

**HIMACHAL PRADESH  
PUBLIC WORKS DEPARTMENT**

**NO/PWE/94-30/PEN/CIRCULAR/ES-I-2315-2415 DATED- 27/5/19**

**From-**

**Engineer-in-Chief,  
HPPWD Shimla-2. \***

**To**

**The Chief Engineer HPPWD (KZ) Dharamshal, Distt. Kangra.  
The Chief Engineer HPPWD (MZ) at Mandi.  
The Chief Engineer HPPWD (Hamirpur Zone) at Hamirpur.  
The Chief Engineer HPRIDC Shimla/Chief Engineer (NH)  
Shimla.**

**All the Superintending Engineers in HPPWD in Field offices.  
All the Executive Engineers in HPPWD in Field Offices.**

**Subject:- Meeting Notice regarding implementation of “ Pradhan  
Mantri Sharm Yogi Mamm-dhann”**

**I am directed to enclose herewith copies of a pension scheme, as received from Additional Chief Secretary (PW) vide his letter No.PWD(C)F(10)-2/2019 Dated 17-05-2019 titled as “Pradhan Mantri Shram Yogi Mann-dhann (PM-SYM) to ensure old age protection for unorganized workers in mission mode in the State for information to initiate action if such type of worker are found in HPPWD and they should be apprised with the aforesaid scheme to avail the benefit of pension scheme please.**

**Encl-Photo Copies of Schemes as received.**

**(Brinder Chauhan)  
Registrar,  
HPPWD Shimla-2.**

**Copy to Additonal Chief Secretary (PW) to the Govt.of H.P.  
for information please.**

**Copy to Chief Architect HPPWD in this office.**

**Copy to Superintendent Cash Section in this office .**

**(Brinder Chauhan)  
Registrar,  
HPPWD Shimla-2.**

Meeting Notice  
Most Urgent

No. PWD(C)F(10)-2/2019  
Government of Himachal Pradesh  
Public Works Department

From

Addl. Chief Secretary (PW) to the  
Government of Himachal Pradesh

To

The Engineer-in-Chief,  
HP PWD, Shimla-2.

Dated Shimla-2, the 17<sup>th</sup> May, 2019.

Subject:- Meeting Notice regarding implementation of "Pradhan  
Mantri Shram Yogi Mann-dhan".

Sir,

I am directed to enclose herewith a photocopy of letter No. Shram (A)3-7/2018-Loose dated 15-05-2019 received from the Deputy Secretary (Lab. & Emp.) to the Himachal Pradesh on the subject cited above and to say that a meeting has been fixed under the Chairmanship of the Chief Secretary, Govt. of H.P. in the Ellerslie Committee Room, H.P. Secretariat, Shimla on 29-05-2019 at 3:00 PM to implement the PM-SYM Pension Scheme in mission mode in the State.

You are, therefore, requested to prepare a detailed information on the aforesaid matter to be discussed in the meeting and send the same to this department immediately.

This may be treated as Most Urgent.

Yours faithfully,

(D.C. Negi)

Special Secretary (PW) to the  
Government of Himachal Pradesh

MEETING  
ON-29-05-19  
3.00 PM

1140  
21/5/19  
23/5/19  
22/5/19



17/06. 54697251

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17/03/19, PWD

No-Shram (A) 3-7/2018-Loose  
Government of Himachal Pradesh.  
Department of Labour & Employment.

From

Addl. Chief Secretary (Lab & Emp.) to the  
Government of Himachal Pradesh.

To

✓ All ACS/Pr. Secy/Secretaries to the  
Government of Himachal Pradesh.

Dated Shimla-2.

the

15/5/2019

Subject:-

Meeting Notice regarding implementation of "Pradhan Mantri Shram Yogi  
Maan-dhan".

Sir,

With reference to this department D.O. of even number dated 07.03.2019

on the subject cited above, I am directed to say that a meeting under the Chairmanship of Chief Secretary to the Govt. of H.P. has been convened on 29<sup>th</sup> May, 2019 at 3.00 P.M. in the Eilerslie Committee Room to implement the PM-SYM Pension Scheme in mission mode in the State.

You are, therefore, requested to attend the aforesaid meeting on scheduled date, time and venue please. It is also requested that meeting may be attended by Secretaries himself or HODs.

Yours faithfully,



(Paramjit Singh Thakur)  
Deputy Secretary (Lab. & Emp.) to the  
Government of Himachal Pradesh.

No. Shram.(A) 3-7/2018-Loose Dated Shimla-2

2019

Cop. forwarded to:-

1. The Private Secretary to ACS (LEP) to the Govt. of H.P. for information.
2. The Labour Commissioner, H.P. for information and necessary action.
3. The Secretary-cum-CEO, HP BOCW, H.P. for information and necessary action.
4. The S.O. (R&I) for information and necessary action.

(Paramjit Singh Thakur)

Deputy Secretary (Lab. & Emp.) to the  
Government of Himachal Pradesh.

15/5/19  
Secy

SO (PW-C, B)  
15/5

Se  
16/5  
Se PWS/82

Nisha Singh

तिरिक्त मुख्य सचिव  
Addl. Chief Secretary

(LEP)



85  
Ellerslie,  
Shimla-171 002.

DO No. Shram (A) 3-7/2018-Loose  
Shimla-171002, the 7th March, 2019

Dear Manish,

This is w.r.t. implementation of Pradhan Mantri Shram Yogi Maan-Dhan (PM-SYM). Details of this scheme have been shared with all administrative secretaries and DC's through e-mail.

I have further e-mailed a soft copy of the presentation on scheme today which brings out flow a short for action to be adopted in field for implementation of the scheme and its implementation process. The following is requested: (along with other points brought in e-mail).

- Instructions to be issued to field officers to start enrolment/IEC/facilitation in the scheme.
- DC's to hold meetings with all line departments for implementation.
- Large departments with honorary workers like Agriculture, PWD, IPH, Power, Revenue, RD, Health, WCD, Education, Horticulture, Animal Husbandry etc to initiate action immediately.

Line in confirmation is requested.

Manish Naranda  
Minister

Yours sincerely,

(Nisha Singh)

Smt. Manisha Naranda  
Additional Chief Secretary (PWD & Revenue)  
to the Govt of Himachal Pradesh





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

**(A Pension Scheme for Unorganized  
Workers)**



# A Brief Background

- Government of India has introduced a pension scheme for unorganized workers namely **Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)** to ensure old age protection for **Unorganised Workers**.
- The Scheme has become operational w.e.f. 15.02.2019
- It is a Govt. Scheme to ensure social security for the unorganized sector workers in the country.
- LIC will act as fund manager and service provider under the scheme.



## 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 and**
- ☐ *An income tax payer.*
- ☐ **He/ She should possess Aadhar card and**
- ☐ Savings Bank Account / Jan Dhan account number with IFSC



## Who can be covered under the scheme

- ☐ Any person in the age group of 18-40 years in the unorganized sector
- ☐ Home based workers
- ☐ Street vendors
- ☐ Mid-day meal workers
- ☐ Head loaders
- ☐ Brick kiln workers
- ☐ Cobblers
- ☐ Rag pickers
- ☐ Domestic workers
- ☐ Washer men



## Who can be covered under the scheme

- ☐ Rickshaw pullers
- ☐ Landless labourers
- ☐ Own account workers
- ☐ Agricultural workers
- ☐ Construction workers
- ☐ Beedi workers
- ☐ Handloom workers
- ☐ Leather workers
- ☐ Audio-visual workers and
- ☐ Similar other occupations whose monthly income is Rs.15,000/ per month or less and belong to the entry age group of 18-40 years.



## Who can not be covered under the Scheme

- ☐ Those who are members of NPS
- ☐ Employees" State Insurance Corporation (ESIC) scheme or Employees" Provident Fund Organization (EPFO)
- ☐ Income tax payer.



## Salient Features

- It is a **voluntary** and **contributory** pension scheme, under which the subscriber would receive the following benefits:
- **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:** During the receipt of pension, if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension received by the beneficiary as family pension. Family pension is applicable only to spouse.



## Salient Features

- **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.
- Contribution amount to be paid by the beneficiary from the age of joining PM-SYM till the age of 60 years.
- **Matching contribution by the Central Government:** PM-SYM will be on **50:50** sharing basis where prescribed age-specific contribution shall be made by the beneficiary and the matching contribution by the Central Government.



# CONTRIBUTION CHART FOR THE PM-SYM

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



## Salient Features

- **Exit and Withdrawal:** Considering the hardships and erratic nature of employability of these workers, the exit provisions of scheme have been kept flexible. Exit provisions are as under:
- 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.



## Salient Features

- 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 the superannuation age, i.e. 60 years, and unable to continue to contribute 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.



## Salient Features

- After the death of subscriber as well as his/her spouse, the entire corpus will be credited back to the fund.
- Any other exit provision, as may be decided by the Government on advice of NSSB.



# Enrolment Process

- ☐ Interested eligible person shall visit nearest CSC centre (**Lok Mitra Kendra**).
- ☐ No service charges for enrolment from the beneficiary.
- ☐ While going to CSC for enrolment, he shall carry with him the following :
  - ☐ Aadhar Card
  - ☐ 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)
  - ☐ No need of any photograph.
  - ☐ Initial contribution amount in cash for enrolment under the scheme



# Enrolment Process

- Village Level Entrepreneur (VLE) present at the CSC will key-in aadhar number, name of subscriber as printed on aadhar card and date of birth as given in aadhar card and the same will be verified with UIDAI database.
- Further details like Bank Account details, Mobile Number, Email-id, if any, spouse and nominee details will be captured.
- **Self-certification** for eligibility conditions will be done.
- System will auto calculate monthly contribution payable according to age of the subscriber.

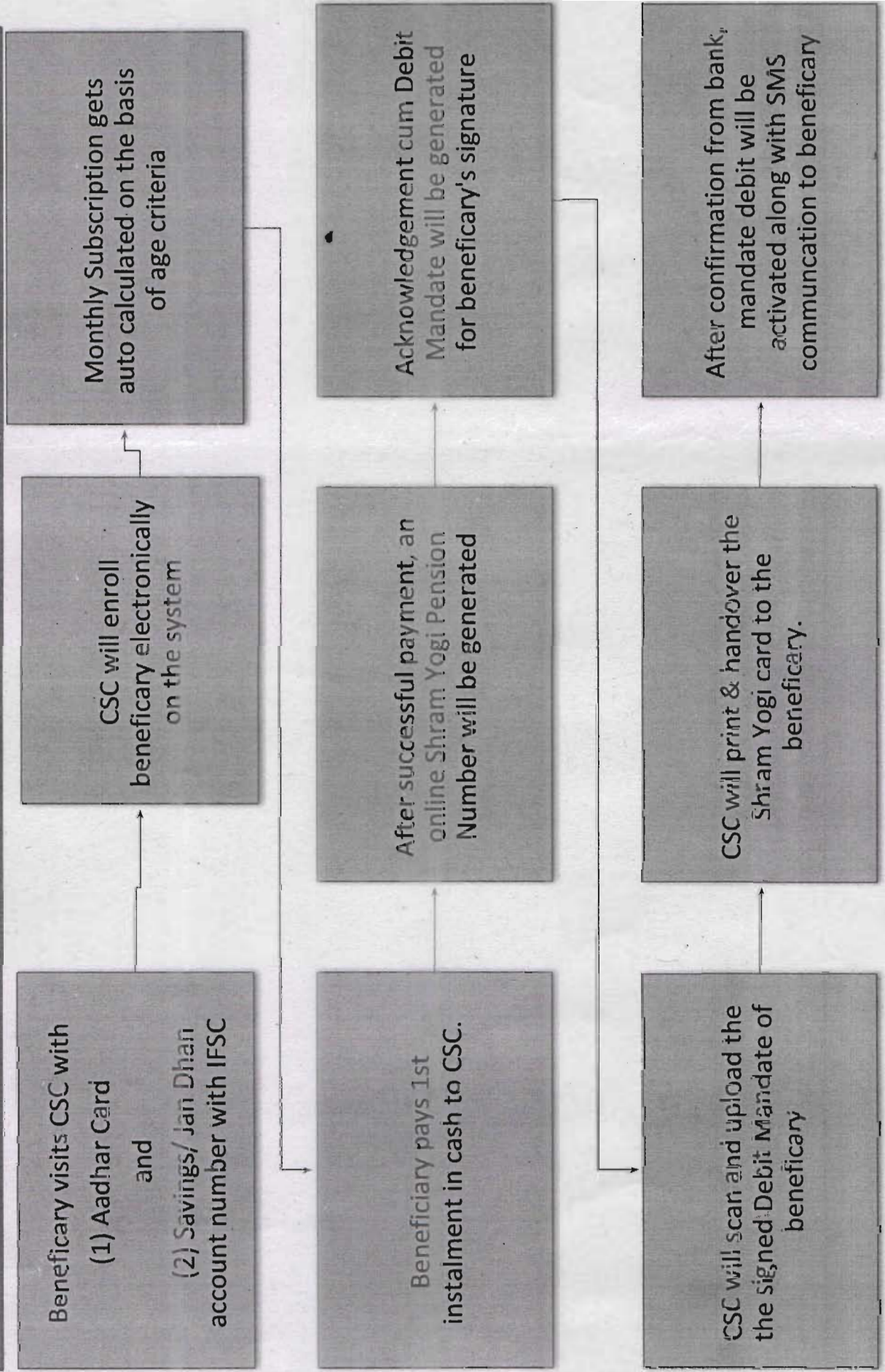


# Enrolment Process

- ❑ Subscriber shall also pay the amount of **1<sup>st</sup> subscription in cash** to the VLE who will generate receipt to be handed over to the subscriber.
- ❑ 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.
- ❑ At the same time, a unique Shram Yogi Pension Account Number will be generated and **Shram Yogi Card** will be printed at CSC.
- ❑ With completion of process, subscriber will be having with him Shram Yogi Card and signed copy of enrolment form for his record.
- ❑ He will also receive regularly SMS on activation of auto debit and Shram Yogi Pension Account details.



# Enrolment Process at a Glance





# Enrolment Process at a Glance

- SMS will be sent to the beneficiary at all stages/ transactions in future.



# Grievance Redressal Mechanism

- A Designated call centre has been setup for this and the toll free number is 1800 2676 888



# Role of Line Departments for effective implementation of the scheme

- All Departments to give wide publicity of the scheme through their field Officers and facilitate in coverage of eligible workers.
- Identification of eligible workers pertaining to their domain and documentation of data base thereof and sharing it with the Labour Officer/ CSCs.
- Each Department to appoint a Nodal Officer for the scheme.
- CSCs will facilitate the Line Departments for registration at work-site/ work-place if required.
- A committee under the Chairmanship of Deputy Commissioner to monitor the scheme in each District.



# Role of Line Departments for effective implementation of the scheme

□ Rural Development and Panchayati Raj Department-

□ Women and Child Development Department

□ Education Department

□ Health Department

- MGNREGA workers
- SHGs
- Anganwari Workers
- SHGs
- Mid-Day meal workers
- Aasha workers
- Ayushman Bharat beneficiaries



**Thank You**