

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
RAJYA SABHA
STARRED QUESTION NO. 93
TO BE ANSWERED ON 13.02.2025**

**NATIONAL PENSION SCHEME FOR TRADERS AND SELF-EMPLOYED
PERSONS**

93. # DR. KALPANA SAINI:

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

- (a) the total number of traders and self-employed individuals registered under National Pension Scheme so far;**
- (b) the manner in which the pension is provided to the family of the beneficiary under the said scheme in case of death of the beneficiary;**
- (c) whether any special provision has been made by Government for women traders and self-employed women; and**
- (d) if so, the details thereof?**

ANSWER

**MINISTER OF LABOUR AND EMPLOYMENT
(DR. MANSUKH MANDAVIYA)**

(a) to (d): A Statement is laid on the Table of the House.

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STATEMENT REFERRED TO IN REPLY TO PART (a) TO (d) OF RAJYA SABHA STARRED QUESTION NO. 93 FOR 13.02.2025 RAISED BY DR. KALPANA SAINI REGARDING NATIONAL PENSION SCHEME FOR TRADERS AND SELF-EMPLOYED PERONS.

(a) to (d): The National Pension Scheme for Traders and Self-Employed Persons was launched in September, 2019. This is a voluntary and contributory pension scheme for providing a monthly assured pension of Rs. 3000/- after attaining the age of 60 years to the retail traders/ shopkeepers and self-employed persons. The retail traders, shopkeepers and self-employed persons in the age group of 18-40 years with an annual turnover not exceeding Rs. 1.5 crore and not members of EPFO/ESIC/NPS (Govt. funded)/PM-SYM or not an income-tax payer, are eligible to join the scheme. The monthly contribution amount by beneficiary ranges from Rs. 55/- to Rs. 200/- depending upon the entry age of the beneficiary and equal matching contribution is paid by the Central Government. Enrolment to the scheme is done through the Common Service Centres, with its network of about 4 lakh Centres across the country. In addition, eligible people can also self-enroll through visiting the portal www.maandhan.in. Eligible women traders and self-employed women can also enroll and get benefits of the scheme.

The number of beneficiaries enrolled under this scheme as on 10.02.2025 are 59,144.

The subscriber of the scheme receives an assured pension of Rs. 3000/- per month after attaining the age of 60 years, and if the subscriber dies, the spouse of the beneficiary is entitled to receive 50% of the pension as family pension.

If a beneficiary has given regular contribution and died due to any cause before 60 years, his/her spouse will be entitled to continue the scheme subsequently by payment of regular contribution.
