

No. Z-23015/02/2023-RW (E-14908)  
GOVERNMENT OF INDIA  
Ministry of Labour and Employment  
Directorate General (Labour Welfare)

Shram Shakti Bhawan  
New Delhi - 110001,  
Dated the 28<sup>th</sup> August, 2024

To

[REDACTED]

Sub:- Information sought under Right to Information Act., 2005 - reg.

I am directed to refer to your RTI application No. RTI/DGLHQ/R/T/24/00206 filed under RTI Act. 2005 dated 29-07-2024 on the above cited subject. The point-wise reply/comments in r/o Rural Welfare Section, Ministry of Labour & Employment on your Application is as under:-


1. Copy of the cabinet note is annexed at Annexure-I.
2. Copy of the minutes of the cabinet meeting is annexed at Annexure-II.
- 3.& 4. The total number of enrollment in the Prime Minister Shram Yogi Maan-Dhan (PMSYM) Scheme till July, 2024 is 44.84 Lakhs, for whom total of Rs. 1462 crore has been released till July, 2024.
- 5.& 6. Out of 44.82 Lakhs enrollment in the Prime Minister Shram Yogi Maan-Dhan (PMSYM) Scheme 14.34 Lakhs are active subscribers of the PM-SYM scheme till July, 2024.
7. Year-wise information on the budget allocation and actual expenditure for the scheme from its launch to July, 2024 is given as under:

Year	Funds Allocated in Budget (Rs. In crore)	Actual expenditure (Rs. In crore)
2018-19	50	49.49
2019-20	500	359.95
2020-21	500	319.71
2021-22	400	324.23
2022-23	350	269.91
2023-24	350	162.51
2024-25	177.24	50.10

2. If you are not satisfied with the above-mentioned reply, you may prefer an appeal before the appellate authority within one month from the date of receipt of this letter.

Name of the Address of the First Appellate Authority	Shri Deepangkar Guha, Deputy Secretary, Room No. 507, Shram Shakti Bhawan, Rafi Marg, New Delhi-110001
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Yours sincerely,



(Sanjay Kaushik)  
CPIO & Deputy Director

Copy to: RTI Cell, MoLE



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GOVERNMENT OF INDIA  
MINISTRY OF LABOUR AND EMPLOYMENT  
DIRECTORATE GENERAL OF LABOUR WELFARE

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New Delhi, the 23<sup>rd</sup> February, 2019

NOTE FOR THE CABINET

Subject: Implementation issues on Pradhan Mantri Shram Yogi Maan-dhan  
(PM-SYM) Pension Scheme for Unorganized Workers

1. Introduction:

Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM), a pension scheme for Unorganized Workers is being implemented for an estimated 42 crores workers in the unorganized Sector constituting around 88% of the total Labour force of the country. PM-SYM has been made effective since 15<sup>th</sup> Feb, 2019 in all states. It is central sector scheme open to unorganised workers, whose monthly income is Rs 15000/- or below and who has an Aadhar number as well as savings bank account. The minimum age for joining the scheme is 18 years and the maximum is 40 years. It is a voluntary and contribution based scheme under which the subscriber would be paid an assured minimum monthly pension of Rs 3000/- from the age of 60 years onwards. Life Insurance Corporation of India (LIC) has been chosen as Pension Fund Manager and shall be responsible for pension pay-out. The contribution under the scheme is to the extent of 50 % by the subscriber and 50 % by the Government of India.

2. Background

In order to provide a comprehensive social security umbrella so as to improve life, dignity and working conditions of Unorganised workers, Ministry of Labour and Employment enacted The Unorganized Workers' Social Security Act, 2008 (UWSS

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Act) which aims to provide for social security and welfare of the unorganised workers. Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) Yojana was introduced to provide Old Age Protection for the welfare of unorganised workers under section 3 (1) (c) of the UWSS Act, 2008. The scheme was approved by the Cabinet in its meeting held on 01.02.2019 and thereafter announced by Hon'ble FM in his budget speech. Further, a detailed scheme was notified vide No. SO. 764(E) dated 07.02.2019. The notification was vetted by Department of Legislative and was issued with the approval of Union Finance Minister and MoS (IC) L&E.

### 3. Proposal

This proposal seeks further approval of the Cabinet for

- (i) Inclusion of the Common Service Centres (CSC e-Governance Services India Ltd.) under MeitY, Government of India as enrolment agency for the scheme at the rate of Rs. 30/- per enrolment.
- (ii) Providing provisions for allowing beneficiary's contribution to be paid, fully or partially, by other Ministries/Departments/Welfare Boards/ other agencies of Central & State Governments, to enhance the outreach of the Scheme.
- (iii) Providing flexibility under administrative expenses to be front-loaded in the initial years (col.5 of the Table at para 5) due to heavy expenses in IEC activities at the beginning of the scheme, however, keeping total administrative expenses in five years within the limit of 0.5%.
- (iv) The operational guidelines for the scheme including those relating to mode of payment, the tenure of deposit, auto-debit and other related matters for its smooth implementation will be issued with the approval of Union Minister of Labour & Employment.

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- (v) To set up an Empowered Committee under the Chairmanship of Cabinet Secretary with Secretaries of Labour & Employment, Rural Development, Agriculture, Housing & Urban Affairs, MSME, MITY, Textiles, Department of Expenditure, Department of Financial Services and any other concerned Secretary as members to review and monitor implementation of the scheme through appropriate implementation strategies.

#### 4. Justification

4.1 The current proposal would enable the scheme to outreach the prospective subscribers through country-wide network of about 3.15 lakh active Common Service Centres. These centres are already carrying out various welfare schemes of the Central Government. The unorganized workers are mostly engaged as home based workers, street vendors, midday meal workers, head loaders, brick kiln, cobblers, rag pickers, domestic workers, washer men, Rickshaw Pullers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, Audio-visual workers, etc. and these centres are located well within the reach of such unorganised workers.

4.2 The focussed and targeted IEC activities will help disseminating information of the scheme to the prospective beneficiaries. The administrative expenses @0.5% of the budget were approved by the cabinet. But it may not suffice as initial expenses for launch & IEC activities shall be much more than earlier envisaged. Therefore, the proposed expenditure under administrative expenses including IEC & IT (col.5) are to be front loaded towards the earlier years keeping the total administrative expenses for 5 years intact as shown in the table at para 4.

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4.3 As LIC had expressed difficulties in the front end operations due to its limited number of outlets, therefore CSC with its pan- India presence and vast outreach was roped in. The enrolment charges of Rs 30/- per enrolment on a pro-rata basis, as in Ayushman Bharat Scheme shall be paid to CSC which have to be accounted for in addition to Administrative Expenses (0.5%)

### 5. Financial Implications

The targeted population of the unorganized workers under the age group 18-40 is about 25 crore people. The scheme has been envisaged for 10 crore beneficiaries over a period of 5 years. The financial implications are estimated as follows:

FY	Estimated no. of beneficiaries joining the PM-SYM (in crores)	Co contribution of Govt. (Rs in Crore)	CSC's enrolment charge @ Rs. 30/- per enrolment (Rs in Crore)	Administrative expenses including IT & IEC (Rs in Crore) @ 0.5% of col.(3)	Total (Rs in Crore)
(1)	(2)	(3)	(4)	(5)	(6)= (3)+(4)+(5)
2018-19	1 crore	200*	30	11	241
2019-20	2 crores	3600	60	60	3720
2020-21	2 crores	6000	60	40	6100
2021-22	2 crores	8400	60	20	8480
2022-23	3 crores	12000	90	20	12110
onwards					
Total	10 Crore	30,200	300	151**	30,651

\* for two months

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\*\* Administrative expenses at col (5) have been redistributed in favour of initial years due to early expenses for IEC activities; keeping total intact @0.5%. However, the year wise figures may vary within the overall limits.

6. Inter-Ministerial Consultation

Due to paucity of time, the inter-ministerial consultations have not been possible. Cabinet may consider waiving off the prior consultations due to above circumstances.

7. Approval Sought

Approval of the cabinet is sought for:

- (i) Inclusion of the Common Service Centres (CSC e Governance Services India Ltd.) under MaitY, Government of India as enrolment agency for the scheme at the rate of Rs. 30/- per enrolment.
- (ii) Providing provisions for allowing beneficiary's contribution to be paid, fully or partially, by other Ministries/Departments/Welfare Boards/ other agencies of Central & State Governments, to enhance the outreach of the Scheme.
- (iii) Providing flexibility under administrative expenses to be front-loaded in the initial years (col.5 of the Table at para 6) due to heavy expenses in IEC activities at the beginning of the scheme, however, keeping total administrative expenses in five years within the limit of 0.5%.
- (iv) The operational guidelines for the scheme including those relating to mode of payment, the tenure of deposit, auto-debit and other related matters for its smooth implementation will be issued with the approval of Union Minister of Labour & Employment.

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- (v) To set up an Empowered Committee under the Chairmanship of Cabinet Secretary with Secretaries of Labour & Employment, Rural Development, Agriculture, Housing & Urban Affairs, MSME, Moity, Textiles, Department of Expenditure, Department of Financial Services and any other concerned Secretary as members to review and monitor implementation of the scheme through appropriate implementation strategies.
8. **Statement of Implementation Schedule**  
Appendix I (Page no. 7 of the Note)
9. **Statement of Equity, Innovation and Public Accountability**  
Appendix II (Page no. 8 of the Note)
10. The Note has been approved by Minister of State (I/C), Labour and Employment.

(Ajay Tewari)

Joint Secretary to the Government of India  
Ministry of Labour and Employment  
Tel. No. 011-23384891

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APPENDIX 1

(Refer para 8, page no. 5 of the Note)

STATEMENT OF IMPLEMENTATION SCHEDULE

**Subject: Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) Pension Scheme  
for Unorganized workers**

List of decision required	Project benefits/results	Time-frame and manner of implementation/reporting to Cabinet Secretariat
Approval of the cabinet is sought for the proposal to include Common Service Centres (CSC e-Governance Services India Ltd.) under MoITY as an enrolment agency, and permitting bulk deposits by other Ministries/Departments/Welfare Boards/ other agencies of Central & State Governments in lieu of subscriber's share, fully or partially, as in Para 3 and 4 of the Note.	The workers in the Unorganised Sector, would get social security in the form of monthly pension of Rs.3,000/-, on attaining the age of 60 years	It will be a continuing scheme as enrollments under the scheme is being carried out at Common Service Centres across the country with effect from 15 <sup>th</sup> Feb, 2019.

  
(Ajay Tewari)

Joint Secretary to the Government of India

Ministry of Labour and Employment

Tel. No. 011-23384891

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## APPENDIX-II

(Refer para 9, page no. 5 of the Note)

STATEMENT OF EQUITY INNOVATION AND PUBLIC ACCOUNTABILITY

Subject: Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) Pension Scheme  
for Unorganized workers

S.No.	The required goal	How does the proposal advance this goal?
1.	Equity or Inclusiveness	The workers in the Unorganised Sector, would get social security in the form of monthly pension of Rs.3,000/-, on attaining the age of 60 years
2.	Innovation	Social security support in the form of monthly pension will be available to the unorganized workers, on attaining the age of 60 years. The available infrastructure of CSC under Digital India and accounts under Jan-dhan shall be leveraged to quickly reach the desired level of beneficiary enrolment.
3.	Public Accountability	Monthly pension would be electronically transferred directly to the beneficiary account.

(Ajay Tewari)

Joint Secretary to the Government of India

Ministry of Labour and Employment

Tel. No. 011-23334891

Dated 28 February, 2019

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No.10/CM/2019  
CABINET SECRETARIAT

EXTRACTS FROM THE MINUTES OF THE MEETING  
OF THE CABINET HELD AT 1945 HOURS, ON  
THURSDAY, 28<sup>TH</sup> FEBRUARY, 2019, IN 7, LOK  
KALYAN MARG, NEW DELHI.

Case No.122/10/2019Other Item 4

Implementation issues on Pradhan Mantri Shram Yogi  
Maan-dhan (PM-SYM) Pension Scheme for Unorganized  
Workers.

The Cabinet considered the note dated 28.02.2019 (CD-255/2019), circulated in the meeting, from the Ministry of Labour and Employment (Shram aur Rozgar Mantralaya) and approved the proposals contained in paragraph 7 thereof.

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In accordance with the rules of Procedure in Regard to Proceedings of the Cabinet (Rule 10), progress of the action to implement the decision may be included in the Ministry's Monthly Summary for the information of the Members of the council of Ministers.

Action taken to implement the decision may be communicated to the Cabinet Secretariat with reference to the Implementation Schedule attached to the agenda note.



