

Pradhan Mantri Shram Yogi Maandhan (PM-SYM)

Source: <https://labour.gov.in/pm-sym>

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1. Objective:

- To provide social security to unorganized workers by offering a minimum assured pension after retirement.

2. Eligibility / Beneficiaries:

- Unorganized workers aged 18–40 years.
- Monthly income \leq ₹15,000.
- Must not be an income tax payer or covered under other social security schemes.

3. Benefits / Incentives:

- Minimum assured pension of ₹3,000 per month after age 60.
- Family pension: spouse entitled to 50% of pension after subscriber's death.
- Government co-contribution equal to subscriber's contribution.

4. Application / Enrollment Procedure:

- Enroll through CSC (Common Service Centre).
- Provide Aadhaar and savings bank account/Jan Dhan account details.
- Pay first month's contribution in cash.

5. Implementing Agency:

Ministry of Labour & Employment, Government of India.

6. Duration / Important Dates:

- Launched February 2019.
- Ongoing.

7. Official Reference / Link:

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