

**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT  
LOK SABHA  
UNSTARRED QUESTION NO. 2716  
TO BE ANSWERED ON 09.03.2026**

**STATUS OF PM-SYM YOJANA IN MAHARASHTRA**

**2716. SMT. SUPRIYA SULE:**

**SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:**

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

- (a) whether the Government has reviewed the implementation of the Pradhan Mantri Shram Yogi Maandhan Yojana (PM-SYM) for unorganised sector workers in Maharashtra since its launch and if so, the details thereof;**
- (b) the details of the number of workers enrolled under the scheme and the number of beneficiaries currently contributing and eligible for pension benefits, district-wise in the State;**
- (c) whether low enrolment, irregular contributions and lack of awareness among informal workers in urban and rural areas of Maharashtra are affecting the scheme's outreach and effectiveness and if so, the details thereof;**
- (d) the details of the total Central contribution released for subscribers in Maharashtra during the last three years and the current year, year-wise and the number of workers who have exited or defaulted on contributions; and**
- (e) the details of the steps taken/being taken by the Government to strengthen awareness, simplify enrolment and contribution processes and ensure that eligible unorganised workers in Maharashtra are able to access assured pension benefits under the scheme?**

**ANSWER**

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

**(a) to (e): The Government periodically reviews the implementation of the Pradhan Mantri Shram Yogi Maandhan Yojana. The 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**

**Contd..2/-**

**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 to 40 years whose monthly income is Rs. 15000/- or less and who are not a member of EPFO/ESIC/NPS (Govt. funded) are eligible to join the scheme on a self-declaration basis. The monthly contribution amount ranges from Rs. 55/- to Rs. 200/-, depending on the entry age of the beneficiary. Under the scheme, 50% monthly contribution is payable by the beneficiary and an equal matching contribution is paid by the Central Government.**

**As on 04.03.2026, the total number of workers enrolled under the scheme in the state of Maharashtra is 6,27,646. The number of active beneficiaries in Maharashtra is 1,95,216.**

**The steps taken by the Government to strengthen awareness, simplify enrolment and contribution processes in this scheme are as follows:**

- (i) Holding periodic review meeting with States/ UTs.**
- (ii) Common Services Centres (CSCs) are given incentives on every eligible person enrolled in PM-SYM.**
- (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.**
- (vii) Addressing Chief Secretaries of States regarding enrolment under PM-SYM scheme.**
- (viii) Organising a nationwide special registration drive for enrolment of unorganised workers under PM-SYM scheme as:**

**Phase I: Urban Areas from 15th January 2026 – 15th February 2026 already completed.**

**Phase II: Rural Areas from 16th February 2026 – 15th March 2026.**