

Title: Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM)

Source: e-Shram.gov.in – Social Security Welfare Schemes

Last Updated: (as per site, circa 2025)

1. Objective:

- To provide old-age financial security to unorganized workers via a voluntary, contributory pension scheme ensuring a fixed monthly pension after age 60.

2. Eligibility / Beneficiaries:

- Indian citizens.
- Unorganized workers such as street vendors, agricultural or construction labourers, handloom weavers, mid-day meal workers, rag-pickers, rickshaw drivers, etc.
- Aged 18 to 40 years.
- Monthly income below Rs. 15,000.
- Not a member of EPFO, ESIC, or NPS.

3. Benefits / Incentives:

- Monthly assured pension of Rs. 3,000 upon attaining 60 years of age.
- On the beneficiary's death, 50% pension for spouse.
- If both husband and wife enroll, they receive Rs. 6,000 per month jointly after 60.

4. Application / Enrollment Procedure:

1. Visit e-Shram.gov.in → Social Security Welfare Schemes.
2. Select "Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM)".
3. Verify eligibility (citizenship, occupation, age, income, non-membership).
4. Enroll via provided mode (e.g., CSC facilitation or online form).

5. Implementing Agency:

- Central Government via the e-Shram platform and associated Common Service Centers (CSCs).

6. Duration / Important Dates:

- Ongoing scheme with no fixed end-date.

- Eligible for enrollment between ages 18–40.
- Pension begins at age 60.

7. Official Reference / Link:

- <https://eshram.gov.in/> → Social Security Welfare Schemes → Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM).

8. FAQs (Optional):

Q1: Who can enrol under PM-SYM?

A1: Unorganized workers aged 18–40, income < Rs. 15,000, not EPFO/ESIC/NPS members.

Q2: What happens in case of beneficiary's death?

A2: Spouse is eligible for 50% of the pension.

Q3: How does joint enrolment for spouses work?

A3: Both get a combined monthly pension of Rs. 6,000 after 60.