



श्रम एवं रोज़गार विभाग

# Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM) Scheme





# Inauguration of the Scheme

- The Hon'ble Chief Minister of Himachal Pradesh has formally launched the scheme on 5-3-2019 at Mandi. Simultaneously District level functions were also organized in the state.

# Salient features of the scheme

- **Should be an unorganized worker** mostly 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
- monthly income is Rs **15,000**/per month or less.
- Entry age group **18** to **40** years.
- should not be covered under New Pension Scheme (NPS), Employees' State Insurance Corporation (ESIC) scheme or Employees' Provident Fund Organization (EPFO).
- Should not be an income tax payer.

# Salient features of the scheme

- The unorganized workers may visit their nearest Lok Mitra Kendra /Common Service Centre along with their Aadhar Card, Saving Bank account passbook/Jan-dhan account, Mobile Number and get registered themselves for the Scheme.
- No service charge for enrollment from the beneficiary.
- System will auto calculate monthly contribution payable according to the age of subscriber.
- A designated call centre has been set up and the toll free number is **18002676888**.



# Salient features of the scheme

- **Minimum Assured Pension:** Each subscriber under the PM-SYM, shall receive minimum assured pension of Rs 3000/- per month after attaining the age of 60 years.
- **Family Pension :** Only applicable to spouse and spouse of the beneficiary shall be entitled to receive 50% of the pension received by the beneficiary as family pension.
- **Contribution by the Subscriber:** The subscriber's contributions to PM-SYM shall be made through 'auto-debit' facility from his/ her savings bank account/ Jan- Dhan account from the age of joining PM-SYM till the age of 60 years.
- **Matching contribution by the Central Government:** PM-SYM is a voluntary and contributory pension scheme on a 50:50 basis where prescribed age-specific contribution shall be made by the beneficiary and the matching contribution by the Central Government .

# Salient features of the scheme

- In case subscriber 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 superannuation age i.e. 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/becomes permanently disabled 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.

# Action taken by the department

- A detailed meeting was held with all stake holders to brief them through a Power Point Presentation at the initial stage on receipt of guide lines from the Additional Chief Secretary (Labour & Employment) on 25-02-2019.
- The Additional Chief Secretary (Labour & Employment) Govt. of Himachal Pradesh has held meeting with various departments i.e. PWD, I &PH, RD, PR, HPSEB, Forest, Tourism, Education, Women and Child Development and Health & Family Welfare Department to cover all the eligible workers on dated 7-03-2019.
- All departments to give wide publicity of the scheme through their field officers and facilitate in coverage of eligible workers.
- Each department to appoint Nodal Officer for the implementation of scheme and sharing of the database thereof with Labour Officer/ Common Service Center /Lok Mitra Kendra

- The Deputy Labour Commissioner , HP has been appointed as Nodal Officer at Head quarter Shimla and all Labour Officers in districts have also been appointed as Nodal Officers for effective implementation of the scheme.
- A committee under the chairmanship of Deputy Commissioner to monitor the Scheme in each district.
- Wide publicity had also been made through newspapers , Jingles and pamphlets.
- Common Service Center/ Lok Mitra Kendra will facilitate the Line Departments for registration at work site/work –place if required.
- The Labour Commissioner Himachal Pradesh requested all the Deputy Commissioners and other departments for wide publicity of the pension scheme and coverage of unorganized workers under the schemes . All Deputy Commissioner have also been requested to add this scheme as one of agenda item in monthly review meeting.



# Issues and Gaps for proper implementation of the scheme

- Sensitization of all stake holders.
- Effective activation of the Common Service Centre/ Lok-Mitra Kendras.
- Necessary requirement of proactive roll by all the stake holders .
- Coordination among stake holders and the Nodal Department .

# Future strategies for effective implementation

- Wide publicity through Media (Print, Electronic & Social), Jingles , workshop and advertisement on regular intervals.
- Awareness Camps: To organize camps at Tehsil level with all the stakeholders i.e. Local urban bodies, BDOs, Panchayat representatives, Mnrega Workers, BOCW workers, Representatives of trade unions, NGOs, President of Beopar Mandals, PWD, IPH, Forest, Health, Child Welfare and Social Justice Departments, ESIC, EPFO, CSC, LIC, All DC's, All SDM's & Educational Institutions.
- 5 Minutes Documentary on success story of the scheme.
- Meetings: Fortnightly/Monthly meetings with all stakeholders to take inputs.



**Thank You**