

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 12
TO BE ANSWERED ON 03.02.2025**

STATUS OF PM-SYM YOJANA

**12. SHRI C N ANNADURAI:
SHRI SELVAM G:
SHRI NAVASKANI K:**

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

- (a) the details of the original enrollment targets set for the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) Yojana and the details of strategies to achieve these targets;**
- (b) the steps are being taken by the Government to ensure wider participation of eligible workers in the unorganized sector;**
- (c) whether the Government has partnered with local bodies, NGOs or community organizations to improve outreach for the Yojana and if so, the details thereof;**
- (d) the details of the monthly or annual contribution amount required from beneficiaries under the PM-SYM Yojana for different age groups;**
- (e) the details of the total amount disbursed as pension benefits under the PM-SYM Yojana so far;**
- (f) the manner in which the Government addressing the issue of low enrollment & irregular contributions among informal sector workers;**
- (g) the details of the percentage of women beneficiaries under the PM-SYM Yojana; and**
- (h) whether there are any specific measures to encourage women workers and socially marginalized groups to enroll in the Yojana and if so, the details thereof?**

ANSWER

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

(a) to (h): 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 minimum

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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 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 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.

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

The enrollment of women beneficiaries under the PM-SYM Yojana is about 53 percent.

In order to address the issue of enrolment and irregular contributions, the Government *inter-alia* has allowed extension of revival of dormant accounts from 1 year to 3 years, launched Donate-a-Pension Module to encourage the employer to pay the premium of their staff under PM-SYM pension scheme and increase the enrolment.

The Government has taken following steps to register more unorganized workers in the PM-SYM scheme:-

- (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) Two-way integration of PM-SYM and eShram.**
- (v) SMS campaign to create awareness.**
- (vi) communication with Chief Secretaries of States/UTs regarding enrolment under PM-SYM scheme.**
- (vii) 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.**
