

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UN STARRED QUESTION NO. 2949
TO BE ANSWERED ON DECEMBER 28, 2018/PAUSHA 7, 1940 (SAKA)
PENSION SCHEMES

2949. Shri Sher Singh Ghubaya,
Dr. Ravindra Kumar Ray,
Shri Naranbhai Kachhadiya,
Shri Chandra Prakash Joshi,
Shri Sumedhanand Sarswati,
Shri Ramdas C. Tadas,
Shri Bidyut Baran Mahato

Will the Minister of FINANCE be pleased to state:

- (a) The types and details of pension schemes being implemented by the Government at present;
- (b) Whether any new pension scheme has been introduced by the Government during the last four years and if so, the details and the salient features thereof;
- (c) Whether the National Pension System (NPS) has been simplified and if so, the details thereof; and
- (d) The percentage of persons covered/ subscribed under pension scheme at present in the country, State/UT-wise?

ANSWER

The Minister of State in the Ministry of Finance
(Shri Shiv Pratap Shukla)

(a) and (b) The Department of Financial Services, Ministry of Finance is implementing two pension schemes, namely the National Pension System (NPS) and the Atal Pension Yojana (APY).

The Government of India vide notification dated 22.12.2003 had introduced the National Pension System (NPS) (earlier known as New Pension Scheme) for its employees and made it mandatory for all new recruits of the Central Government (excluding armed forces) who joined service on or after 01.01.2004. Further, State Governments are empowered under Section 12(4) of the PFRDA Act, 2013, to notify NPS for their employees. NPS being a contributory pension scheme, in the Tier-I account, a monthly contribution @ 10 percent of basic salary plus dearness allowance is required to be paid by the employee and a matching contribution by the Government. The Tier II account is a voluntary account on the part of the employee which is linked to the active Tier I account.

The Atal Pension Yojana (APY) was launched in May, 2015. Indian Citizens between the age group of 18 to 40 years are eligible to join APY through their savings bank account or post office savings bank account. Depending upon the pension plan selected, each subscriber under APY shall receive a guaranteed minimum pension of Rs. 1000 per month or Rs. 2000 per month or Rs. 3000 per month or Rs. 4000 per month or Rs. 5000 per month, after the age of 60 years until his/her death.

The Employees' Provident Fund Organisation (EPFO) has informed that EPFO is implementing Employees' Pension Scheme, 1995 (EPS, 1995). Further, it is also informed that EPFO has not introduced any new pension scheme during the last four years.

The Department of Pensions and Pensioners' Welfare has informed that it administers the pension scheme for the Central civil Government servants retiring in accordance with the provisions of CCS (Pension) Rules, 1972. After completing a qualifying service of not less than 10 years, an employee is entitled to a pension @50% of his last pay or 50% of average emoluments for the last 10 months, whichever is more beneficial to him/her.

(c) The Pension Fund Regulatory and Development Authority (PFRDA), administering NPS, has simplified exit and withdrawal norms under NPS, vide PFRDA (Exit and withdrawals under NPS) Regulations, 2015. Keeping in view the possibility of sudden financial needs of the subscribers, the requirement of minimum period under National Pension System (NPS) for availing the facility of partial withdrawal from the mandatory Tier-I account of the subscriber has been reduced from 10 years to 3 years from the date of joining w.e.f. 10th August, 2017. The minimum gap of 5 years between two partial withdrawals has also been removed w.e.f. 10th August, 2017. A subscriber is eligible for three partial withdrawals during the period of subscription under NPS, each withdrawal not exceeding twenty-five percent of the contributions made by the subscriber and excluding contributions made by the employer. There is, however, no restriction on withdrawals from the Tier-II account of the subscriber.

(d) The number of subscribers covered under NPS, State/UT wise, as on 30.11.2018 is provided at **Annexure I**. The number of subscribers covered under APY, State/UT wise, as on 22.12.2018 is provided at **Annexure II**. The number of employees subscribing to EPS, 1995, as on 01.03.2018, State/UT wise, is provided at **Annexure III**.

The number of subscribers covered under NPS, State/UT wise, as on 30.11.2018

S.No	Name of State	Total Number of Subscribers
1	Andaman & Nicobar Islands	12644
2	Andhra Pradesh	829337
3	Arunachal Pradesh	27379
4	Assam	428986
5	Bihar	537274
6	Chandigarh	31644
7	Chhattisgarh	532023
8	Dadra and Nagar Haveli	1995
9	Daman & Diu	1656
10	Defence*	22136
11	Delhi	311774
12	Goa	47629
13	Gujarat	569689
14	Haryana	337498
15	Himachal Pradesh	124498
16	Jammu & Kashmir	195702
17	Jharkhand	298344
18	Karnataka	1179258
19	Kerala	544611
20	Lakshwadeep	2074
21	Madhya Pradesh	769664
22	Maharashtra	1065386
23	Manipur	56411
24	Meghalaya	22623
25	Mizoram	10589
26	Nagaland	35871
27	NRI**	3340
28	Orissa	353951
29	Pondicherry	20439
30	Punjab	271728
31	Rajasthan	712793
32	Sikkim	18482
33	Tamil Nadu	561747
34	Telangana	92482
35	Tripura	47320
36	Uttar Pradesh	1175011
37	Uttaranchal	144506
38	West Bengal	504379
Total		11902873

Defence* - Subscribers of Govt Sector are mainly from Paramilitary forces who have given address like 88, APO. 56, APO etc

NRI** - Subscribers have provided foreign address

The number of subscribers covered under APY, State/UT wise, as on 22.12.2018

S.No	Name of State	Count of PRANs
1	Andaman & Nicobar Islands	4,478
2	Andhra Pradesh	8,85,412
3	Arunachal Pradesh	9,311
4	Assam	2,53,914
5	Bihar	13,35,211
6	Chandigarh	19,774
7	Chhattisgarh	2,18,078
8	Dadra and Nagar Haveli	15,880
9	Daman & Diu	27,586
10	Delhi	2,37,564
11	Goa	45,452
12	Gujarat	6,44,648
13	Haryana	2,84,405
14	Himachal Pradesh	90,577
15	Jammu & Kashmir	50,529
16	Jharkhand	2,92,976
17	Karnataka	9,55,083
18	Kerala	3,03,402
19	Lakshwadeep	4,512
20	Madhya Pradesh	6,73,887
21	Maharashtra	10,55,596
22	Manipur	16,245
23	Meghalaya	26,060
24	Mizoram	17,564
25	Nagaland	50,350
26	Orissa	4,45,788
27	Pondicherry	30,238
28	Punjab	4,16,245
29	Rajasthan	6,31,685
30	Sikkim	50,450
31	Tamil Nadu	11,44,028
32	Telangana	3,82,464
33	Tripura	40,330
34	Uttar Pradesh	19,84,083
35	Uttaranchal	1,15,654
36	West Bengal	8,41,045
Total		136,00,504

The number of subscribers covered under EPS, 1995, State/UT wise, as on 01.03.2018

S.No.	Name of State	The number of employees enrolled
1	Andaman and Nicobar Islands	9928
2	Andhra Pradesh	955073
3	Assam	271709
4	Bihar	324582
5	Chandigarh	362662
6	Chhattisgarh	368575
7	Delhi	2403857
8	Goa	169712
9	Gujarat	2729742
10	Haryana	2061353
11	Himachal Pradesh	281111
12	Jharkhand	411698
13	Karnataka	4718860
14	Kerala	968118
15	Madhya Pradesh	932616
16	Maharashtra	8074067
17	Orissa	651682
18	Punjab	615150
19	Rajasthan	94430
20	Tamil Nadu	4571867
21	Telangana	2418466
22	Tripura	29833
23	Uttar Pradesh	1785647
24	Uttarakhand	481445
25	West Bengal	2434253
Total		3,89,76,313