

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 1049
TO BE ANSWERED ON 10.02.2025**

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

1049. SHRI ANURAG SHARMA:

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

- (a) the details of the progress made so far by the Government in implementing the National Pension Scheme for Traders and Self-Employed Persons, particularly in terms of number of beneficiaries enrolled and total amount of funds collected under the Scheme;**
- (b) the details of the measures taken by the Government to increase awareness and enrollment among traders and self-employed individuals in rural and urban areas; and**
- (c) the steps are being taken by the Government to address any challenges or grievances faced by the beneficiaries under the Scheme?**

ANSWER

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

(a) to (c): 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 traders, shopkeepers and self-employed persons. The 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 assessee, 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. The number of beneficiaries enrolled under this scheme as on 31.12.2024 are 58,453. The corpus of this scheme is about Rs. 79 crore as on 31.12.2024.

Contd..2/-

The measures taken by the Government to increase awareness and enrollment among traders and self-employed individuals in rural and urban areas include following:

- (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) communication with Chief Secretaries of States/UTs regarding enrolment under this scheme.**
- (v) 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.**

Steps taken to address the challenges or grievances faced by the beneficiaries under this scheme include extension of revival of dormant accounts from 1 year to 3 years, regular reviewing of grievances.
