

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 2559
TO BE ANSWERED ON 17.03.2025**

PM-SYM YOJANA

**2559. SHRI BHASKAR MURLIDHAR BHAGARE:
SHRI SANJAY DINA PATIL:
SMT. SUPRIYA SULE:
SHRI NILESH DNYANDEV LANKE:
SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:
PROF. VARSHA EKNATH GAIKWAD:
DR. AMOL RAMSING KOLHE:
SHRI AMAR SHARADRAO KALE:**

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

- (a) the details of the enrolment process under the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) Scheme and the agencies responsible for implementation;**
- (b) whether the Government has taken any steps to simplify the enrolment process for unorganized sector workers, particularly those in remote areas with limited access to digital infrastructure and if so, the details thereof;**
- (c) whether the Government has conducted any awareness campaigns to educate unorganized sector workers about the PM-SYM, if so, the details thereof;**
- (d) the funds allocated and utilized by the Government for promotional activities related to the Scheme in the last three years;**
- (e) the details of the mechanisms in place to monitor the Scheme's implementation and resolve grievances efficiently;**
- (f) whether the said Scheme has integrated with digital platforms for ease of enrolment and management, if so, the details thereof;**
- (g) whether there have been any delays in the disbursement of pensions or grievances raised by beneficiaries and if so, the details thereof; and**
- (h) the steps taken by the Government to ensure that beneficiaries continue to receive pensions seamlessly after reaching eligible age?**

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 assured

Contd..2/-

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) or 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 (CSC), 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. LIC of India is acting as fund manager under the scheme and responsible for pension payout.

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

The Ministry of Labour and Employment launched eShram portal (eshram.gov.in) on 26th August, 2021 for creation of a comprehensive national Database of Unorganised Workers (NDUW) seeded with Aadhar. eShram portal is meant to register and support the unorganised workers by providing them a Universal Account Number (UAN) on a self-declaration basis. To facilitate enrolment under pension scheme eShram is integrated with PM-SYM and beneficiary must be enrolled under eShram and must have a UAN.

The Government has taken following steps to enhance/simplify the enrolment of unorganized sector workers under 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) Extension of revival of dormant accounts from 1 year to 3 years.**
- (v) SMS campaign to create awareness.**
- (vi) Letter to Chief Secretaries of States regarding enrolment under PM-SYM scheme.**
- (vii) 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.**
- (viii) 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.**

:: 3 ::

Ministry organised awareness cum registration camps across the country through Welfare Commissioner and the Dattopant Thengadi National Board for Workers Education and Development.
