

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
STARRED QUESTION NO. 14
TO BE ANSWERED ON 03.02.2025**

PM-SYM YOJANA

**†*14. SHRI GYANESHWAR PATIL:
SHRI BHUMARE SANDIPANRAO ASARAM:**

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

- (a) the number of beneficiaries enrolled under the Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) Yojana in Madhya Pradesh, Chhatrapati Sambhaji Nagar (Aurangabad) and Dadra and Nagar Haveli;**
- (b) the eligibility criteria for workers under the said yojana and whether any special provisions have been made for the workers of unorganized sector, if so, the details thereof; (c) the total amount allocated and utilized under the said yojana in Madhya Pradesh, Maharashtra and Dadra and Nagar Haveli during the last three years;**
- (d) the monthly amount of pension provided under the said yojana;**
- (e) whether any challenges related to the delayed pension disbursement or administrative hurdles in ensuring timely payment to the beneficiaries thereunder have come across and if so, the details thereof; and**
- (f) the measures being taken by the Government to increase awareness about the said yojana along with the steps taken to ensure easy access for registration for the same?**

ANSWER

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

(a) to (f): A statement is laid on the Table of the House.

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STATEMENT REFERRED TO IN REPLY TO PART (a) TO (f) OF LOK SABHA STARRED QUESTION NO. 14 FOR 03.02.2025 RAISED BY SHRI GYANESHWAR PATIL AND SHRI BHUMARE SANDIPANRAO ASARAM REGARDING PM-SYM YOJANA.

(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 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) and not an income tax payer are eligible to join the scheme. The monthly contribution by the beneficiary ranges from Rs. 55/- to Rs. 200/- depending upon the entry age of the beneficiary. Under the scheme, 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.

As on 28.01.2025, the number of beneficiaries enrolled under the Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme in Madhya Pradesh, Chhatrapati Sambhaji Nagar (Aurangbad) and Dadra and Nagar Haveli are 182924, 16525 and 813 respectively.

The total funds allocated and utilized for the scheme over the last three years (including in Madhya Pradesh, Maharashtra and Dadra and Nagar Haveli) are as under:-

Year	Revised Estimate (Rs. in Crore)	Expenditure (Rs. in Crore)
2021-22	350	324.23
2022-23	350	269.91
2023-24	205	162.51

As the pension to the beneficiaries will start after attaining the age of 60 years, the disbursement of pension will start from 2039.

The measures taken to increase awareness and easy access for registration in PM-SYM Yojana include:

- (i) holding periodic review meeting with States/ UTs.**
- (ii) regular meeting with state Common Services Centre (CSC) heads.**
- (iii) launch of new features such as 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) letter to Chief Secretaries of States/UTs 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.**
