

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 5917
TO BE ANSWERED ON 30.03.2026**

PENSION SCHEMES

5917. SHRI RAJESH NARANBHAI CHUDASAMA:

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

- (a) whether it is a fact that the Government ensures social security and help to the retired people to live dignified lives and if so, the details thereof;**
- (b) whether the Government is considering Universal Pension Scheme (UPS) aimed at bringing an integrated pension provision to all sections of people, irrespective of employment status or background and if so, the details thereof;**
- (c) whether UPS is being implemented to simplify country's pension system and savings structure by consolidating some existing schemes, such as Atal Pension Yojana (APY) and PMSYM and if so, the details thereof;**
- (d) whether UPS primarily targets at unorganized sector workers, traders and self-employed individuals who do not have access to conventional pension plans; and**
- (e) if so, the details thereof and the time by which the Government is likely to implement the UPS?**

ANSWER

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

(a) to (e): India has achieved a historic milestone in the realm of social protection coverage, recording one of the most significant expansions globally. According to the latest data from the International Labour Organization (ILO), India's social security coverage has increased from 19% in 2015 to 64.3% in 2025.

To ensure social security coverage of organized sector workers, the following schemes are being implemented by Employees Provident Fund Organization (EPFO).

- (i) The Employees' Provident Funds Scheme, 1952 (EPF);**

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(ii) The Employees' Pension Scheme, 1995 (EPS);

(iii) The Employees' Deposit Linked Insurance Scheme, 1976 (EDLI).

These schemes are aimed at providing comprehensive social security to organized sector workers by ensuring retirement savings, monthly pension on superannuation/disability, and insurance benefits to dependents in case of death during service.

For individuals outside the organized sector, the Government has launched various schemes, including Atal Pension Yojana (APY), Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) scheme, National Pension Scheme for Traders and Self-Employed Persons (NPS-Traders), Pradhan Mantri Kisan Maan-dhan Yojana (PMKMY) to enhance social security coverage.

Further, the Ministry of Labour and Employment had launched e-Shram portal on 26.08.2021 for creation of a Comprehensive Centralized National Database of Unorganized Workers including gig workers, platform workers, etc. The e-Shram portal is meant to register and support the unorganized workers by providing them a Universal Account Number (UAN) on a self-declaration basis. The Ministry of Labour and Employment has also launched the e-Shram- "One-Stop-Solution" that entails integration of different social security/welfare schemes at single portal i.e., e-Shram. This is envisaged to enable unorganized workers registered on e-Shram to access social security schemes and see benefits availed by them.

So far, fourteen (14) schemes of different Central Ministries/Departments have already been integrated/ mapped with the e-Shram to enhance social security coverage to unorganized workers, such as Pradhan Mantri Street Vendors Atmanirbhar Nidhi (PMSVANidhi), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Mahatma Gandhi National Rural Employment Guarantee scheme (MGNREGS), 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