

**GOVERNMENT OF INDIA
MINISTRY OF LABOUR AND EMPLOYMENT
LOK SABHA
UNSTARRED QUESTION NO. 2318
TO BE ANSWERED ON 03.08.2026**

STATUS OF PM-SYM IN TAMIL NADU

2318. DR. KALANIDHI VEERASWAMY:

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

- (a) the details of total number of workers enrolled under the Pradhan Mantri Matsya Sampada Yojana (PM-SYM) scheme since its launch and the number of active subscribers as of the latest date within Tamil Nadu;**
- (b) the details of total contributions collected and the total pensions disbursed under the said scheme in the State;**
- (c) the details of percentage of beneficiaries from rural, unorganized and marginalized communities along with the measures taken by the Government to ensure that women workers are adequately covered;**
- (d) the reasons for accounts becoming inactive or lapsing and the steps taken by the Government to improve retention and participation in the said scheme;**
- (e) the details of progress in linking PM-SYM beneficiaries with other social security schemes and welfare initiatives;**
- (f) the details of financial literacy and awareness programmes conducted by the Government to educate workers about PM-SYM and their effectiveness in increasing enrollments; and**
- (g) any new initiatives or policy measures planned by the Government to enhance coverage, benefits and accessibility of the PM-SYM scheme in the coming financial year?**

ANSWER

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

(a) to (g): Pradhan Mantri Shram Yogi Maandhan (PM-SYM): 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

Contd..2/-

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 not a member of EPFO/ESIC/NPS (Contributed by Central Govt.) or not an income tax assessee are eligible to join the scheme. The monthly contribution amount ranges from Rs. 55/- to Rs. 200/-, depending upon the entry age of the beneficiary. Under the scheme, 50% monthly contribution is payable by the beneficiary and equal matching 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-enrol through visiting the portal www.maandhan.in.

As on 29.07.2026, more than 54 lakh beneficiaries have been enrolled under PM-SYM scheme across the country. The participation of women unorganised workers in this scheme is 53.1%.

The 50 percent matching contribution of the Government under the PM-SYM Scheme across the country is Rs. 2,011.01 crore. Further, 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.

Under the PM-SYM Scheme, subscriber accounts may become inactive primarily due to non-payment of the prescribed monthly contribution, which may occur on account of insufficient balance in the subscriber's bank account, change or closure of the linked bank account, or lack of continued awareness regarding regular contributions.

The steps taken by the Government to improve retention, increase participation and increase awareness are as under:

- (i) Holding periodic review meetings with States/UTs.**
- (ii) Providing incentives to Common Services Centres (CSCs) for enrolling eligible beneficiaries under PM-SYM scheme.**
- (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) Organize nationwide special registration drive for enrolment of unorganised workers under the scheme.**