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

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.

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	Total registration Data source: CSC	51,05,481

State-wise count	of registration	under PM-SYM	(as on 28.01.2025)	
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Data source: CSC