

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT**

LOK SABHA

**UNSTARRED QUESTION NO. 4674
TO BE ANSWERED ON 23.03.2020**

PENSION SCHEME

**†4674. SHRI RAMDAS C. TADAS:
SHRI SANGAM LAL GUPTA:**

Will the Minister of LABOUR AND EMPLOYMENT be pleased to state:

- (a) whether the Government had announced the monthly pension scheme of 3000 rupees for the workers of unorganized sector;**
- (b) if so, the current status thereof;**
- (c) whether any action plan has been formulated by the Government to implement this;**
- (d) if so, the time by which it is likely to be implemented;**
- (e) whether the Union Government has formulated any action plan to implement pension scheme and free of cost life insurance for labourers engaged in construction work; and**
- (f) if so, the details thereof?**

ANSWER

**MINISTER OF STATE (IC) FOR LABOUR AND EMPLOYMENT
(SHRI SANTOSH KUMAR GANGWAR)**

(a) to (f): Ministry of Labour and Employment has started implementing Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM), w.e.f. 15-02-2020 for old age protection of Unorganised Workers, including labourers in the construction sector, depending upon the eligibility in the form of monthly pension, which is a voluntary and contributory pension scheme for providing monthly minimum assured pension of Rs.3,000/- on attaining the age of 60 years. The unorganised workers in the age group of 18-40 years whose monthly income is Rs.15,000/- or less and not a member of EPFO/ESIC/NPS(Govt. funded) can join the scheme. Under the scheme, 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government. The enrolment is being done through the country-wide network of 3.50 lakh Common Service Centres under the Ministry of Electronics and Information Technology. As on 19.02.2020, over 4352 lakh beneficiaries have been enrolled under PM-SYM Scheme.

Contd..2/-

In June, 2017, Government has converged Aam Admi Bima Yojana with Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) to provide life and disability cover to eligible unorganised workers including labourers in the construction sector.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) provide insurance cover to unorganised workers. Pradhan Mantri Jeevan Jyoti Bima Yojana provides life insurance cover of Rs.2 lakh on payment of premium of Rs.330/- per annum. PMJJBY is available to people in the age group of 18 to 50 years. Pradhan Mantri Suraksha Bima Yojana provides insurance coverage of Rs.2 lakh on accidental death or full disability, and Rs.1 lakh on partial disability on payment of premium of Rs.12/- per annum. The Scheme is available to people in the age group of 18 to 70 years. The total premium of Rs.342/- is shared equally between the State Government and Central Government.

Further, a Model Scheme for Building and other Construction Workers along with Action Plan for strengthening implementation machinery, was circulated to all the States/UTs in October, 2018 requesting them to take action and for strict compliance of the Scheme. The provisions of the Model Welfare Scheme include, life and disability cover, health and maternity cover, education, housing, skill development, awareness programmes and Pension.
