-a-Pension Module to encourage the employer to pay the premium of their staff under PM-SYM pension scheme and increase the enrolment.
- (ix) Interaction with Department of Financial Services, Pension Fund Regulatory and Development Authority, National Institute of Public Finance and Policy to increase the outreach of the pension scheme, etc.

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ANNEXURE REFERRED TO IN REPLY TO PART (a) TO (f) OF RAJYA SABHA UNSTARRED QUESTION NO. 2811 REGARDING 'PRADHAN MANTRI SHRAM YOGI MAAN-DHAN SCHEME RAISED BY SHRI G.C. CHANDRASHEKHAR FOR 19.12.2024.

SNo.	State	District	Registration
1	KARNATAKA	Belagavi	16452
2	KARNATAKA	Dakshina Kannada	12466
3	KARNATAKA	Uttara Kannada	8666
4	KARNATAKA	Shivamogga	8055
5	KARNATAKA	Mysuru	7717
6	KARNATAKA	Bengaluru Urban	7588
7	KARNATAKA	Vijayapura	7033
8	KARNATAKA	Kalaburagi	7013
9	KARNATAKA	Udupi	6908
10	KARNATAKA	Tumakuru	6896
11	KARNATAKA	Davangere	6273
12	KARNATAKA	Chitradurga	6172
13	KARNATAKA	Ballari	5981
14	KARNATAKA	Dharwad	5815
15	KARNATAKA	Bidar	5657
16	KARNATAKA	Bagalkote	5652
17	KARNATAKA	Mandya	5239
18	KARNATAKA	Hassan	5088
19	KARNATAKA	Raichur	4522
20	KARNATAKA	Haveri	4116
21	KARNATAKA	Ramanagara	4015
22	KARNATAKA	Chikkamagaluru	3840
23	KARNATAKA	Gadag	3781
24	KARNATAKA	Koppal	3740
25	KARNATAKA	Yadgir	3670
26	KARNATAKA	Chikkaballapura	3221
27	KARNATAKA	Bengaluru Rural	3192
28	KARNATAKA	Kolar	2846
29	KARNATAKA	Chamarajanagara	2534
30	KARNATAKA	Kodagu	1345
31	KARNATAKA	Vijayanagar	1
	Total		175494

Data source: CSC
