

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 125
TO BE ANSWERED ON 21.07.2025**

DOWNFALL IN EXPENDITURE UNDER PM-SYM

125. SHRI BALASHOWRY VALLABHANENI:

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

- (a) whether the expenditure under PM-SYM has been coming down from Rs. 324 crore in 2021-22 to Rs. 137 crore in 2024-25, if so, the details and reasons thereof;**
- (b) whether it is true that the enrolment of beneficiaries has been coming down during the above period;**
- (c) if so, the details thereof along with the enrolment under PM-SYM from Andhra Pradesh during the above period;**
- (d) the steps taken by the Government to spread awareness among the workers of unorganized sector, particularly in rural areas to popularize this scheme;**
- (e) whether it is also true that there have been demands to revise the eligibility limit from Rs. 15,000 to Rs. 30,000, so that more and more workers are covered; and**
- (f) if so, the details thereof along with the action taken by the Government?**

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) 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

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contribution is paid by the Central Government. Enrolment in the Scheme is done through the Common Service Centres, with its network of about 4 lakh Centres across the country. Eligible unorganised workers can also self-enroll through visiting the portal www.maandhan.in.

The scheme being demand driven, the expenditure in the scheme is as per the equal matching share received from the beneficiaries. The details of total expenditure Financial Year-wise is as follows:

Financial Year	Expenditure (Rs. in Crore)
2021-22	324.23
2022-23	269.91
2023-24	162.51
2024-25	232.11

The details of enrolment under PM-SYM scheme from 2021-22 to 2024-25 is as under:

Year	Total Enrolment	Enrolment in Andhra Pradesh
2021-22	1,28,369	1,567
2022-23	2,72,494	17,800
2023-24	65,775	627
2024-25	1,27,436	281

The following steps are taken by the Government to spread awareness among the workers to popularize this scheme:

- (i) Holding periodic review meeting with States/ UTs.
- (ii) Meeting with State Common Service Centre (CSC) heads.
- (iii) Launch of new features: 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.

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(vii) Addressing Chief Secretaries of States regarding enrolment under PM-SYM scheme.

At present there is no such proposal to revise the minimum eligibility limit of the scheme.
