

**GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT  
RAJYA SABHA  
UNSTARRED QUESTION NO. 1059  
TO BE ANSWERED ON 13.02.2025**

**FEATURES OF PM-SYM SCHEME**

**1059. SHRI R. DHARMAR:**

**Will the Minister of Labour and Employment be pleased to state:**

- (a) features of Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) scheme;**
- (b) the details of funds sanctioned, allocated and utilized under this scheme within Tamil Nadu during the last three years and the current year;**
- (c) the details of the number of workers of unorganized sectors enrolled under this scheme within Tamil Nadu so far;**
- (d) whether the number of enrolled workers are increasing on yearly basis under this scheme;**
- (e) if so, the details thereof; and**
- (f) the steps being taken by Government to spread awareness amongst the workers of unorganized sectors especially of rural areas about this scheme?**

**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) and not an income-tax assessee 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 and equal matching contribution is paid by the Central Government. Enrolment to the Scheme is done through the Common Service Centres, 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](http://www.maandhan.in).**

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**The funds allocated and utilized under PM-SYM scheme (including in the state of Tamil Nadu) for the last three years and the current year are as under:-**

<b>Year</b>	<b>Revised Estimate (Rs. in Crore)</b>	<b>Expenditure (Rs. in Crore)</b>
<b>2021-22</b>	<b>350</b>	<b>324.23</b>
<b>2022-23</b>	<b>350</b>	<b>269.91</b>
<b>2023-24</b>	<b>205</b>	<b>162.51</b>
<b>2024-25</b>	<b>242.73</b>	<b>137.13</b>

**The total number of beneficiaries registered under the scheme as on 28.01.2025 are 51,05,481 (including bulk registration of 5,06,603 beneficiaries). The beneficiaries enrolled under this scheme in Tamil Nadu are 68,926, as on 28.01.2025.**

**The steps taken by the Government to spread awareness amongst the workers of unorganized sectors including in rural areas as under:**

- (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) Two-way integration of PM-SYM and eShram.**
- (vi) SMS campaign to create awareness.**
- (vii) communication with Chief Secretaries of States/UTs regarding enrolment under PM-SYM scheme.**
- (viii) 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.**
- (ix) 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.**

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