

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 2650
TO BE ANSWERED ON 09.03.2026**

BENEFICIARIES UNDER PM-SYM

2650. DR. KALANIDHI VEERASWAMY:

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

- (a) the details of the total number of workers enrolled under the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme since its launch in the country and the number of active subscribers as on date in Tamil Nadu;**
- (b) the details of the total contributions collected and the total pensions disbursed by the Government under the said scheme;**
- (c) the details of the percentage of beneficiaries from rural, unorganized and marginalized communities and the measures taken by the Government to ensure that women workers are adequately covered;**
- (d) the reasons for accounts of the beneficiaries becoming inactive or lapse and the steps taken/being taken by the Government to improve its retention and increase their participation in the said scheme;**
- (e) the details of the progress in linking PM-SYM beneficiaries with other social security schemes and welfare initiatives;**
- (f) the details of the financial literacy and awareness programmes conducted by the Government to educate workers about PM-SYM and their effectiveness in increasing enrollments; and**
- (g) the details of the monitoring and evaluation mechanisms in place to assess the scheme's impact on social security coverage, retirement benefits and financial inclusion for unorganized sector workers?**

ANSWER

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

(a) to (g): The total number of unorganised workers enrolled under the Pradhan Mantri Shram Yogi Maandhan (PM-SYM) Scheme as on 04.03.2026 is 52,49,582 (including bulk registration of 5,06,603 beneficiaries for the period 2019–20). Further, the number of active beneficiaries in the State of Tamil Nadu is 21,551.

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The 50 percent matching contribution of the Government under the PM-SYM Scheme across the country is Rs. 1837.46 crore. Pension to the beneficiaries will start after attaining the age of 60 years. Since the scheme was launched in February, 2019, the disbursement of pension will start not before February, 2039.

The scheme primarily targets unorganised workers, including street vendors, domestic workers, construction workers, agricultural labourers and other informal sector workers. A significant proportion of the beneficiaries belong to rural areas and economically vulnerable sections.

As the PM-SYM Scheme is contributory in nature, 50% of the contribution is borne by the beneficiary through auto-debit from his/her bank account and the remaining 50% matching contribution is provided by the Central Government.

The major reasons for accounts of beneficiaries becoming inactive or lapsing under the scheme are as follows:

- (i) Unorganised workers often have fluctuating or seasonal incomes, which leads to missed monthly contributions and eventual dormancy of accounts when contributions remain unpaid for more than three months and within three years.**
- (ii) Contributions are generally deducted through the auto-debit facility from the subscriber's bank account. If the account does not have sufficient balance at the time of debit, the contribution fails and may lead to inactivity over a period of time.**
- (iii) If the linked bank account becomes inactive, closed or changed without updating the details in the scheme records, auto-debit of contributions cannot take place.**

The steps taken by the Government to monitor the scheme, improve retention and increase enrolments include the following:

- (i) Holding periodic review meetings with States/UTs.**
- (ii) Providing incentives to Common Services Centres (CSCs) for enrolling eligible beneficiaries under PM-SYM.**
- (iii) Launch of new features such as Voluntary Exit, Revival Module, Claim Status and Account Statement.**
- (iv) Extension of the revival period of dormant accounts from one year to three years.**
- (v) Two-way integration of PM-SYM with eShram portal.**
- (vi) Conducting SMS campaigns for awareness generation.**

(vii) Addressing Chief Secretaries of States/UTs regarding enrolment under the PM-SYM Scheme.

(viii) Organising a nationwide special registration drive for enrolment of unorganised workers under PM-SYM as under:

- **Phase-I: Urban Areas from 15 January 2026 to 15 February 2026 – completed.**
- **Phase-II: Rural Areas from 16 February 2026 to 15 March 2026.**

The Ministry of Labour and Employment launched the eShram Portal on 26.08.2021 for the creation of a comprehensive, centralised national database of unorganised workers, including platform workers and migrant workers. The portal enables workers to register on a self-declaration basis and provides them with a Universal Account Number (UAN).

In keeping with the Budget Announcement 2024–25 to develop eShram as a One-Stop Solution for unorganised workers to access various social security schemes, the Ministry launched the eShram “One-Stop-Solution” on 21 October 2024. This initiative entails integration of different social security and welfare schemes on a single portal, i.e., eShram, enabling registered workers to access schemes and view benefits availed by them through the portal.

So far, fourteen (14) schemes of different Central Ministries/Departments have been integrated with eShram to extend benefits and access to social security, insurance and skill development programmes to eShram cardholders across the country. These include Pradhan Mantri Street Vendors Atmanirbhar Nidhi (PM SVANidhi), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Viksit Bharat – Guarantee for Rozgar and Ajeevika Mission (Gramin) (VB-GRAMG), Pradhan Mantri Awas Yojana – Gramin (PMAY-G), Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB-PMJAY), Pradhan Mantri Awas Yojana – Urban (PMAY-U), Pradhan Mantri Matsya Sampada Yojana (PMMSY), Pradhan Mantri Kisan Samman Nidhi (PM-KISAN), One Nation One Ration Card (ONORC) and Pradhan Mantri Matru Vandana Yojana (PMMVY), etc.

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Apart from the above, eShram has linkages with the National Career Service (NCS) for job opportunities, Skill India Digital Hub (SIDH) for skill development, Pradhan Mantri Shram Yogi Maandhan (PM-SYM) for pension benefits and the convergence portal of the Ministry of Housing and Urban Affairs (MoHUA).
