

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 1079
TO BE ANSWERED ON 10.02.2025**

SALIENT FEATURES OF PM-SYM YOJANA

**†1079. SHRI SANJAY HARIBHAU JADHAV:
SHRI SANJAY UTTAMRAO DESHMUKH:**

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

- (a) whether the Government has started Pradhan Mantri Shram Yogi Maan Dhan Yojana (PM-SYM) to provide financial security in old age to people including labourers engaged in unorganised sector;**
- (b) the salient features, main objectives and future prospects of the said Scheme;**
- (c) the details of the total number of registered beneficiaries under the said Scheme in the country, State-wise including Maharashtra;**
- (d) the step taken by the Government to promote the said Scheme in rural areas;**
- (e) the details of the amount allocated, released and spent for the said Scheme in the country, State-wise especially with reference to Maharashtra; and**
- (f) whether the Government proposes to ensure minimum assured pension amount under the said Scheme and also to provide family pension to the children of deceased persons under the said Scheme and if so, the details thereof?**

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 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 18-40 years whose monthly income is Rs. 15000/- or less and not a member of EPFO/ESIC/NPS (Govt. funded) and not an income-tax assessee are

Contd..2/-

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

The total number of beneficiaries registered under the Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme as on 28.01.2025 are 51,05,481 (including bulk registration of 5,06,603 beneficiaries). The state-wise registration detail under PM-SYM scheme is annexed at Annexure.

The step taken by the Government to promote the said scheme in rural areas as under:

- (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) communication with 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.

The funds allocated and utilized under PM-SYM scheme (including in the state of Maharashtra) for the last three years 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

If the beneficiary dies, the spouse of the beneficiary is entitled to receive 50% of the pension as family pension.

Annexure referred to in reply to part (a) to (f) of Lok Sabha Unstarred Question no. 1079 for 10.02.2025.

State-wise count of registration under PM-SYM (as on 28.01.2025)

State Name	Enrolment Count
ANDAMAN AND NICOBAR ISLANDS	2360
ANDHRA PRADESH	171112
ARUNACHAL PRADESH	3230
ASSAM	43554
BIHAR	221393
CHANDIGARH	4373
CHHATTISGARH	232173
DELHI	11118
GOA	2010
GUJARAT	390881
HARYANA	826135
HIMACHAL PRADESH	47848
JAMMU AND KASHMIR	74763
JHARKHAND	137806
KARNATAKA	187558
KERALA	15861
LADAKH	1478
LAKSHADWEEP	21
MADHYA PRADESH	182944
MAHARASHTRA	620859
MANIPUR	6038
MEGHALAYA	5974
MIZORAM	1612
NAGALAND	5042
ODISHA	189232
PUDUCHERRY	6906
PUNJAB	59045
RAJASTHAN	147240
SIKKIM	337
TAMIL NADU	68926
TELANGANA	44348
THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	1660
TRIPURA	33956
UTTAR PRADESH	693271
UTTARAKHAND	39540
WEST BENGAL	118274
Registration	45,98,878
Bulk registration	5,06,603
Total registration	51,05,481

Data source: CSC
