

PCPO's Sl.No.124/2019

No. E/207/O/ECR/HJP

Dated:- 05.07.2019

1. CAO (Con.)/ उत्तर एवं दक्षिण/पटना।
2. सभी PHOD/CHOD, पू.म.रे, हाजीपुर।
3. DRM/ पू.म.रे/मुगलसराय, दानापुर, धनबाद, सोनपुर एवं समस्तीपुर।
4. मुख्य कार्मिक अधिकारी/प्रशासन/पू.म.रे/हाजीपुर।
5. मुख्यालय के सभी कार्मिक अधिकारी।
6. CWM/ पीडी/मुगलसराय, यांत्रिक कारखाना/समस्तीपुर/हरनौत।
7. Sr.DPO/ पू.म.रे/मुगलसराय, दानापुर, धनबाद, सोनपुर एवं समस्तीपुर।
8. उप महाप्रबंधक/विधि/पटना।
9. प्राचार्य/क्षेत्रीय रेल प्रशिक्षण संस्थान/मुजफ्फरपुर एवं भूली।
10. सभी मुकार्याधी/कार्याधी/पू.म.रे/हाजीपुर।

विषय : Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) – a Voluntary Contributory Pension Scheme.

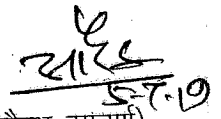
संदर्भ : Railway's Boards Lt. No.2019/E(LL)/SSA/1 Dated: 03.06.2019

विषयांकित से संबंधित संदर्भित पत्र की छायाप्रति सूचना, मार्गदर्शन एवं अग्रेत्तर आवश्यक कार्रवाई हेतु प्रेषित की जा रही है।

A copy of above referred letter on the subject matter is being forwarded herewith for information guidance and needful onward action please.

संलग्नक : यथोपरि।

DA : As above.


(सौरभ सावर्ण)

वकाधि/ई.एस.एम
कृते महाप्रबंधक (कार्मिक)/हाजीपुर

प्रतिलिपि सूचनार्थ, मार्गदर्शन एवं आवश्यक कार्रवाई हेतु प्रेषित :-

1. महासचिव/ईसीआरकेयू/पू.म.रे/हाजीपुर।
2. महासचिव/एस0.सी0./एस0.टी0./एशोसिएशन/पू.म.रे/हाजीपुर।
3. सहाय (एम.पी.पी.), पू.म.रे/हाजीपुर। कृपया इसे नेट पर अपलोड कराने की व्यवस्था करें।
4. महासचिव/ओ.बी.सी.एशोसिएशन/पू.म.रे/हाजीपुर।

17
प्रबंधक (प्रशासन) कार्यालय
पूर्व-मध्य रेल, हाजीपुर

06 JUN 2019

रेलवे बोर्ड का पत्र प्राप्ति सं० 24

No. 2019/E(LL)/SSA/1

12/11/06
भारत सरकार
रेल मंत्रालय
(रेलवे बोर्ड)
GOVERNMENT OF INDIA
MINISTRY OF RAILWAYS
(RAILWAY BOARD)
Railway Headquarters

New Delhi, dated: 03.06.2

EC
The General Managers,
All Indian Railways, PUs,
Metro Railway Kolkata,

069215

11 JUN 2019

Sub: Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) - a Voluntary
Contributory Pension Scheme.
Ref: Railway Board's letter No. 2019/E(LL)/SSA/1 dated 08.03.2019

Ruling

Please find enclosed herewith a copy of D.O. letter No. L-11011/01/2019-RW(Pt-I) dated 15.03.2019 received from Secretary, Ministry of Labour & Employment, enclosing a copy of Notification dated 07.02.2019 and "Process flow chart to enroll under Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)" enacted under Unorganized Workers' Social Security Act, 2008 to provide social security to workers of unorganized sectors.

2. The Railways/PUs are requested to publicize the scheme amongst the beneficiaries concerned, Trade unions, etc. and educate them about the Scheme so as to facilitate enrolment of such workers under the PM-SYM scheme to provide social security to such unorganized workers.

PCPO
PFA
AJI DRMs

DA: As above (15 pages)

ज.प्र.

सचिव

3/16
7-6-19

प्रमुकाधि
मुकाधि प्रशा
मुकाधि/आईआर
उप मुकाधि/राज
उप मुकाधि/मा
उप मुकाधि/आईआर
मुकाधि
सकाधि
विधि अधिकारी
सलाहकार (का)

14/06

(Ms. Manju)
Joint Director Estt.(LL)
Railway Board

17-6-2019

Chairman, Railway Board
FTS No. 53843
Date 25/3/19



हीरालाल सामरिया, आई०ए०एस०
भारत सरकार के सचिव
HEERALAL SAMARIYA, I.A.S.
Secretary to Govt. of India

MINISTRY OF LABOUR & EMPLOYMENT
SHRAM SHAKTI BHAVAN
NEW DELHI - 110001

श्रम एवं रोजगार विभाग
श्रम शक्ति भवन
नई दिल्ली-110001
Tele : 91-11-23 71 02 15
Fax : 91-11-23 35 56 79
E-mail : secy-labour@nic.in

D.O No- L-11011/01/2019-RW

March 15, 2019

Dear Sir,

PM-SYM is a pension scheme for the workers in the unorganized sector such as street vendors, sanitation workers, rickshaw pullers, construction workers, domestic workers, rag-pickers, agricultural workers, beedi workers, cobblers, handloom workers, washer-men, leather workers or those engaged in other similar occupations and whose monthly earnings are Rs.15,000/- or less. The scheme has been introduced under Section (1) (c) of the Unorganized Workers' Social Security Act, 2008 which mandates the Government to formulate and notify suitable welfare schemes for unorganized workers on matters relating to old age protection.

2. PM-SYM is a voluntary contribution based pension scheme. All workers in the unorganized sector between the age of 18 and 40 years with monthly income of Rs.15000/- or less are eligible to join the scheme provided they are not member of National Pension Scheme, EPFO, ESIC and not an income tax payee. After attaining the age of 60 years, a worker would be entitled for minimum monthly assured pension of Rs.3000/-. The scheme envisages equal matching contribution every month is made by the Central Government. The enrolment process for the scheme is very simple and the pre-requisites are that a worker has an Aadhaar Card and Savings/Jan-Dhan Account passbook with IFSC code. Ministry of Labour and Employment has on-boarded Common Service Centres under the aegis of Ministry of Electronics and IT (MeitY), as an enrolment agency for the scheme of PM-SYM. The nearest CSC can be located through the link locator.csccloud.in

3. A copy of the Scheme Notification, key features and enrolment process are enclosed for your ready reference.

4. There are large number of workers, such as porters, platform vendors, koolies, sweepers, safai karmcharis, etc. in Railways. I would request you to kindly take up the matter with concerned authorities, trade unions and educate them about the Scheme to facilitate enrolment of such workers under the PM-SYM scheme so as to provide social security to such unorganized workers in their old age.

With regards,

Yours sincerely,

Shri Vinod Kumar Yadav
Chairman,
Railway Board,
Rail Bhawan,
New Delhi.

(Heeralal Samariya)



भारत का राजपत्र The Gazette of India

असाधारण

EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (ii)

PART II—Section 3—Sub-section (ii)

प्राधिकार से प्रकाशित

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नई दिल्ली, बृहस्पतिवार, फरवरी 7, 2019/माघ 18, 1940

NEW DELHI, THURSDAY, FEBRUARY 7, 2019/MAGHA 18, 1940

श्रम एवं रोजगार मंत्रालय

अभिपूचना

नई दिल्ली, 7 फरवरी, 2019

का.आ. 764(अ).—केन्द्रीय सरकार, असंगठित कर्मकार सामाजिक सुरक्षा अधिनियम, 2008 (2008 का 33) की धारा 3 की उप-धारा (1) के खंड (ग) द्वारा प्रदत्त शक्तियों का उपयोग करते हुए, असंगठित कर्मकारों को इच्छा करने के लिए निम्नलिखित योजना बनाती है, अर्थात्:—

संक्षिप्त नाम, प्रारंभ और अनुप्रयोज्यता.—(1) इस योजना का संक्षिप्त नाम प्रधानमंत्री श्रम योगी मान-धन, योजना 2019 है।

(2) यह योजना 15 फरवरी, 2019 को प्रवृत्त होगी।

(3) इस योजना के उपबन्धों के अधीन रहते हुए असंगठित कर्मकारों को 15 फरवरी, 2019 से इस योजना का सदस्य बनने का विकल्प होगा।

(4) इस योजना के अन्वय में उन असंगठित कर्मकारों पर लागू होंगे जो गृह आधारित कर्मकार, गली में फरी लगाने वाले, मध्याह्न भोजन कर्मकार, चिर पर बोझा उठाने वाले, ईंट-भट्ठा कर्मकार, मोची, कूड़ा बीनने वाले, घरेलू कर्मकार, धोबी, रिकशा चालक, ग्रामीण अर्ध-श्रमिक, ऑन-काल कर्मकार, कृषि कर्मकार, सन्निर्माण कर्मकार, बीड़ी कर्मकार, हथकरघा कर्मकार, जूना कर्मकार, इश्य-श्रव्य कर्मकार के तहत आते हैं जो अन्य व्यवसायों में कार्य कर रहे हैं।

(2) परिभाषाएं.—इस योजना में, जब तक संदर्भ से अन्यथा अपेक्षित न हो,—

(क) "अधिनियम" से असंगठित कर्मकार सामाजिक सुरक्षा अधिनियम, 2008 (2008 का 33) अभिन्न है;

(ख) "असंगठित कर्मकार" का वही अर्थ होगा जो इसका अधिनियम की धारा 2 के खंड (ड) में है;

(ग) "असंगठित क्षेत्र" का वही अर्थ होगा जो इसका अधिनियम की धारा 2 के खंड (ड) में है;

राष्ट्र अभिदाता के वह कर्मकार अभिप्रेत है जो इस योजना में सम्मिलित होने का पात्र है।

यह भी है—

पुत्र या पुत्री अभिदाता के मामले में, उसकी पत्नी;

महिला या अभिदाता के मामले में, उसका पति अभिप्रेत है।

(च) पुत्र या पुत्री के अंतर्गत कालिग भी है।

(छ) "पेंशन" से इस योजना के अधीन पात्र अभिदाता को देय रकम अभिप्रेत है।

(ज) उप-पैरा 3 के उप-पैरा (1) में निर्दिष्ट पेंशन निधि में इस योजना के साथ संलग्न अंशदान चार्ट में निर्दिष्ट अनुपात के आधार पर किसी पात्र अभिदाता द्वारा संदेय की जानेवाली रकम अभिप्रेत है।

"संलग्न अंशदान" से पात्र अभिदाता के खाते में पात्र अभिदाता द्वारा जितनी रकम अंशदान में दी गई, केन्द्रीय सरकार द्वारा संदेय उसके बराबर रकम अभिप्रेत है।

(घ) "राष्ट्रीय बोर्ड" का वही अर्थ होगा जो उसका अधिनियम की धारा 2 के खण्ड (घ) में है।

3. पेंशन निधि:—(1) केन्द्रीय सरकार, इस योजना के प्रयोजनों के लिए, जहां कहीं अपेक्षित हो, राष्ट्रीय बोर्ड के परामर्श से उस सरकार द्वारा प्रयोजित होने वाली पेंशन निधि का गठन करेगी।

(2) पात्र अभिदाता, जो इस योजना में सम्मिलित होता है, केन्द्रीय सरकार द्वारा समय-समय पर यथा-अवधारित रूप में सम्मिलित होने के समय पात्र अंशदाता की आय के अनुसार, पेंशन निधि में इस योजना के साथ संलग्न अंशदान चार्ट में यथा विनिर्दिष्ट अंशदान करेगा।

केन्द्रीय सरकार भी पेंशन निधि में किसी पात्र अभिदाता द्वारा अंशदान में दी गई रकम के बराबर रकम का अंशदान करेगी।

(4) उप-पैरा (1) या उप-पैरा (2) के अधीन संदेय प्रत्येक अंशदान को इस तरह में पूर्णतः बनाया जाएगा जिससे पचास रुपये अथवा उससे अधिक की रकम को अगले उच्चतर रूप में गिना जाएगा और पचास रुपये से कम रूपये के अंशदान अंगीकार नहीं दिया जाएगा।

4. अंशदानों के संदेय में व्यतिक्रम के लिए नुकसानी की वसूली:—जहां कोई पात्र अभिदाता इस योजना के अधीन नियम 3 के उप-पैरा (1) में विनिर्दिष्ट पेंशन निधि में उसके द्वारा संदेय किए जाने वाले किसी अंशदान के संदेय में व्यतिक्रम करता है, तो उसे समय-समय पर भारत सरकार के श्रम एवं रोजगार मंत्रालय द्वारा यथा-अवधारित व्याज की दर के साथ उसके सम्पूर्ण वकाया देय का संदेय करके उसके अंशदान को नियमित करने के लिए अनुज्ञात किया जाएगा।

5. योजना में सम्मिलित होने की पात्रता:—(1) यह योजना सम्मिलित होने के लिए केवल उस असंगठित कर्मकार के लिए है, जिसकी मासिक आय पन्द्रह हजार रुपये से अधिक न हो और जिसका बैंक में अपने नाम से वचत खाता और अधिनियम 1948 (1948 का 34) के अधीन कर्मचारी राज्य बीमा निधि अथवा कर्मचारी भविष्य निधि और प्रकीर्ण उपबंध अधिनियम, 1952 (1952 का 19) के अधीन कर्मचारी भविष्य निधि स्कीम में सम्मिलित हो अथवा वह आयकर दाता हो।

(3) उप-पैरा (1) में निर्दिष्ट अन्य कर्मकार इस स्कीम में सम्मिलित होने का पात्र नहीं होगा, यदि वह केन्द्रीय सरकार द्वारा अंगीकृत राष्ट्रीय पेंशन स्कीम अथवा कर्मचारी राज्य बीमा अधिनियम, 1948 (1948 का 34) के अधीन कर्मचारी राज्य बीमा निधि अथवा कर्मचारी भविष्य निधि और प्रकीर्ण उपबंध अधिनियम, 1952 (1952 का 19) के अधीन कर्मचारी भविष्य निधि स्कीम में सम्मिलित हो अथवा वह आयकर दाता हो।

6. शंकाएं इत्यादि का समाधान:—यदि कोई शंका उत्पन्न होती है कि क्या कोई असंगठित कर्मकार इस योजना से जुड़ने के लिए पात्र अभिदाता होने का पात्र है या नहीं अथवा इस योजना के क्रियान्वयन में कोई कठिनाई हो तो—

(1) ऐसी शंका की स्थिति में, मामले को भारत सरकार के श्रम और रोजगार मंत्रालय, नई दिल्ली में संयुक्त सचिव और श्रम कल्याण महानिदेशक को निर्दिष्ट किया जाएगा, जिस पर उनका समीकरण अंतिम होगा;

- (ii) क्रियान्वयन में ऐसी कठिनाई की स्थिति में मामले को केन्द्रीय सरकार को निर्दिष्ट किया जाएगा जिसका स्पष्टीकरण अंतिम होगा।

7. पेंशन योजना को छोड़ने के लाभ.—इस योजना के अंतर्गत इससे बाहर निकलने के उपबंध एवं फायदे निम्नवत हैं, अर्थात्:—

- (i) किसी पात्र अभिदाता के इस योजना में सम्मिलित होने से दस वर्षों से कम की अवधि के भीतर इस योजना से बाहर निकलने की स्थिति में, उसके द्वारा किए गए अंशदान के हिस्से को उस रकम पर बचत खाता से मिलने वाले ब्याज की दर के साथ लौटाया जाएगा;
- (ii) यदि कोई पात्र अभिदाता इस स्कीम में सम्मिलित होने से दस वर्षों अथवा अधिक की अवधि के भीतर परन्तु साठ वर्ष की आयु पूर्ण करने से पूर्व इस स्कीम से बाहर निकलता है तो उसके द्वारा किए गए अंशदान के हिस्से को पैरा 3 के उप-पैरा (1) में निर्दिष्ट पेंशन निधि से अर्जित की जाने वाली वास्तविक ब्याज रकम को जोड़कर अथवा उस रकम पर बचत खाता से मिलने वाले ब्याज दर, जो भी अधिक हो के साथ लौटाया जाएगा;
- (iii) यदि किसी पात्र अभिदाता ने नियमित अंशदान किए हैं और किसी कारणवश उसकी मृत्यु हो गई है, तो उसका पति/पत्नी तदुपरांत यथा-प्रयोज्य नियमित अंशदान के भुगतान द्वारा स्कीम में बने रहने अथवा पैरा 3 के उप-पैरा (1) में निर्दिष्ट पेंशन निधि द्वारा उस पर वास्तव में अर्जित अथवा उस पर बचत बैंक ब्याज दर पर अर्जित, जो भी अधिक हो, संचित ब्याज सहित इस अभिदाता द्वारा किए गए अंशदान का भाग प्राप्त करके इसे छोड़ने का हकदार होगा/होगी;
- (iv) अभिदाता और उसके पति/पत्नी की मृत्यु के पश्चात्, यह समग्र राशि निधि में वापस डाल दी जाएगी;
- (v) उपर्युक्त खण्ड (i), (ii) और (iii) के कारण छोड़ने के मामले में, सरकार के अंशदान का संचित भाग पेंशन निधि में वापस जमा कर दिया जाएगा;
- (vi) नामांकन सहित छोड़ने का कोई अन्य उपबंध, जैसा कि केन्द्रीय सरकार द्वारा समय-समय पर अनुदेश जारी करके विनिश्चित किया जाए।

8. निःशक्तता लाभ.—यदि किसी पात्र अभिदाता ने नियमित अंशदान अदा किए हैं और साठ वर्ष की आयु पूर्ण करने से पहले किसी कारणवश स्थायी रूप से निःशक्त हो जाता है, और इस योजना के अंतर्गत अंशदान देते रहने में असमर्थ हो जाता है, तो उसका पति/पत्नी तदुपरांत यथा-प्रयोज्य नियमित अंशदान के भुगतान द्वारा स्कीम में बने रहने अथवा पैरा 3 के उप-पैरा (1) में निर्दिष्ट पेंशन निधि द्वारा उस पर वास्तव में अर्जित अथवा उस पर बचत बैंक ब्याज दर पर अर्जित, जो भी अधिक हो, ब्याज सहित इस अभिदाता द्वारा अदा किए गए अंशदान का भाग प्राप्त करके इस योजना को छोड़ने का हकदार होगा/होगी।

9. पात्र अभिदाता की मृत्यु पर परिवार को फायदे.—पेंशन प्राप्त करने के दौरान, यदि किसी पात्र अभिदाता की मृत्यु हो जाती है, तो उसका पति/पत्नी परिवार पेंशन के रूप में इस पात्र अभिदाता द्वारा प्राप्त की जाने वाली पेंशन का केवल पचास प्रतिशत परिवार पेंशन के रूप में प्राप्त करने का हकदार होगा तथा ऐसी परिवार पेंशन केवल पति/पत्नी के लिए ही प्रयोज्य होगी।

10. पेंशन का भुगतान.—(1) साठ वर्ष की आयु प्राप्त करने के पश्चात् इस योजना के अधीन प्रत्येक पात्र अभिदाता सुनिश्चित न्यूनतम मासिक पेंशन तीन हजार रुपये प्राप्त करेगा।

(2) एक बार पात्र अभिदाता अठारह से चालीस वर्ष के बीच की प्रवेश आयु में इस योजना में सम्मिलित हो जाता है, तो ऐसे अभिदाता को साठ वर्ष की आयु प्राप्त करने तक अंशदान करना होगा और साठ वर्ष की आयु प्राप्त करने पर, ऐसा अभिदाता नियम 9 में निर्दिष्ट, यथास्थिति, पारिवारिक पेंशन के लाभ के साथ तीन हजार रुपये, सुनिश्चित न्यूनतम मासिक पेंशन पाने का हकदार होगा।

MINISTRY OF LABOUR AND EMPLOYMENT

NOTIFICATION

New Delhi, the, 7th February, 2019

S.O. 764(E).—In exercise of the powers conferred by clause (c) of sub-section (1) of section 3 of the Unorganised Workers' Social Security Act, 2008 (33 of 2008), the Central Government hereby makes the following Scheme to provide for old age protection to the unorganised workers, namely:—

1. Short title, commencement and application.—(1) This Scheme may be called the Pradhan Mantri Shram Yogi Maan-dhan, 2019.

(2) It shall come into force on the 15th day of February, 2019.

(3) Subject to the provisions of this Scheme, the unorganised workers have option to become the members of the Scheme, on and from the 15th day of February, 2019.

(4) The provisions of this Scheme shall apply to the unorganised workers who are working or engaged as home based workers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobblers, rag pickers, domestic workers, washer men, rickshaw pullers, landless labourers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, audio-visual workers and similar other occupations.

2. Definitions.— In this Scheme, unless the context otherwise requires,—

- (a) "Act" means the Unorganised Workers' Social Security Act, 2008 (33 of 2008);
- (b) "unorganised worker" has the same meaning as assigned to it in clause (m) of section 2 of the Act;
- (c) "unorganised sector" has the same meaning as assigned to it in clause (l) of section 2 of the Act;
- (d) "eligible subscriber" means an unorganised worker who is eligible to join this Scheme;
- (e) "family" means,—
 - (i) his wife, in the case of male eligible subscriber;
 - (ii) her husband, in the case of a female eligible subscriber;
- (f) "pension" means the amount payable under this Scheme to the eligible subscriber;
- (g) "contribution" means the amount specified in the contribution chart appended with this Scheme, to be payable monthly by an eligible subscriber in the pension fund referred to in sub-paragraph (1) of paragraph 3;
- (h) "matching contribution" means the equal amount as contributed by the eligible subscriber, payable by the Central Government to the eligible subscriber's account;
- (i) "National Board" has the same meaning as assigned to it in clause (d) of section 2 of the Act.

3. Pension Fund.—(1) The Central Government shall for the purposes of this Scheme, establish a Pension Fund to be administered by that Government in consultation, wherever required, with the National Board.

(2) The eligible subscriber, who joins the Scheme, shall subscribe to the Pension Fund as determined by the Central Government from time to time at the time of such joining in accordance with the age of the eligible subscriber, as specified in the contribution chart appended as Annexure to this Scheme.

(3) The Central Government shall also contribute to the Pension Fund the equal amount as contributed by an eligible subscriber.

(4) Each contribution payable under sub-paragraph (1) or sub-paragraph (2) shall be rounded off so as to the amount of fifty paise or more shall be counted as the next higher rupee and a fraction of a rupee less than fifty paise shall be ignored.

उपाबंध

[पैरा 3(2) देखें]

प्रवेश आयु (वर्ष में)	अधिवर्षिता आयु (वर्ष में)	सदस्यों का मासिक अंशदान (रुपये)	केंद्र सरकार का मासिक अंशदान (रुपये)	कुल मासिक अंशदान (रुपये)
(1)	(2)	(3)	(4)	(5)= (3)+(4)
18	60	55	55	110
19	60	58	58	116
20	60	61	61	122
21	60	64	64	128
22	60	68	68	136
23	60	72	72	144
24	60	76	76	152
25	60	80	80	160
26	60	85	85	170
27	60	90	90	180
28	60	95	95	190
29	60	100	100	200
30	60	105	105	210
31	60	110	110	220
32	60	120	120	240
33	60	130	130	260
34	60	140	140	280
35	60	150	150	300
36	60	160	160	320
37	60	170	170	340
38	60	180	180	360
39	60	190	190	380
40	60	200	200	400

[फा. सं. एल-11011/04/2018-आरडब्ल्यू (खण्ड.1)]

अजय तिवारी, संयुक्त सचिव और महा निदेशक (श्रम कल्याण)

4. **Eligibility to join the Scheme.**—(1) This Scheme shall be open only to the unorganised worker for joining, whose monthly income is not exceeding fifteen thousand rupees and who has a savings bank account in his name and Aadhar number.
- (2) The unorganised worker referred to in sub-paragraph (1) shall be not less than eighteen years of age and not exceeding forty years of age.
- (3) The unorganised worker referred to in sub-paragraph (1) shall not be eligible to join the Scheme, if he is covered under National Pension Scheme contributed by the Central Government or Employees' State Insurance Corporation Scheme under the Employees' State Insurance Act, 1948 (34 of 1948) or Employees' Provident Fund Scheme under the Employees' Provident Fund and Miscellaneous Provisions Act, 1952 (19 of 1952) or he is an income-tax assessee.
5. **Recovery of damages for default in payment of contributions.**—Where an eligible subscriber makes a default in the payment of any contribution to be payable by him under this Scheme to the Pension Fund referred to in sub-paragraph (1) of paragraph 3, then, he shall be allowed to regularise his contribution by paying his entire outstanding dues, along with interest of the rate as determined by the Government of India in the Ministry of Labour and Employment from time to time.
6. **Resolution of doubts, etc.**—If any doubt arises as to whether any unorganised worker is entitled to become an eligible subscriber to join this Scheme or any difficulty arises in implementation of this Scheme, then,—
- (i) in case of such doubt, the issue shall be referred to the Joint Secretary and Director General Labour Welfare, Government of India in the Ministry of Labour and Employment, New Delhi, whose clarification thereon shall be conclusive; and
- (ii) in case of such difficulty in implementation, the issue shall be referred to the Central Government, whose clarification thereon shall be conclusive.
7. **Benefits on leaving the Pension Scheme.**—The exit provisions and benefits thereunder, of this Scheme are as under, namely:—
- (i) in case an eligible subscriber exits this Scheme within a period of less than ten years from the date of joining the Scheme by him, then the share of contribution by him only will be returned to him with savings bank rate of interest payable thereon;
- (ii) if an eligible subscriber exits after completion of a period of ten years or more from the date of joining the Scheme by him but before his age of sixty years, then his share of contribution only shall be returned to him along with accumulated interest thereon as actually earned by the Pension Fund referred to in sub-paragraph (1) of paragraph 3 or the interest at the savings bank interest rate thereon, whichever is higher;
- (iii) if an eligible subscriber has given regular contributions and died due to any cause, his spouse shall be entitled to continue with the Scheme subsequently by payment of regular contribution as applicable or exit by receiving the share of contribution paid by such subscriber along with accumulated interest, as actually earned thereon by the Pension Fund, referred to in sub-paragraph (1) of paragraph 3 or at the savings bank interest rate thereon, whichever is higher;
- (iv) after death of subscriber and his or her spouse, the corpus shall be credited back to the fund;
- (v) in case of exit on account of clauses (i), (ii) and (iii) above, the accumulated share of Government's contribution shall be credited back to the Pension Fund;
- (vi) any other exit provision, including nomination, as may be decided by the Central Government by issuing instructions from time to time.
8. **Benefits on disablement.**—If an eligible subscriber has given regular contributions and become permanently disabled due to any cause before attaining his age of sixty years, and is unable to continue to contribute under this Scheme, his spouse shall be entitled to continue with the Scheme subsequently by payment of regular contribution as applicable or exit the Scheme by receiving the share of contribution deposited by such subscriber, with interest as actually earned thereon by the Pension Fund, referred to in sub-paragraph (1) of paragraph 3 or the interest at the savings bank interest rate thereon, whichever is higher.

9. **Benefits to the family on death of an eligible subscriber.**- During the receipt of pension, if an eligible subscriber dies, his spouse shall be only entitled to receive fifty per-cent. of the pension received by such eligible subscriber, as family pension and such family pension shall be applicable only to the spouse.

10. **Payment of pension.**- (1) Each eligible subscriber under this Scheme shall receive assured minimum monthly pension of three thousand rupees after attaining the age of sixty years.

(2) Once the eligible subscriber joins this Scheme at the entry age between eighteen to forty years, such subscriber has to contribute till attaining the age of sixty years and on attaining his age of sixty years, such subscriber shall be entitled to get the assured minimum monthly pension of three thousand rupees with benefit of family pension specified in paragraph 9, as the case may be.

Annexure

[see paragraph 3(2)]

Entry Age (in years)	Superannuation Age (in years)	Member's monthly contribution (Rs.)	Central Government's monthly contribution (Rs.)	Total monthly contribution (Rs.)
(1)	(2)	(3)	(4)	(5)=(3)+(4)
18	60	55	55	110
19	60	58	58	116
20	60	61	61	122
21	60	64	64	128
22	60	68	68	136
23	60	72	72	144
24	60	76	76	152
25	60	80	80	160
26	60	85	85	170
27	60	90	90	180
28	60	95	95	190
29	60	100	100	200
30	60	105	105	210
31	60	110	110	220
32	60	120	120	240
33	60	130	130	260
34	60	140	140	280
35	60	150	150	300
36	60	160	160	320
37	60	170	170	340
38	60	180	180	360
39	60	190	190	380
40	60	200	200	400

[F. No. L-11011/04/2018-RW (Pt.1)]

AJAY TEWARI, Jt. Secy. & Director General (Labour Welfare)



श्रम एवं रोजगार मंत्रालय
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Brief on PM-SYM

Brief on Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM) - A pension scheme for unorganised workers

The scheme is meant for old age protection and social security of Unorganised Workers (UW) who are mostly engaged as rickshaw pullers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobblers, rag pickers, domestic workers, washer men, home-based workers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, etc. or in similar other occupations. There are estimated 42 crore such unorganised workers in the country.

Eligibility Criteria

Should be an unorganised worker (UW)
Entry age between 18 and 40 years
Monthly Income Rs 15000 or below

Should not be

engaged in Organized Sector (membership of EPF/NPS/ESIC)
an income tax payer

/ She should possess

Aadhar card

Savings Bank Account / Jan Dhan account number with IFSC

Features: It is a voluntary and contributory pension scheme, under which the subscriber would receive a minimum assured pension of Rs 3000/- per month after attaining the age of 60 years and if the subscriber is deceased, the spouse of the beneficiary shall be entitled to receive 50% of the pension as family pension. Family pension is applicable only to spouse.

Contribution by the UW Subscriber: Through 'auto-debit' facility from his/ her savings bank/ Jan-Dhan account from the date of joining PM-SYM till the age of 60 years as per the Central Government will also give equal matching contribution in his pension account.

Entry Age	Superannuation Age	Member's monthly contribution (Rs)	Central Govt's monthly contribution (Rs)	Total monthly contribution (Rs)
(1)	(2)	(3)	(4)	(5) = (3)+(4)
18	60	55	55	110
19	60	58	58	116
20	60	61	61	122
21	60	64	64	128
22	60	68	68	136
23	60	72	72	144
24	60	76	76	152
25	60	80	80	160
26	60	85	85	170
27	60	90	90	180
28	60	95	95	190
29	60	100	100	200
30	60	105	105	210
31	60	110	110	220
32	60	120	120	240
33	60	130	130	260
34	60	140	140	280
35	60	150	150	300
36	60	160	160	320
37	60	170	170	340
38	60	180	180	360
39	60	190	190	380
40	60	200	200	400

Enrolment Procedure: The Unorganised Worker will be required to visit the nearest Common Service Centre (CSC) and get enrolled for PM-SYM using Aadhaar Card and Savings bank/ Jan-Dhan account number on self-certification basis. First subscription to be paid in cash and auto debit from next month onwards.

Later, facility will be provided where the UW can also visit the PM-SYM web portal or can download mobile app and self-register using Aadhaar number/ savings bank account/ Jan-Dhan account number on self-certification basis.

Enrollment agencies: The enrolment will be carried out by all the Common Services Centres in the country.



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Enrolment Process

Process Flow – Enrolment in

Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)

Scheme details and scheme eligibility and process for enrolment, location of facilitation centres/CSC points will be available at LIC Website and MOLE website. Beneficiaries may visit facilitation desks at District Labour Offices, LIC offices, Central Labour offices, EPF and ESIC Offices

Eligibility Criteria

Should be an unorganised worker
Entry age between 18 and 40 years
Monthly Income Rs 15000 or below

Should not be

Engaged in Organized Sector or with membership of EPF/NPS/ESIC
or an income tax payer

She should possess

Aadhar card
Savings Bank Account / Jan Dhan account number with IFSC

Enrolment Process

Interested eligible person shall visit nearest CSC centre. Location of CSC centre can be ascertained from the information page on web sites of LIC of India, Ministry of Labour and Employment and CSC. While going to CSC for enrolment, he shall carry with him the following :

- I. Aadhar Card
- I. Savings/Jan Dhan Bank Account details along with IFS Code (Bank Passbook or Cheque / Leave/book or copy of bank statement as evidence of bank account)
- I. Initial contribution amount in cash for enrolment under the scheme

6. Village Level Entrepreneur (VLE) present at the CSC will key-in aadhar number, name printed on aadhar card and date of birth as given in aadhar card and the same will be verified in UIDAI database.
7. Further details like Bank Account details, Mobile Number, Email-Id, if any, spouse and nominee will be captured.
8. Self-certification for eligibility conditions will be done.
9. System will auto calculate monthly contribution payable according to age of the subscriber.
10. Subscriber shall also pay the amount of 1st subscription in cash to the VLE who will generate receipt to be handed over to the subscriber.
11. Enrolment Form cum Auto Debit mandate will also be printed which will then be signed by the subscriber. VLE then shall scan the signed enrolment cum auto debit mandate and upload into the system.
12. At the same time, a unique Shram Yogi Pension Account Number will be generated and Shram Yogi Card will be printed at CSC.
13. With completion of process, subscriber will be having with him Shram Yogi Card and signed copy of enrolment form for his record.
14. He will also receive regularly SMS on activation of auto debit and Shram Yogi Pension Account details.

Centres: All the Labour offices of State and Central Governments, all the branch offices of offices of ESIC/EPFO will act as Facilitation Centres to give full information to the Unorganised Workers (UW) about the Scheme, its benefits and the procedure to be followed, at their facilitation desks, help desks.

Fund Management: PM-SYM will be a Central Sector Scheme administered by the Ministry of Labour and Employment and implemented through Life Insurance Corporation of India and CSC e-Governance Services India Limited (CSC SPV). LIC will be the Pension Fund Manager and responsible for Pension payout.

Exit and Withdrawal: Considering the hardships and erratic nature of employability of Unorganised Workers (UW), the exit provisions of scheme have been kept flexible.

- If he/ she exits the scheme within a period of less than 10 years, the beneficiary's share of contribution only will be returned to him with savings bank interest rate.
 - If subscriber exits after a period of 10 years or more but before 60 years of age, the beneficiary's share of contribution along with accumulated interest as actually earned by fund or at the savings bank interest rate whichever is higher.
 - If a beneficiary has given regular contributions and died due to any cause, his/ her spouse will be entitled to continue the scheme subsequently by payment of regular contribution or exit by receiving the beneficiary's contribution along with accumulated interest as actually earned by fund or at the savings bank interest rate whichever is higher.
 - If a beneficiary has given regular contributions and become permanently disabled due to any cause before 60 years, and unable to continue under the scheme, his/ her spouse will be entitled to continue the scheme subsequently by payment of regular contribution or exit the scheme by receiving the beneficiary's contribution with interest as actually earned by fund or at the savings bank interest rate whichever is higher.
- After the death of subscriber as well as his/her spouse, the entire corpus will be credited back to the fund.

Default: If a subscriber has not paid the contribution continuously he/she will be allowed to regularize his contribution by paying entire outstanding dues, along with penalty charges, if any, decided by the government.

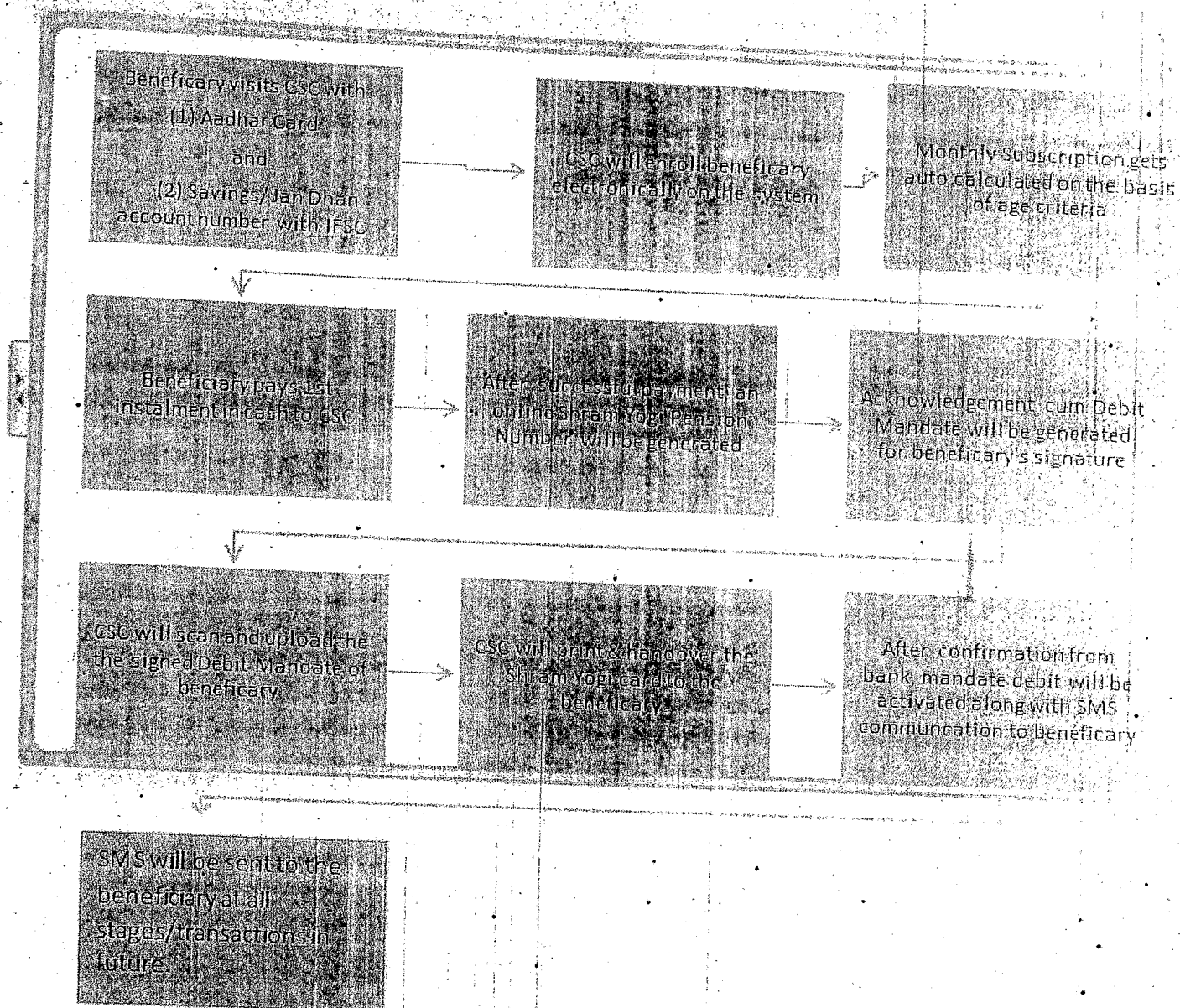
Pension Pay out: Once the beneficiary joins the scheme at the entry age of 18-40 years, the beneficiary has to contribute till 60 years of age. On attaining the age of 60 years, the subscriber will receive by DBT assured monthly pension of Rs.3000/- with benefit of family pension, as the case may be.

grievance Redressal: Customer Care number **1800 2676 888** (available 24*7). Web portal/ app will also have the facility for registering the complaints.

Queries and Clarifications: In case of any doubt on the scheme, clarification provided by the Joint Secretary & Director General (Labour Welfare) will be final. Email at [ShramYogi\[at\]nic\[dot\]in](mailto:ShramYogi[at]nic[dot]in)

locate your nearest CSC at the link locator.csccloud.in

Enrolment Process overview at a glance



Website Content Managed by Ministry of Labour & Employment, GoI
Designed, Developed and Hosted by National Informatics Centre(NIC)
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