## Ministry of Statistics & Programme Implementation National Statistical Office

Dated 6<sup>th</sup> Phalguna, Saka 1942 25<sup>th</sup>February, 2021

#### Payroll Reporting in India: An Employment Perspective –December, 2020

#### Introductions

- 1. Since April, 2018 this Ministry has been bringing out the employment related statistics in the formal sector covering the period September 2017 onwards, using information on the number of subscribers who have subscribed under three major schemes, namely the Employees' Provident Fund (EPF) Scheme, the Employees' State Insurance (ESI) Scheme and the National Pension Scheme (NPS).
- 2. As mentioned in the earlier series, since the numbers of subscribers are from various sources, there are elements of overlap and the estimates are not additive. Detailed information is separately published on the respective organizational websites for the period September, 2017 to December, 2020. The information is based on the number of subscribers, and the tables reflect a dynamic status for four sets of periods – (a) September 2017 - March 2018, (b) April 2018 - March 2019, (c) April 2019 - March 2020 and (d) monthly data from April 2020 onwards. The data in Section 2.1 includes information gender-wise, on the number of new members who have started subscribing to EPF, the number of members that have ceased their subscription and the number of members who restarted contribution, having ceased subscription in the past. The data in Section 2.2 includes information gender-wise, in respect of ESI, on the number of existing employees who paid contribution and the number of newly registered employees who are paying contribution during the period. The data in Section 2.3 includes information gender-wise, in respect of NPS, on the existing subscribers and new subscribers contributing during the period. In view of the national lockdown consequent to the COVID-19 pandemic, several establishments were closed and which may have had implications on the reporting. The reported figures are thus likely to undergo significant revision in the next few months.

# 2.1 Employees' Provident Funds Scheme: September, 2017 to December, 2020 PROVISIONAL ESTIMATES OF SUBSCRIBERS BY AGE AS PER EPFO RECORDS (IN NUMBERS)

#### (a) Total during September 2017 – March 2018

Age	Number	of new EPF	subscrib	ers during	the period	Number of n	nembers tha	at cease period	d subscribi	ng during the	Numb	er of exited i		•	
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total
Less than 18	43,488	13,444	16	-	56,948	9,121	6,269	2	443	15,835	339	173	-	-	512
18-21	16,50,881	3,05,266	365	-	19,56,512	8,67,108	1,81,901	121	8,657	10,57,787	51,590	10,452	7	2	62,051
22-25	18,65,623	4,07,532	390	-	22,73,545	15,07,374	3,64,369	156	25,230	18,97,129	1,44,823	37,742	13	21	1,82,599
26-28	9,19,748	1,87,227	182	-	11,07,157	9,76,600	2,21,744	69	20,322	12,18,735	1,33,696	28,103	4	28	1,61,831
29-35	12,14,635	3,08,803	277	-	15,23,715	13,75,062	3,16,507	122	36,964	17,28,655	2,00,279	34,884	16	36	2,35,215
More than 35	12,28,968	3,10,224	335	-	15,39,527	14,01,532	3,48,146	93	59,877	18,09,648	1,53,169	27,871	12	65	1,81,117
Total	69,23,343	15,32,496	1,565	-	84,57,404	61,36,797	14,38,936	563	1,51,493	77,27,789	6,83,896	1,39,225	52	152	8,23,325

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## (b) Total during April 2018 – March 2019

Age	Number	of new EPF	subscrib	ers during	the period	Number of n	nembers tha	at cease period	d subscribi	ing during the		er of exited of resubscrib			
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total
Less than 18	87,869	31,251	3	-	1,19,123	19,426	10,405	4	247	30,082	3,976	2,060	-	1	6,037
18-21	28,23,682	6,43,061	86	-	34,66,829	13,61,213	2,88,872	109	2,724	16,52,918	4,47,207	81,720	38	124	5,29,089
22-25	28,76,479	7,63,398	76	-	36,39,953	23,77,895	6,02,712	153	11,919	29,92,679	9,14,107	2,09,613	78	629	11,24,427
26-28	13,97,099	3,43,527	40	-	17,40,666	15,87,940	3,77,488	87	10,974	19,76,489	6,75,638	1,38,161	30	749	8,14,578
29-35	18,73,151	5,72,198	48	-	24,45,397	22,46,297	5,27,014	143	19,939	27,93,393	9,36,132	1,75,232	71	1,308	11,12,743
More than 35	19,61,800	5,70,527	52	2	25,32,381	22,53,688	5,62,285	143	35,264	28,51,380	7,33,076	1,43,200	36	1,629	8,77,941
Total	1,10,20,080	29,23,962	305	2	1,39,44,349	98,46,459	23,68,776	639	81,067	1,22,96,941	37,10,136	7,49,986	253	4,440	44,64,815

## (c) Total during April 2019 – March 2020

Age	Number	of new EPF	subscrib	ers during	the period	Number of n	nembers the	at cease period	d subscribi	ng during the	Numb	er of exited resubscrib		•	
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female		Not Available	Total
Less than 18	73,823	28,053	3	410	1,02,289	16,436	10,861	-	38	27,335	9,392	4,205	1	-	13,598
18-21	23,45,791	6,00,285	59	12	29,46,147	11,54,101	2,75,633	46	147	14,29,927	8,69,966	1,53,306	37	-	10,23,309
22-25	22,08,674	6,63,699	61	41	28,72,475	21,00,579	5,74,336	72	1,084	26,76,071	16,47,355	3,53,155	37	-	20,00,547
26-28	10,04,526	2,78,069	36	51	12,82,682	13,96,834	3,55,609	36	1,156	17,53,635	11,30,035	2,23,766	30	-	13,53,831
29-35	13,96,402	4,77,298	59	139	18,73,898	20,64,099	4,96,010	68	2,584	25,62,761	15,76,100	3,03,351	59	9	18,79,519
More than 35	14,89,351	4,73,257	56	528	19,63,192	20,27,776	5,13,901	89	5,419	25,47,185	12,82,251	2,61,520	39	11	15,43,821
Total	85,18,567	25,20,661	274	1,181	1,10,40,683	87,59,825	22,26,350	311	10,428	1,09,96,914	65,15,099	12,99,303	203	20	78,14,625

## (d) Monthly data from April 2020 onwards

							April 2020	)							
Age	Number	of new EPF	subscrib	ers during	the month	Number of n	nembers th	at cease month	d subscribi	ng during the	Numb	er of exited resubscrib		-	
-	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total
Less than 18	1,466	199	-	-	1,665	557	326	-	1	884	115	13	-	-	128
18-21	29,950	5,653	-	-	35,603	58,865	13,783	2	-	72,650	15,753	2,175	-	-	17,928
22-25	33,351	10,371	-	-	43,722	1,29,200	36,249	2	14	1,65,465	46,629	11,421	1	-	58,051
26-28	18,665	5,242	1	-	23,908	90,256	23,794	5	21	1,14,076	43,886	10,141	1	-	54,028
29-35	30,206	9,184	1	-	39,391	1,41,549	38,387	1	72	1,80,009	75,358	13,823	1	-	89,182
More than 35	37,994	10,505	-	1	48,500	1,57,050	46,953	4	178	2,04,185	76,275	12,976	1	-	89,252
Total	1,51,632	41,154	2	1	1,92,789	5,77,477	1,59,492	14	286	7,37,269	2,58,016	50,549	4	-	3,08,569

							May 2020	)							
Age	Number	of new EPF	subscrib	ers during	the month	Number of n	nembers th	at cease month	d subscribi	ng during the	Numbe	er of exited resubscrib		-	
-	Male	Female	Others	Not Available	Total	Male	Female		Not Available	Total	Male	Female	Others		Total
Less than 18	3,057	740	-	-	3,797	874	513	-	1	1,388	227	122	-	-	349
18-21	62,204	10,316	-		72,520	79,962	16,513	1	2	96,478	30,917	4,175	5	-	35,097
22-25	53,644	12,769	1	-	66,414	1,70,031	38,229	5	40	2,08,305	70,268	13,573	2	-	83,843
26-28	29,076	6,935	1		36,012	1,15,333	24,457	4	34	1,39,828	53,218	10,706	1	-	63,925
29-35	49,713	15,346	3	-	65,062	1,79,484	39,862	4	115	2,19,465	85,266	17,116	1	1	1,02,384
More than 35	62,565	18,478	1	2	81,046	2,09,805	54,973	2	237	2,65,017	82,368	17,852	2	-	1,00,222
Total	2,60,259	64,584	6	2	3,24,851	7,55,489	1,74,547	16	429	9,30,481	3,22,264	63,544	11	1	3,85,820

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							June 202	0							
Age	Number	of new EPF	subscrib	ers during	the month	Number of r	nembers th	at cease month	d subscrib	ing during the	Numb	er of exited resubscrib		-	
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available		Male	Female	Others	Not Available	Total
Less than 18	5,067	1,976	-	-	7,043	905	622	-	-	1,527	380	308	-	-	688
18-21	1,24,007	23,359	1	-	1,47,367	76,441	19,519	2	-	95,962	55,274	8,889	3	-	64,166
22-25	1,00,543	25,656	4	-	1,26,203	1,69,518	45,693	2	11	2,15,224	1,21,938	22,434	1	-	1,44,373
26-28	49,718	12,884	1	-	62,603	1,20,181	27,716	3	19	1,47,919	84,284	16,690	3	-	1,00,977
29-35	78,162	26,846	2	1	1,05,011	1,93,131	47,760	2	82	2,40,975	1,27,434	28,280	3	-	1,55,717
More than 35	93,239	30,123	4	-	1,23,366	2,33,334	62,515	5	255	2,96,109	1,20,824	29,787	2	-	1,50,613
Total	4,50,736	1,20,844	12	1	5,71,593	7,93,510	2,03,825	14	367	9,97,716	5,10,134	1,06,388	12	-	6,16,534
							July 2020								
Age	Number	of new EPF	subscrib	ers during	the month	Number of n	July 2020 nembers th	at cease	d subscrib	ing during the	Numb	er of exited		-	
	Male	Female	Others	Not Available	Total	Male	Female	month Others	Not Available	Total	Male	resubscrib Female		Not Available	Total
Less than 18	5,701	1,786	-	- Available	7,487	845	579	-	- Available	1,424	392	191	-	-	583
18-21	1,65,687	32,747	5	-	1,98,439	67,814	17,381	2	2	85,199	66,721	10,025	1	-	76,747
22-25	1,30,699	33,542	3	-	1,64,244	1,47,891	41,689	2	35	1,89,617	1,51,989	26,026	4	-	1,78,019
26-28	58,631	14,501	1	-	73,133	1,04,198	25,462	5	35	1,29,700	1,00,268	17,413	3	-	1,17,684
29-35	87,214	28,391	3	-	1,15,608	1,67,578	41,975	3	82	2,09,638	1,47,767	30,342	1	-	1,78,110
More than 35	98,780	29,651	2	4	1,28,437	1,91,365	53,369	2	200	2,44,936	1,43,494	33,779	3	1	1,77,277
Total	5,46,712	1,40,618	14	4	6,87,348	6,79,691	1,80,455	14	354	8,60,514	6,10,631	1,17,776	12	1	7,28,420
Age	Number	of new EPF	subscrib	ers during	the month		August 202 nembers th		d subscrib	ing during the	resubscribed during the month				
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available		Male	Female	Others	Not Available	Total
Less than 18	6,155	3,114	1	-	9,270	826	627	-	- Available	1,453	341	247	-	-	588
18-21	1,89,218	37,103	5	_	2,26,326	62,352	15,441	-	1	77,794	70,883	10,933	_	_	81,816
22-25	1,48,933	36,330	7	-	1,85,270	1,33,671	38,818	3	95	1,72,587	1,63,494	27,874	1	-	1,91,369
26-28	65,134	14,696	3	-	79,833	96,707	25,150	1	230	1,22,088	1,05,370	18,319	4	-	1,23,693
29-35	92,732	28,494	4	-	1,21,230	1,57,099	40,316	4	219	1,97,638	1,49,277	28,633	2	-	1,77,912
More than 35	1,00,741	28,362	1	1	1,29,105	1,76,013	49,771	-	179	2,25,963	1,33,743	29,285	4	-	1,63,032
Total	6,02,913	1,48,099	21	1	7,51,034	6,26,668	1,70,123	8	724	7,97,523	6,23,108	1,15,291	11	-	7,38,410
							eptember 2								
Age	Number	of new EPF	subscrib	ers during	the month	Number of n	nembers th	at cease month	d subscrib	ing during the	Numb	er of exited resubscrib		-	
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available		Male	Female	Others	Not Available	Total
Less than 18	6,512	3,057	-	-	9,569	908	819	-	-	1,727	409	342	-	-	751
18-21	2,15,115	43,826	7	-	2,58,948	62,354	15,866	-	1	78,221	80,331	13,801	1	-	94,133
22-25	1,75,523	46,028	6	-	2,21,557	1,31,837	36,422	5	15	1,68,279	1,94,239	35,423	8	-	2,29,670
26-28	80,574	21,452	2	-	1,02,028	90,783	22,914	3	20	1,13,720	1,26,161	22,244	4	-	1,48,409
29-35	1,38,336	68,375	1	1	2,06,713	1,41,147	35,992	4	64	1,77,207	1,74,693	33,350	1	1	2,08,045
More than 35	2,43,564	1,22,145	2 18	4 5	3,65,715	1,56,643	42,937	2 14	151 <b>251</b>	1,99,733	1,52,815	31,205	2 16	- 1	1,84,022
Total	8,59,624	3,04,883	10	5	11,64,530	5,83,672	1,54,950	14	251	7,38,887	7,28,648	1,36,365	10		8,65,030
							October 20								
Age	Number	of new EPF	subscrib	ers during	the month	Number of n	nembers th	at cease month	d subscrib	ing during the	Numb	er of exited resubscrib		-	
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available		Male	Female	Others	Not Available	Total
Less than 18	5,409	2,241	-	-	7,650	744	699	-	-	1,443	348	224	-	-	572
18-21	1,92,184	46,073	5	-	2,38,262	54,781	12,738	-	1	67,520	68,723	12,473	2	-	81,198
22-25	1,60,390	46,160	-	-	2,06,550	1,11,356	31,047	2	23	1,42,428	1,76,351	32,880	7	-	2,09,238
26-28	67,894	16,727	1	-	84,622	77,626	19,680	2	25	97,333	1,19,633	21,151	2	-	1,40,786
29-35	94,181	28,652	3	-	1,22,836	1,20,495	29,444	1	62	1,50,002	1,69,382	30,531	5	-	1,99,918
More than 35	1,00,162 <b>6,20,220</b>	29,251 <b>1,69,104</b>	1 <b>10</b>	-	1,29,414 <b>7,89,334</b>	1,29,665 <b>4,94,667</b>	34,402 <b>1,28,010</b>	4 9	149 <b>260</b>	1,64,220 <b>6,22,946</b>	1,47,316 <b>6,81,753</b>	28,035 <b>1,25,294</b>	1 17	-	1,75,352 <b>8,07,064</b>
ισιαί	0,20,220	1,05,104	10	_	1,09,334	4,54,007	1,20,010	9	200	0,22,946	0,01,753	1,25,294	17	-	0,07,004

,	·					N	ovember 2	020							
Age	Number	of new EPF	subscrib	ers during	the month	Number of n	nembers th	at cease	d subscribi	ing during the	Numb	er of exited I	members	who rejoi	ned and
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available		Male	Female	Others	Not Available	Total
Less than 18	5,260	1,928	-	-	7,188	724	676	-	-	1,400	292	185	-	-	477
18-21	1,61,194	38,796	-	-	1,99,990	50,483	12,888	-	-	63,371	57,419	10,439	1	-	67,859
22-25	1,39,199	43,029	2	1	1,82,231	95,626	27,567	5	11	1,23,209	1,49,629	28,308	4	-	1,77,941
26-28	58,272	15,325	-	-	73,597	63,546	16,856	-	20	80,422	1,02,698	19,008	3	-	1,21,709
29-35	80,839	26,761	1	-	1,07,601	96,193	24,758	1	42	1,20,994	1,47,238	28,816	3	1	1,76,058
More than 35	86,213	25,791	2	4	1,12,010	95,427	28,727	2	101	1,24,257	1,29,334	27,752	3	-	1,57,089
Total	5,30,977	1,51,630	5	5	6,82,617	4,01,999	1,11,472	8	174	5,13,653	5,86,610	1,14,508	14	1	7,01,133

						D	ecember 2	020							
Age	Number	of new EPF	subscrib	ers during	the month	Number of n	nembers th	at cease	d subscribi	ing during the	Numb	er of exited	nembers	who rejoi	ned and
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total
Less than 18	6,039	2,497	-	-	8,536	311	362	-	-	673	311	275	-	-	586
18-21	1,92,010	46,107	3	-	2,38,120	23,190	6,799	-	-	29,989	61,181	11,383	1	-	72,565
22-25	1,61,836	49,339	3	-	2,11,178	51,445	17,034	-	3	68,482	1,63,256	30,172	5	-	1,93,433
26-28	68,141	18,412	1	-	86,554	36,649	10,763	-	19	47,431	1,10,771	20,250	1	-	1,31,022
29-35	93,001	33,479	3	-	1,26,483	55,585	14,964	3	39	70,591	1,54,335	31,163	2	-	1,85,500
More than 35	99,981	33,178	1	4	1,33,164	59,879	17,596	1	123	77,599	1,30,186	31,426	5	-	1,61,617
Total	6,21,008	1,83,012	11	4	8,04,035	2,27,059	67,518	4	184	2,94,765	6,20,040	1,24,669	14	-	7,44,723

2.1.1 During September, 2017– December 2020; **3,94,10,567** new subscribers joined the EPF scheme.

## Note:

- (1) Source: EPFO.
- (2) EPF is applicable to establishments having more than 20 workers (see Endnote 1).
- (3) As updation of employee records is a continuous process, and the data gets updated in subsequent months; information, particularly in respect of latest months remains provisional.
- (4) For more details, please visit website of EPFO <a href="https://www.epfindia.gov.in">https://www.epfindia.gov.in</a>.

## 2.2 Employees' State Insurance Scheme: September, 2017 to December, 2020 PROVISIONAL ESTIMATES OF SUBSCRIBERS BY AGE AS PER ESIC RECORDS (IN NUMBERS)

## (a) Total during September 2017 - March 2018

Age		of existing er 017) who pa		•	Number of i	newly regis		
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	3,764	1,552	-	5,316	8,321	3,482	-	11,803
18-21	6,78,437	1,30,555	45	8,09,037	11,63,589	1,63,207	48	13,26,844
22-25	39,27,503	7,59,204	153	46,86,860	20,29,056	3,62,002	105	23,91,163
26-28	37,17,391	6,94,876	147	44,12,414	11,81,950	1,91,527	61	13,73,538
29-35	70,60,716	12,81,543	259	83,42,518	13,77,599	2,79,933	81	16,57,613
More than 35	86,85,616	21,20,381	404	1,08,06,401	12,79,962	2,94,893	113	15,74,968
Total	2,40,73,427	49,88,111	1,008	2,90,62,546	70,40,477	12,95,044	408	83,35,929

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## (b) Total during April 2018 – March 2019

Age		of existing of 018) who p		•	Number of r	newly regis		
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	5,042	2,354	-	7,396	30,011	12,496	2	42,509
18-21	9,25,200	1,63,781	42	10,89,023	25,85,911	4,29,301	86	30,15,298
22-25	40,45,418	8,26,498	174	48,72,090	35,30,224	6,73,672	146	42,04,042
26-28	35,44,817	6,63,194	136	42,08,147	18,63,282	3,26,154	92	21,89,528
29-35	65,97,207	12,48,540	273	78,46,020	23,75,503	5,31,102	146	29,06,751
More than 35	82,24,991	20,55,118	433	1,02,80,542	20,92,628	5,15,071	145	26,07,844
Total	2,33,42,675	49,59,485	1,058	2,83,03,218	1,24,77,559	24,87,796	617	1,49,65,972

## (c) Total during April 2019 – March 2020

Age		of existing er 019) who pa		•	Number of paying co	newly regis		
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	13,140	7,524	2	20,666	29,920	16,648	6	46,574
18-21	16,43,640	3,24,773	61	19,68,474	26,15,024	4,93,306	83	31,08,413
22-25	46,16,176	10,09,126	176	56,25,478	35,28,218	7,26,180	133	42,54,531
26-28	34,69,492	6,35,984	152	41,05,628	17,10,456	3,19,235	70	20,29,761
29-35	63,35,701	12,95,305	273	76,31,279	24,38,582	5,83,283	102	30,21,967
More than 35	78,48,347	20,71,218	429	99,19,994	21,13,876	5,70,046	93	26,84,015
Total	2,39,26,496	53,43,930	1,093	2,92,71,519	1,24,36,076	27,08,698	487	1,51,45,261

## (d) Monthly data from April 2020 onwards

			-	April 2020				
Age	Number of	existing em during the r	•	who paid	Number of paying co	newly regis		
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	3,614	1,809	-	5,423	495	67	-	562
18-21	5,34,404	1,14,726	12	6,49,142	35,596	4,852	3	40,451
22-25	25,04,055	6,39,901	109	31,44,065	56,757	11,506	1	68,264
26-28	23,26,720	4,56,078	78	27,82,876	32,624	5,259	1	37,884
29-35	42,41,467	8,37,149	179	50,78,795	49,090	8,783	-	57,873
More than 35	60,49,794	16,12,384	349	76,62,527	49,238	9,043	4	58,285
Total	1,56,60,054	36,62,047	727	1,93,22,828	2,23,800	39,510	9	2,63,319

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				 May 2020				
Age	Number of	existing em during the r		who paid	Number of a	newly regis		
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	4,507	2,950	-	7,457	969	278	-	1,247
18-21	5,85,518	1,33,850	13	7,19,381	71,148	8,097	-	79,245
22-25	25,70,836	6,45,102	122	32,16,060	91,684	12,692	4	1,04,380
26-28	24,06,996	4,64,646	78	28,71,720	56,157	7,711	-	63,868
29-35	44,90,051	9,08,156	182	53,98,389	92,351	18,006	6	1,10,363
More than 35	65,83,591	18,20,829	381	84,04,801	1,06,499	23,423	5	1,29,927
Total	1,66,41,499	39,75,533	776	2,06,17,808	4,18,808	70,207	15	4,89,030
			J	une 2020				
	Number of	existing em			Number of i	anuly rogic	torod or	nnlovoce 9
Age	Number of	during the r		wiio paid		ontribution		
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	5,093	3,858	-	8,951	1,898	1,876	-	3,774
18-21	6,65,582	1,50,803	16	8,16,401	1,68,049	26,432	4	1,94,485
22-25	26,71,609	6,69,052	125	33,40,786	1,93,338	30,844	6	2,24,188
26-28	24,77,557	4,78,281	77	29,55,915	99,905	15,295	1	1,15,201
29-35	46,28,167	9,52,463	198	55,80,828	1,39,955	31,309	4	1,71,268
More than 35	68,44,520	19,13,706	385	87,58,611	1,44,441	34,450	7	1,78,898
Total	1,72,92,528	41,68,163	801	2,14,61,492	7,47,586	1,40,206	22	8,87,814
				July 2020				
	Number of	existing em			Number of i	newly regis	tered er	nnlovees &
Age	riamber of	during the r		ii iio paia		ontribution		
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	5,482	4,106	-	9,588	1,357	665	-	2,022
18-21	7,44,789	1,60,944	23	9,05,756	1,52,978	19,656	10	1,72,644
22-25	27,54,212	6,72,135	121	34,26,468	1,77,153	26,775	6	2,03,934
26-28	25,03,516	4,75,831	88	29,79,435	86,665	13,171	4	99,840
29-35	46,46,301	9,49,762	190	55,96,253	1,16,136	26,245	6	1,42,387
More than 35	68,29,377	18,96,038	386	87,25,801	1,14,810	27,880	6	1,42,696
Total	1,74,83,677	41,58,816	808	2,16,43,301	6,49,099	1,14,392	32	7,63,523
			Au	ıgust 2020				
	Number of	existing em			Number of i	newly regis	tered er	nnlovees &
Age		during the r		o paid		ontribution		•
	Male	Female	Others	Total	Male	Fe m ale	Others	Total
Less than 18	6,051	5,057	1	11,109	2,004	1,884	-	3,888
18-21	8,51,951	1,77,560	23	10,29,534	2,03,622	29,540	2	2,33,164
22-25	28,98,069	6,86,573	116	35,84,758	2,21,870	34,486	7	2,56,363
26-28	25,64,860	4,76,773	82	30,41,715	1,06,530	15,822	3	1,22,355
29-35	47,15,429	9,52,526	194	56,68,149	1,39,854	30,347	3	1,70,204
More than 35	68,76,319	18,90,515	381	87,67,215	1,33,421	31,360	3	1,64,784
Total	1,79,12,679	41,89,004	797	2,21,02,480	8,07,301	1,43,439	18	9,50,758

			Sep	tember 2020							
Age	Number of	existing em during the r		who paid	Number of a	newly regis					
	Male	Female	Others	Total	Male	Female	Others	Total			
Less than 18	6,683	5,847	1	12,531	2,483	1,717	1	4,201			
18-21	9,82,710	1,98,963	30	11,81,703	2,51,011	37,357	9	2,88,377			
22-25	31,01,507	7,14,862	115	38,16,484	2,76,335	43,115	4	3,19,454			
26-28	26,64,899	4,85,278	89	31,50,266	1,32,505	19,827	1	1,52,333			
29-35	48,19,301	9,65,794	199	57,85,294	1,70,501	35,724	9	2,06,234			
More than 35	69,25,526	18,94,438	386	88,20,350	1,52,303	35,404	5	1,87,712			
Total	1,85,00,626	42,65,182	820	2,27,66,628	9,85,138	1,73,144	29	11,58,311			
			Oc	tober 2020							
Age	Number of	existing em during the r		who paid	Number of a	newly regis					
	Male	Female	Others	Total	Male	Female	Others	Total			
Less than 18	6,917	5,878	1	12,796	2,670	1,466	-	4,136			
18-21	10,42,616	2,08,439	32	12,51,087	2,60,301	44,131	10	3,04,442			
22-25	32,23,844	7,25,532	114	39,49,490	2,82,864	49,537	8	3,32,409			
26-28	27,34,383	4,91,711	97	32,26,191	1,38,893	23,438	12	1,62,343			
29-35	49,27,042	9,78,228	209	59,05,479	1,75,201	37,319	10	2,12,530			
More than 35	70,53,464	19,26,256	400	89,80,120	1,54,336	35,892	7	1,90,235			
Total	1,89,88,266	43,36,044	853	2,33,25,163	10,14,265	1,91,783	47	12,06,095			
			Nov	rember 2020							
Ago	Number of	existing em		umber of newly registered employees & paying contribution during the month							
Age	Male		Others	Total	Male	Female		Total			
Less than 18	7,316	6,292	1	13,609	744	585	-	1,329			
18-21	10,85,628	2,19,924	33	13,05,585	1,39,033	21,972	4	1,61,009			
22-25	32,78,618	7,40,508	119	40,19,245	2,34,298	45,698	9	2,80,005			
26-28	27,44,886	4,93,196	104	32,38,186	1,22,993	20,547	7	1,43,547			
29-35	49,24,537	9,80,315	210	59,05,062	1,55,300	32,455	3	1,87,758			
More than 35	70,21,899	19,05,982	400	89,28,281	1,40,562	34,530	8	1,75,100			
Total	1,90,62,884	43,46,217	867	2,34,09,968	7,92,930	1,55,787	31	9,48,748			
Total	1,00,02,004	40,40,217	001	2,04,00,000	1,02,000	1,00,707	01	0,40,740			
December 2020  Number of existing employees who paid Number of newly registered employees 8											
Age	Number of	existing em during the r		wno paid		newly regis ontribution					
	Male	Female	Others	Total	Male	Female	Others	Total			
Less than 18	7,713	6,873	1	14,587	999	999	-	1,998			
18-21	11,35,140	2,33,126	31	13,68,297	1,89,796	31,578	4	2,21,378			
22-25	33,23,329	7,52,328	126	40,75,783	3,01,089	57,168	12	3,58,269			

26-28

29-35

Total

More than 35

27,43,160

48,98,424

69,31,701

1,90,39,467

4,90,962

9,80,598

18,91,510

43,55,397

97

205

393

853

32,34,219

58,79,227

88,23,604

2,33,95,717

1,51,148

1,90,044

1,70,850

10,03,926

24,741

42,259

46,024

2,02,769

8

5

10

39

1,75,897

2,32,308

2,16,884

12,06,734

2.2.1 During September, 2017 – December, 2020; **4,63,21,494** new subscribers joined the ESI scheme.

#### Note:

- (1) Source: ESIC.
- (2) ESI is applicable to establishments having more than 10 workers (see Endnote 2).
- (3) Subscribers in ESI are termed as Insured Persons (IP).
- (4) The stock of existing employees paying contributions for a given month is provisional for up to at least six months because of delayed filing of contributions/returns by the employers.
- (5) For more details, please visit website of ESIC <a href="https://www.esic.nic.in">https://www.esic.nic.in</a>.
- 2.3 National Pension Scheme (NPS): September, 2017 to December, 2020

## PROVISIONAL ESTIMATE OF NEW SUBSCRIBERS BY AGE AS PER NPS RECORDS (IN NUMBERS)

## (a) Total during September 2017 - March 2018

Age	Total Existing						ı	New Subsc	ribers contribu	ıting du	ring the per	iod														
	Subscribers (as	Central COVI					State Govt						Non-Govt (Corporate Sector)													
	on 01.09.2017) contributing		Female	Transgender	Non-	Total	Male	Female	Transgender		Total	Male	Female	Transgender	Non-	Total	Total New Subscribers									
					IRA					IRA					IRA											
18-21	32,103	6,741	1,181	-	-	7,922	8,696	2,344	-	-	11,040	539	175	-	-	714	19,676									
22-25	4,31,700	26,031	3,651	-		29,682	38,519	11,516	-	-	50,035	10,790	5,465	1		16,256	95,973									
26-28	8,44,402	13,917	2,176	-		16,093	35,362	15,751	1	-	51,114	9,429	3,220	-		12,649	79,856									
29-35	21,43,203	11,212	2,478	-	,	13,690	66,275	37,116	-	-	1,03,391	11,691	2,703	-		14,394	1,31,475									
> 35	21,14,343	6,499	2,297	-		8,796	67,971	28,810	1		96,782	18,201	2,641	1		20,843	1,26,421									
Non-IRA	24,664	2	-	-	,	2	43	-	-		43		-	-		-	45									
Total	55,90,415	64,402	11,783		-	76,185	2,16,866	95,537	2	•	3,12,405	50,650	14,204	2	•	64,856	4,53,446									

## (b) Total during April 2018 - March 2019

Age	Total Existing			New Subscribers contributing during the period														
	Subscribers (as		(	Central Govt			State Govt						Non-Govt (Corporate Sector)					
on 01.04.2018) contributing	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Total New Subscribers		
18-21	36,229	4,296	1,044	-	-	5,340	11,255	4,940	-		16,195	510	247	-	-	757	22,292	
22-25	4,37,372	29,387	5,497	-		34,884	59,487	23,764	-	•	83,251	11,597	5,972	-	-	17,569	1,35,704	
26-28	8,64,319	26,013	4,700	-	-	30,713	60,197	28,376	-		88,573	12,381	4,754	1	-	17,136	1,36,422	
29-35	23,21,893	21,567	4,328	-	-	25,895	1,09,444	63,438	2		1,72,884	20,429	4,282	-	-	24,711	2,23,490	
> 35	23,63,638	10,264	3,459	-	-	13,723	1,23,503	58,023	1	-	1,81,527	33,290	3,875	3	-	37,168	2,32,418	
Non-IRA	8,979			-	-	-	-		-	74	74		-	-	-		74	
Total	60,32,430	91,527	19,028	-	-	1,10,555	3,63,886	1,78,541	3	74	5,42,504	78,207	19,130	4	•	97,341	7,50,400	

## (c) Total during April 2019 - March 2020

Age	Total Existing						N	lew Subsci	ibers contribu	ting du	ring the per	iod					
	Subscribers (as		(	Central Govt				,	State Govt				Non-Govt	(Corporate Se	ctor)		TetalNess
on 01.04.2019) contributing		Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Total New Subscribers
					IINA					INA					INA		
18-21	35,049	5,469	592	-	-	6,061	9,687	3,721	-	-	13,408	417	221	-	-	638	20,107
22-25	4,08,330	30,279	4,751	-	-	35,030	66,290	26,309	1		92,600	13,176	7,231	2		20,409	1,48,039
26-28	8,55,936	27,373	5,236	-	-	32,609	57,270	28,083	-	-	85,353	18,520	7,157	-	-	25,677	1,43,639
29-35	26,14,371	25,138	5,821	-	-	30,959	98,061	60,824	2	-	1,58,887	35,815	8,921	7	-	44,743	2,34,589
> 35	28,61,286	10,132	4,051	-		14,183	95,536	50,194	3		1,45,733	45,254	5,584	6	-	50,844	2,10,760
Non-IRA	9,822		-	-	1	1		-	-	22	22	-	-	-	-	-	23
Total	67,84,794	98,391	20,451	-	1	1,18,843	3,26,844	1,69,131	6	22	4,96,003	1,13,182	29,114	15	-	1,42,311	7,57,157

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## (d) Monthly data from April 2020onwards

A	Tatal Eviation							April 2			-!	-41-						
Age	Total Existing Subscribers			Central Govt					ribers contribu State Govt	iting au	ring the moi	ntn	Non-Gove	t (Corporate Se	ctor)			
	contributing during the month	Male	Female	Transgender	Non-	Total	Male	Female	Transgender	Non-	Total	Male	Female	Transgender	Non-	Total	Total New Subscribers	
18-21	21,996	999	80	_	IRA .	1,079	1,059	243	_	IRA -	1,302	39	24	_	IRA -	63	2 444	
22-25	2,67,234	4,206	341	_	_	4,547	4,264	914	_	-	5,178	2,367	771	_	-	3,138	,	
26-28	5,51,538	2,683	341	-	-	3,024	2,892	1,576	1	-	4,469	3,974	1,114	-	-	5,088		
29-35	18,26,186	2,000	403	-	-	2,403	4,426	3,573	-	-	7,999	6,752	1,635	1	-	8,388	18,790	
> 35	18,85,478	639	237	-	-	876	3,790	4,447	-	-	8,237	8,148	708	-	-	8,856	17,969	
Non-IRA	2,177		-	_	_	_		-	_	_				_	_	-		
		40.507	4 400			44.000	40 404	40.750	1		07.405	04 000	4.050	1		05 500	64.647	
Total	45,54,609	10,527	1,402	-	-	11,929	16,431	10,753	1	-	27,185	21,280	4,252	1	-	25,533	64,647	
								May 2	020									
Age	Total Existing						ı		ribers contribu	ıting du	ring the mo	nth						
•	Subscribers		-	Central Govt				:	State Govt				Non-Gov	t (Corporate Se	ctor)		Total Nam	
	contributing during the month	Male	Female	Transgender	Non-	Total	Male	Female	Transgender		Total	Male	Female	Transgender	Non-	Total	Subscribers	
	_				IRA	100				IRA					IRA		. ====	
18-21	26,190	152	11	-	-	163	1,398	211	-	-	1,609	13	13	-	-	26		
22-25	3,33,339	818	106	-	-	924	5,700	2,244	-	-	7,944	649	374	-	-	1,023		
26-28 29-35	6,67,265	634 551	134 222	-	-	768 773	4,092	1,906	-		5,998	837 1,721	416 523	-	-	1,253 2,244		
> 35	22,71,910 25,12,737	640	137	-	<del>-</del>	777	6,476 5,633	3,934 3,100	-	-	10,410 8,733	1,721	166	-	<u> </u>	1,242		
	, ,	040	107			,,,	3,033	3,100			0,700	1,070	100			1,272	10,732	
Non-IRA	3,326	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	1	
Total	58,14,767	2,795	610	-	-	3,405	23,299	11,395	-	1	34,695	4,296	1,492	-	-	5,788	43,888	
A	Tatal Eviation							June 2				-41-						
Age	Total Existing Subscribers			Central Govt					ribers contribu State Govt	iting au	ring the moi	ntn	Non Coud	(Cornorato So	otor)			
	contributing	Male		Transgender	Non-	Total	Male	Female	Transgender	Non-	Total	Male		t (Corporate Se Transgender	Non-	Total	Subscribers  3	
	during the month	Wate	remale	mansyenuer	IRA	Total	Wale	remale	rransgender	IRA	Total	Wate	remale	mansgender	IRA	Total	Subscribers	
18-21	25,119	106	11	-	-	117	475	116	-	-	591	11	8	-	-	19	727	
22-25	3,25,364	783	188	-	-	971	2,295	862	-	-	3,157	496	264	-	-	760	4,888	
26-28	6,66,520	731	269	-	-	1,000	2,127	1,085	-	-	3,212	770	262	-	-	1,032	5,244	
29-35	23,51,356	770	309	-	-	1,079	3,873	2,423	-	-	6,296	1,815	391	-	-	2,206	9,581	
> 35	27,65,255	294	76	-	-	370	4,652	2,314	-	-	6,966	1,240	139	-	-	1,379	8,715	
Non-IRA	5,405	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	61,39,019	2,684	853	-	-	3,537	13,422	6,800	-	-	20,222	4,332	1,064	-	-	5,396	29,155	
			-					July 2	020									
Age	Total Existing						ı		ribers contribu	ıting du	ring the mo	nth						
	Subscribers contributing			Central Govt		1			State Govt				Non-Govt (Corporate Sector)					
	during the month	Male	Female	Transgender	Non-	Total	Male	Female	Transgender		Total	Male	Female	Transgender	Non- IRA	Total	Subscribers	
18-21	23,388	392	30	-	IRA -	422	477	178	_	IRA -	655	34	15	_	IKA -	49	1 126	
22-25	3,13,078	1,299	232	-	-	1,531	2,395	790	-	-	3,185	637	377	-	-	1,014		
26-28	6,49,773	954	230	-	-	1,184	3,013	1,177	-	-	4,190	1,003	387	-	-	1,390	-	
29-35	23,06,664	993	372	-	-	1,365	4,800	2,656	1	-	7,457	2,200	527	1	-	2,728	-	
> 35	26,60,885	354	113	-	-	467	4,398	2,588	-	-	6,986	1,980	259	-	-	2,239	9,692	
Non-IRA		_		_	_	_				_	_	_		_	_	_	-	
Total	59,58,455	3,992	977	-	-	4,969	15,083	7,389	1	-	22,473	5,854	1,565	1	-	7,420	34,862	
								August	2020									
Age	Total Existing								ribers contribu	ıting du	ring the mo	nth						
•	Subscribers			Central Govt					State Govt	•	<b>J</b>		Non-Gov	t (Corporate Se	ctor)			
	contributing during the month	Male		Transgender	Non-	Total	Male	Female	Transgender	Non-	Total	Male	Female	Transgender	Non-	Total		
					IRA					IRA					IRA			
18-21	22,875	169	20	-	-	189	627	156	-	-	783	31	7	-	-	38	-	
22-25	3,19,806	1,435	261	-	-	1,696	2,940	966	-	-	3,906	497	322	-	-	819	-	
26-28	6,63,469	1,535	270	-	-	1,805	3,004	1,496	-	-	4,500	666	283	-	-	949		
29-35	23,86,409 27,99,759	1,520	432	-	-	1,952	5,111	3,340	-	-	8,451	1,333	289	-	-	1,622		
. 25		537	166	-		703	5,225	3,218	-	-	8,443	1,379	211	-		1,590	10,736	
> 35																		
> 35 Non-IRA		-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	1	

								Septemb	er 2020								
Age	Total Existing							New Subsc	ribers contribu	uting du	uring the mo	nth					
	Subscribers		-	Central Govt					State Govt				Non-Gov	t (Corporate Se	ctor)		Total New
	contributing during the month	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Subscribers
18-21	19,862	218	24	-	-	242	629	204	-	-	833	30	20	-	-	50	1,125
22-25	2,92,363	1,426	263	-	-	1,689	3,245	1,126	-	-	4,371	698	495	-	-	1,193	7,253
26-28	6,27,112	1,341	300	-	-	1,641	3,015	1,389	1	-	4,405	1,459	771	-	-	2,230	8,276
29-35	22,55,163	1,404	451	-	-	1,855	4,764	2,502	-	-	7,266	2,911	843	-	-	3,754	12,875
> 35	26,58,912	530	181	-	-	711	4,469	2,215	-	-	6,684	1,961	309	-	-	2,270	9,665
Non-IRA	5,480	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	58,58,892	4,919	1,219	-	-	6,138	16,122	7,436	1	-	23,559	7,059	2,438	-	-	9,497	39,194
			October 2020														
Age	Total Existing							New Subsc	ribers contribu	uting du	ıring the mo	nth					
	Subscribers		(	Central Govt					State Govt				Non-Gov	t (Corporate Se	ctor)		Total New
	contributing during the month	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Subscribers
18-21	20,841	289	23	-	-	312	881	283	-	-	1,164	34	23	-	-	57	1,533
22-25	3,00,706	1,935	281	-	-	2,216	4,585	1,500	-	-	6,085	568	280	-	-	848	9,149
26-28	6,32,191	1,815	323	1	-	2,139	4,171	1,891	-	-	6,062	680	283	-	-	963	9,164
29-35	22,98,486	1,723	459	-	-	2,182	5,846	2,994	-	-	8,840	1,313	358	-	-	1,671	12,693
> 35	27,75,109	635	189	-	-	824	5,667	2,862	-	-	8,529	1,419	179	-	-	1,598	10,951
Non-IRA	4,427	-	-	-	-	-	1	-	-	-	-	•	•	-	-	1	-
Total	60,31,760	6,397	1,275	1	-	7,673	21,150	9,530	-	-	30,680	4,014	1,123	-	-	5,137	43,490
_								Novembe									
Age	Total Existing Subscribers								ribers contribu	uting du	iring the mo	nth					
	contributing			Central Govt					State Govt					t (Corporate Se	<u> </u>		Total New
	during the month	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Subscribers
18-21	22,489	284	24	-	-	308	852	326	-	-	1,178	14	17	-	-	31	1,517
22-25	3,28,594	2,047	271	-	-	2,318	4,594	1,761	-	-	6,355	493	222	-	-	715	9,388
26-28	6,98,446	1,861	321	-	-	2,182	4,729	2,442	-	-	7,171	674	206	-	-	880	10,233
29-35	25,59,451	1,678	371	-	-	2,049	8,565	4,336	-	-	12,901	1,327	271	-	-	1,598	16,548
> 35	31,04,909	639	200	-	-	839	8,936	4,212	1	-	13,149	2,537	269	2	-	2,808	16,796
Non-IRA	5,579	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	67,19,468	6,509	1,187	-	-	7,696	27,676	13,077	1	-	40,754	5,045	985	2	-	6,032	54,482
								Decembe	r 2020								
Age	Total Existing							New Subsc	ribers contribu	uting du	uring the mo	nth					
	Subscribers			Central Govt					State Govt				Non-Gov	t (Corporate Se	ctor)		
	contributing during the month	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-	Total	Total New Subscribers
18-21	19,319	231	23	_	-	254	657	229	-	-	886	152	26	-	-	178	1,318
22-25	2,86,020	2,049	285	-	-	2,334	3,387	1,418	-	-	4,805	1,021	408	-	-	1,429	8,568
26-28	6,47,757	2,067	327	_	-	2,394	4,082		-	-	6,443	1,360	422	-	-	1,782	10,619
29-35	24,03,402	1,797	430	_	-	2,227	7,549		-	-	12,037	2,000	338	1	-	2,339	16,603
	,,	.,,.	.00	<b>!</b>	<b>├</b>	_,	.,	.,	ļ	-	,	_,		· .		_,_,_	, 500

2.3.1. **23,61,208** new subscribers joined and contributed in the NPS Central Government, State Governments and Corporate schemes during September 2017 to December 2020.

4,196

12,692

12,511

2,184

6,717

232

1,426

2,416

15,932

53,040

## Note:

> 35

Non-IRA

Total

(1) Source: PFRDA.

27,64,557

61,24,994

3,939

731

6,875

274

1,339

- (2) NPS is applicable to any citizen of India, whether resident or non-resident, individuals who are aged between 18 60 years as on the date of submission of his/her application. The above NPS data is exclusive of All Citizen Sector, NPS Lite schemes and Atal Pension Yojana (see Endnote 3).
- (3) For more details, please visit website of PFRDA <a href="https://www.pfrda.org.in">https://www.pfrda.org.in</a>.

1,005

8,214

8,315

23,990

- 3. The present report gives different perspectives on the levels of employment in the formal sector and does not measure employment at a holistic level. The Ministry welcomes suggestions for improvement in content, coverage and presentation.
- 4. The next report is due for release on 25.03.2021.

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#### **Endnote: Coverage and Sources of data**

- 1. The Employees' Provident Fund (EPF) is a mandatory savings scheme under the Employees' Provident Funds and Miscellaneous Provisions Act, 1952. It is managed under the aegis of Employees' Provident Fund Organization (EPFO). It covers every establishment in which 20 or more persons are employed (and certain other establishments which may be notified by the Central Government even if they employ less than 20 persons each), subject to certain conditions and exemptions as provided for in the Act. The pay ceiling is Rs.15000/- per month. Persons drawing pay above Rs. 15,000/- are exempted or can be enrolled with some permission or on voluntary basis. The number of members subscribing to this scheme gives an idea of the level of employment in the formal sector. The data on subscribers-new members, exited members and those subscribers that re-started their subscription is sourced from EPFO. More details are available at <a href="https://www.epfindia.gov.in">https://www.epfindia.gov.in</a>.
- 2. The Employees' State Insurance Act, 1948 is applicable to non-seasonal, manufacturing establishments (other than a mine subject to the operation of the Mines Act, 1952 (35 of 1952), or a railway running shed) employing 10 or more workers. For health and medical institutions, the threshold limit is 20 or more workers. ESI Scheme for India is an integrated social security scheme tailored to provide socio-economic protection to the workers in the organized sector and their dependents, in contingencies, such as Sickness, Maternity and Death or Disablement due to an employment injury or occupational hazard. The wage ceiling is Rs.21000/- per month. Subscribers are termed as Insured Persons (IP) and a new IP number can also arise due to change in employment. Employees may cease to pay contribution due to wage exceeding the statutory ceiling of Rs.21000/- per month or owing to resignation, death, retirement or dismissal. The number of subscribers of this scheme also gives an idea of the level of employment in the formal sector. Data is sourced from Employees' State Insurance Corporation (ESIC) and the information may have an element of duplication with EPF data and is thus not additive. More details are available at <a href="https://www.esic.nic.in">https://www.esic.nic.in</a>.
- 3. The Pension Fund Regulatory and Development Authority (PFRDA)'s National Pension Scheme (NPS) is an easily accessible, low cost, tax-efficient, flexible and portable retirement account. Under the NPS schemes for the Govt. Sector, the individual contributes to his retirement account and also his employer will co-contribute for the social security/welfare of the individual. NPS is designed on defined contribution basis wherein the subscriber contributes to his account, and the accumulated wealth depends on the contributions made and the income generated from investment of such wealth. From 1<sup>st</sup> January 2004, the Central and the State Governments have adopted this scheme for new employees except for armed forces. Most of the State Governments also adopted NPS subsequent to adoption of NPS by Central Government. NPS was extended to Corporate Sector from 2009 onwards and it provides platform for Corporates to make co-contribution in NPS accounts of their subscribers or facilitate them to make their own contributions for their NPS accounts. There are three variations of contributions i.e. only from employer, only from employee and contributions from both employer and employee. More details are available at <a href="https://www.pfrda.org.in">https://www.pfrda.org.in</a>.

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