Ministry of Labour & Employment

PRADHAN MANTRI SHRAM YOGI MAANDHAN (PM-SYM)

Over 54 Lakh Beneficiaries Enrolled Under PM-SYM Across the Country

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Pradhan Mantri Shram Yogi Maandhan (PM-SYM) scheme was launched in February, 2019 in order to provide old age protection to the workers of the 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 to 40 years whose monthly income is Rs. 15000/- or less and not a member of Employees Provident Fund Organization (EPFO)/Employees' State Insurance Corporation (ESIC)/National Pension System (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 the 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 the 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 enrollment under the PM-SYM Scheme.

(viii) Organize nationwide special registration drive for enrolment of unorganised workers under the scheme.

This information was given by the Union Minister of State for Labour & Employment, Sushri Shobha Karandlaje in a written reply in Lok Sabha today.

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Rini Choudhury/Anjelina Alexander

(रिलीज़ आईडी: 2293891) आगंतुक पटल : 2378
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