

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 1621
TO BE ANSWERED ON 10.03.2025**

EPS-95 BENEFITS TO WORKERS

1621. SHRI RAJESH VERMA:

SHRI NARESH GANPAT MHASKE:

SMT. SHAMBHAVI:

DR. SHRIKANT EKNATH SHINDE:

SHRI RAVINDRA DATTARAM WAIKAR:

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

- (a) the details of the total number of pensioners currently receiving benefits under the Employee Pension Scheme (EPS-95) since 2019, State-wise and year-wise;**
- (b) the eligibility criteria for beneficiaries under the EPS-95 scheme and the scheme's contribution in ensuring financial security for retired employees and the measures taken by the Government to strengthen its implementation;**
- (c) the mechanisms that are in place to ensure a hassle-free grievance redressal system by the Government for EPS-95 pensioners like delays or discrepancies in pension payments;**
- (d) whether the Government is considering to extend EPS-95 benefits to gig workers and informal sector employees to expand the reach of pension security, if so, the details thereof; and**
- (e) whether the Government has undertaken any initiatives to reassess and address the longstanding demand for dearness allowance, health benefits and full pension for nominees under the aforementioned scheme and if so, the details thereof?**

ANSWER

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

(a) to (e): A table containing details of the total number of pensioners currently receiving benefits under the Employees' Pension Scheme (EPS-95) since 2019 is given below:

Contd..2/-

Year	Total Pensioners under EPS-95
2019-20	6682717
2020-21	6919823
2021-22	7273898
2022-23	7558913
2023-24	7849338

The EPS provides comprehensive benefits covering a broad spectrum of contingencies, which ensures social security protection during old age of the Members and their families. The different categories of pension and withdrawal benefits that are available under EPS are as under:

- i. Member Pension upon superannuation at 58 years of age.**
- ii. Early Member Pension from age of 50 years.**
- iii. Disability Pension on permanent and total disablement during service.**
- iv. Widow/Widower Pension on death of Member or Pensioner.**
- v. Children Pension for 2 children at a time till the age of 25 years on death of the member.**
- vi. Orphan Pension to 2 orphans at a time till the age of 25 years on death of a member when there is no spouse or on death of spouse.**
- vii. Disabled Children/Orphan Pension for the entire life of the disabled child/orphan.**
- viii. Nominee Pension on death of member and paid for life to a person duly nominated by the member in case there is no family as defined under EPS, 1995.**
- ix. Pension to dependent father/mother upon death of a member provided there is no family or nominee of the member.**
- x. Withdrawal benefit on exit from service or on superannuation provided member has not rendered service eligible for pension.**

The Central Government has formulated the Code on Social Security, 2020 (SS Code) after amalgamating, simplifying and rationalizing the relevant provisions of the existing 9 Central Acts. The said Code inter alia envisages extension of social security benefits to unorganized workers, gig workers and platform workers and the members of their families through ESIC or Employees' Provident Fund Organization (EPFO).

EPFO has devised various Grievance redressal mechanisms in both online and offline modes wherein the pensioners can lodge their problems/complaints with the concerned authority in EPFO

The beneficiary can file their grievances in online mode through portals like CPGRAMS, EPFIGMS, UMANG APP.

Grievances can also be sent through offline mode in the form of DAKs and by physical visits to the concerned office. The grievances are duly acknowledged and resolution is provided as per provisions/rules for which a Public Relations Officer has been appointed in all the field offices.

The Department has further started a grass-root outreach through the introduction of NIDHI AAPKE NIKAT wherein endeavour is made for on-spot redressal of the problems of workers.

Further, EPFO has rolled out the new Centralized Pension Payments System (CPPS) which allows pensioners to access their pension seamlessly from any bank, any branch, anywhere in the country without any need for transfer of Pension Payment Orders (PPO) from one office to another even when the Pensioner moves from one location to another or changes his bank or branch.
