

Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) scheme to provide old age pension to unorganized sector workers

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As per the Unorganised Workers' Social Security Act, 2008, the Government is mandated to provide Social Security to the workers of unorganised sector including vendors and street side workers by formulating suitable welfare schemes on matters relating to life and disability cover, health and maternity benefits, old age protection etc. The details of the social security schemes are as follows:

(i) The Life and Disability cover is provided through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). PMJJBY is available to the people in the age group of 18 to 50 years having a bank/post office account who give their consent to join/enable auto debit. Risk coverage under this scheme is for Rs. 2.00 lakh in case of death of insured, due to any reason, at an annual premium of Rs. 436/- which is to be auto debited from the subscriber's bank/post office account. The Pradhan Mantri Suraksha Bima Yojana (PMSBY) is also available to the people in the age group of 18 to 70 years with a bank/post office account who give their consent to join/enable auto debit. The risk coverage under the scheme is for Rs 2.00 lakh in case of accidental death or total permanent disability and Rs. 1.00 lakh for partial permanent disability; due to accident at a premium of Rs. 20 per annum which is to be deducted from the account holder's bank/post office account through 'auto-debit'.

(ii) The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (ABPMJAY) provides an annual health cover of Rs. 5 lakhs per eligible family for secondary and tertiary care hospitalization corresponding to 1949 treatment procedures across 27 specialties. It is a completely cashless and paperless scheme. The beneficiary families under AB-PMJAY have been identified from Social Economic Caste Census (SECC) of 2011 basis 6 deprivation and 11 occupational criteria across rural and urban areas.

(iii) In order to provide old age protection, the Government of India launched Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) pension scheme in 2019. It provides monthly pension of Rs. 3000/- 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) can join the PM-SYM Scheme. Under this scheme 50% monthly contribution is payable by the beneficiary and equal matching contribution is paid by the Central Government. Under the scheme, the fund towards Government's contribution is provided to LIC being the fund manager.

(iv) Government has launched PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme on June 01, 2020 to facilitate collateral free working capital loan to street vendors to restart their businesses, which were adversely impacted during the Covid-19 pandemic. State wise data on beneficiaries for Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi Scheme) is at **Annexure-I**.

Ministry is conducting regular review meetings with all the stakeholders of the PMSYM scheme to monitor the progress on regular basis. Call center and grievance management systems have also been established in order to address the queries and grievances of beneficiaries and to monitor the operational aspects of the schemes.

The details of funds allocated and utilized under the Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) scheme during each of the last three years and the current year is as per **Annexure-II**.

There is no specific State wise expenditure as the fund manager is LIC of India. The State wise registration of the PMSYM scheme is at **Annexure-III**.

The benefit of Pradhan Mantri Shram Yogi Maan-Dhan yojana is only after attaining the age of 60 years in the form of monthly pension of Rs. 3000/-. As such no registered worker under this scheme has attained the age of 60 years.

The Government had launched e-Shram portal in August 2021 with an objective to create National Database of Unorganised Workers and to facilitate delivery of Social Security Schemes/Welfare schemes to the unorganised workers including vendors and streetside sellers.

Annexure-I

State wise data on beneficiaries for Prime Minister Street Vendor's AtmaNirbharNidhi (PM SVANidhi Scheme) as on 13.03.2023.

Sl.No	State	Eligible Application			Applications Sanction			Disbursed			Disburse Amount (In	
		FY 20-21	FY 21-22	FY 22-23	FY 20-21	FY 21-22	FY 22-23	FY 20-21	FY 21-22	FY 22-23	FY 20-21	FY 21-22
1	ANDAMAN AND NICOBAR ISLANDS	429	205	301	395	142	245	387	146	176	0.39	0.20
2	ANDHRA PRADESH	149,335	104,564	96,151	117,852	86,981	59,636	112,747	81,486	42,091	112.05	92.39
3	ARUNACHAL PRADESH	3,280	1,502	1,915	1,839	892	2,295	1,588	1,101	1,327	1.59	1.30
4	ASSAM	24,412	57,677	28,746	15,817	46,522	25,712	14,157	42,502	17,819	14.12	44.49
5	BIHAR	69,579	27,273	26,455	33,893	23,403	15,927	28,862	19,425	8,607	28.49	20.04
6	CHANDIGARH	3,027	2,303	3,130	2,148	1,591	1,863	2,051	1,591	1,717	2.04	1.77
7	CHHATTISGARH	68,493	16,719	32,233	41,021	10,783	14,241	40,296	9,208	9,946	39.93	11.98
8	DAMAN & DIU AND DADRA & NAGAR HAVELI	1,996	204	880	1,121	164	734	1,029	228	252	1.03	0.24
9	DELHI	47,187	22,508	69,646	33,069	11,668	41,305	31,169	11,052	24,137	30.95	11.55
10	GOA	1,240	510	978	1,028	429	548	1,017	391	402	1.01	0.56
11	GUJARAT	142,656	185,903	130,287	106,708	119,026	113,504	102,351	111,473	89,586	101.61	127.98
12	HARYANA	30,93	23,03	19,99	17,8	14,6	13,2	16,94	11,57	10,75	16.7	13.7

		0	6	3	07	70	61	3	3	2	8	0
13	HIMACHAL PRADESH	3,245	1,358	2,917	2,812	1,242	2,022	2,767	1,240	1,758	2.76	1.88
14	JAMMU AND KASHMIR	14,560	4,757	8,537	11,895	3,927	5,202	11,514	4,011	4,367	11.50	5.31
15	JHARKHAND	34,125	16,287	20,005	22,551	9,998	11,299	22,031	8,370	6,406	21.90	9.89
16	KARNATAKA	159,558	47,837	107,929	114,450	53,462	82,521	107,979	45,173	57,368	107.61	56.73
17	KERALA	9,269	4,210	6,889	8,142	3,387	5,604	8,052	3,361	4,454	8.00	5.34
18	LADAKH	271	102	266	249	78	220	247	73	191	0.25	0.13
19	MADHYA PRADESH	419,566	269,727	255,524	324,161	206,159	201,502	313,909	199,257	157,108	312.09	241.76
20	MAHARASHTRA	236,329	61,886	403,972	169,517	49,132	314,895	149,131	60,446	178,846	148.15	72.59
21	MANIPUR	14,452	2,224	4,566	6,773	1,878	3,634	6,094	2,498	1,282	6.09	2.60
22	MEGHALAYA	346	428	1,278	266	394	1,040	253	383	780	0.25	0.41
23	MIZORAM	530	172	338	446	132	99	442	134	78	0.44	0.23
24	NAGALAND	1,811	793	1,012	1,214	465	639	1,202	467	382	1.20	0.63
25	ODISHA	47,866	12,015	24,919	29,262	12,958	17,624	27,489	8,835	8,445	27.17	10.36
26	PUDUCHERRY	1,436	357	738	1,202	169	640	1,130	226	458	1.13	0.34
27	PUNJAB	66,755	19,733	28,949	29,474	12,478	13,350	26,663	13,180	10,066	26.43	13.66
28	RAJASTHAN	101,149	19,083	50,155	55,767	14,484	34,175	50,330	16,948	7,973	50.16	17.01
29	SIKKIM	3	-	10	-	1	1	-	1	-	-	0.00
30	TAMIL NADU	226,235	110,499	110,520	110,387	75,895	70,852	87,716	77,713	53,564	87.20	79.39
31	TELANGANA	392,872	99,118	152,288	330,587	76,515	118,670	310,500	87,338	79,594	307.05	139.98
32	TRIPURA	3,663	1,092	1,614	2,622	1,123	1,103	2,600	732	601	2.59	0.94
33	UTTAR PRADESH	684,545	176,221	488,697	594,333	215,337	349,459	563,992	236,200	304,805	555.22	248.15
34	UTTARAKHAND	13,735	3,421	10,143	9,258	2,020	7,287	9,111	1,902	6,321	9.07	2.41
35	WEST BENGAL	12,042	17,791	15,381	5,218	9,609	5,538	2,379	11,179	1,718	2.36	11.03
Total		2,986,927	1,311,515	2,107,362	2,203,28	1,067,11	1,536,64	2,058,128	1,069,843	1,093,377	2,038.60	1,246.98

Source: Ministry of Housing and Urban Affair

ANNEXURE-II

Year	Fund allocated (Rs. in crores)	Expenditure (Rs. in crores)
2018-19	50	49.49
2019-20	500	359.95
2020-21	500	319.71
2021-22	400	324.23
2022-23	350	194.00 approx. (As on 01.03.2023)

Annexure III

STATE -WISE AND YEAR-WISE DETAILS OF PMSYM SCHEME							
Sl. No.	State/UT Name	2018-19	2019-20	2020-21	2021-22	2022-23	Total
1	Andaman and Nicobar Islands	1033	822	277	175	32	2339
2	Andhra Pradesh	37444	107248	6201	1568	17801	170262
3	Arunachal Pradesh	810	1589	77	203	191	2870

4	Assam	9634	7563	3876	6343	10233	37649
5	Bihar	104887	74782	16924	9472	10459	21652 4
6	Chandigarh	974	3738	361	90	11	5174
7	Chhattisgarh	92631	111930	3857	5011	15989	22941 8
8	Dadra and Nagar Haveli and Daman & Diu	953	575	37	20	42	1627
9	Delhi	4791	2711	608	1575	562	10247
10	Goa	212	728	35	27	1025	2027
11	Gujarat	335279	31407	2050	2432	16119	38728 7
12	Haryana	562199	314740	26049	10216	3926	91713 0
13	Himachal Pradesh	14355	26033	1362	2643	3163	47556
14	Jammu & Kashmir	36735	27056	6643	3138	659	74231
15	Jharkhand	97735	29266	2326	1642	4813	13578 2
16	Karnataka	39351	51925	8769	16267	13721	13003 3
17	Kerala	7027	2398	1136	1893	3013	15467
18	Ladakh	889	563	10	7	4	1473
19	Lakshwadeep	21	0	0	0	0	21
20	Madhya Pradesh	80101	39089	5139	7509	45621	17745 9
21	Maharashtra	527226	61984	9541	6980	8410	61414 1
22	Manipur	2350	1310	237	335	1463	5695
23	Meghalaya	916	1162	811	410	2027	5326
24	Mizoram	436	120	58	60	474	1148
25	Nagaland	1432	2547	739	138	90	4946
26	Odisha	104847	50621	9107	7128	12227	18393 0

27	Puducherry	851	322	82	72	1054	2381
28	Punjab	21915	9891	1718	1575	23380	58479
29	Rajasthan	61907	216675	3303	2582	21247	305714
30	Sikkim	61	43	21	17	166	308
31	Tamil Nadu	40730	14016	2381	2317	6355	65799
32	Telangana	19438	18455	2612	1715	6531	48751
33	Tripura	13680	12184	3113	1337	1350	31664
34	Uttar Pradesh	466310	349720	38701	13361	19668	887760
35	Uttarakhand	18629	14622	1291	493	3747	38782
36	West Bengal	35920	24055	12559	20178	13043	105755
T o t a l		27,43,709	16,11,890	1,72,011	1,28,929	2,68,616	49,25,155

This information was given by Minister of State for Labour and Employment, Shri Rameswar Teli in a written reply in the Rajya Sabha.

MJPS/SSV

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