# Ministry of Statistics & Programme Implementation National Statistical Office

Dated 3<sup>rd</sup> Agrahayana, Saka 1945 24<sup>th</sup> November, 2023

#### Payroll Reporting in India: An Employment Perspective – September, 2023

#### Introduction

- 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. The numbers of subscribers are from various sources and there are elements of overlap. Therefore, the estimates from various sources are not additive. Detailed information is separately published on the respective organizational websites for the period September, 2017 to September, 2023. The information is based on the number of subscribers, and the tables reflect a dynamic status for seven sets of periods (a) September 2017 March 2018, (b) April 2018 March 2019, (c) April 2019 March 2020, (d) April 2020 March 2021, (e) April 2021 March 2022 (f) April 2022 March 2023 and (g) Monthly data from April 2023 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.

# 2.1 Employees' Provident Funds Scheme: September, 2017 to September, 2023 PROVISIONAL ESTIMATES OF SUBSCRIBERS BY AGE AS PER EPFO RECORDS (IN NUMBERS)

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

Age	Numbe	r of new EP	Fsubscr	ibers durin	g the period	Number of r	nembers th	at cease period	d subscrib	ing during the	Number of exited m		rejoined period	d and resu	bscribed during
	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	, .,				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

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

Age	Numbe	er of new EP	Fsubscr	ibers durin	g the period	Number of r	nembers th	at cease period	d subscrib	ing during the	Number of exited m		rejoine period	d and resu	oscribed during
	Male					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

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

Age	Numbe	r of new EP	Fsubscr	ibers durir	ng the period	Number of r	nembers th	at cease period	d subscrib	ing during the	Number of exited m		rejoined period	d and resu	bscribed during
	Male	Female	Others	Not	Total	Male	Female	Others	Not	Total	Male	Female	Others	Not	Total
				Available					Available					Available	
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					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) Total during April 2020 - March 2021

Age	Numbe	r of new EP	Fsubscr	ibers durin	ng the period	Number of I	members th	at cease period	d subscrib	ing during the	Number of exited m		o rejoine period	d and resu	bscribed during
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total
Less than 18	59,935	23,410	1	1	83,347	10,375	8,338	-	4	18,717	4,201	2,870	-	-	7,071
18-21	18,85,407	4,23,709	31	4	23,09,151	8,45,609	2,05,363	13	5	10,50,990	7,55,801	1,30,405	17	-	8,86,223
22-25	16,16,288	4,73,791	37	7	20,90,123	17,41,385	4,74,153	37	290	22,15,865	18,76,162	3,53,697	49	-	22,29,908
26-28	7,17,797	1,90,842	18	7	9,08,664	12,07,911	2,97,393	27	480	15,05,811	12,94,089	2,41,392	29	-	15,35,510
29-35	10,52,037	3,82,232	33	20	14,34,322	18,76,453	4,64,700	31	947	23,42,131	18,64,799	3,72,264	33	4	22,37,100
More than 35	12,72,200	4,51,032	19	40	17,23,291						16,73,680	3,72,978	42	2	20,46,702
Total	66,03,664	19,45,016	139	79	85,48,898	77,58,761	20,20,542	141	3,593	97,83,037	74,68,732	14,73,606	170	6	89,42,514

# (e) Total during April 2021 – March 2022

Age	Numbe	r of new EPI	Fsubscr	ibers durir	ng the period	Number of r	nembers th	at cease period	d subscribi	ing during the	Number of exited m		rejoine period	d and resu	oscribed during
	Male	Female	Others	Not	Total	Male	Female	Others	Not	Total	Male	Female	Others	Not	Total
				Available					Available					Available	
Less than 18	65,532	23,818		2	89,352	12,284	10,037	,	8	22,329	4,879	3,759		-	8,638
18-21	24,42,639	6,55,394	18	11	30,98,062	10,47,980	2,46,818	6	4	12,94,808	9,65,377	1,86,079	6	-	11,51,462
22-25	21,42,970	7,86,469	32	20	29,29,491	21,54,385	6,16,630	45	153	27,71,213	26,78,748	5,80,802	61	-	32,59,611
26-28	8,95,461	2,90,262	22	19	11,85,764	15,50,152	4,10,791	21	310	19,61,274	20,05,938	4,30,691	32	-	24,36,661
29-35	12,15,955	5,00,328	32	32	17,16,347	23,76,500	5,96,414	38	988	29,73,940	29,26,561	6,19,970	43	2	35,46,576
More than 35	13,39,485	5,06,493	31	38	18,46,047	23,31,975	6,34,230	46	1,937	29,68,188	24,08,732	5,49,583	45	6	29,58,366
Total	81,02,042	27,62,764	135	122	1,08,65,063	94,73,276	25,14,920	156	3,400	1,19,91,752	1,09,90,235	23,70,884	187	8	1,33,61,314

# (f) Total during April 2022 – March 2023

Age	Numbe	er of new EP	Fsubscr	ibers durin	g the period	Number of r	members th	at cease period	d subscrib	ing during the	Number of exited m		rejoine period	d and resu	bscribed during
	Male	Female	Others	Not	Total	Male	Female	Others	Not	Total	Male	Female	Others	Not	Total
				Available					Available					Available	
Less than 18	69,513	18,988	1	-	88,502	12,574	6,518	-	5	19,097	4,944	3,221	-	-	8,165
18-21	26,63,813	7,15,017	18	5	33,78,853	11,73,314	2,77,069	2	3	14,50,388	10,91,821	2,05,641	-		12,97,462
22-25	21,93,298	8,37,331	26	12	30,30,667	23,93,856	7,11,492	30	35	31,05,413	30,55,018	6,44,538	38		36,99,594
26-28	9,18,524	3,17,361	22	5	12,35,912	17,33,099	4,59,130	34	110	21,92,373	23,54,736	4,63,832	49		28,18,617
29-35	12,52,947	5,46,366	31	12	17,99,356	27,02,310	6,75,527	39	408	33,78,284	35,46,281	7,04,291	49	1	42,50,622
More than 35	14,07,985	5,57,100	41	37	19,65,163					29,68,022	6,77,973	38	6	36,46,039	
Total	85,06,080	29,92,163	139	71	1,14,98,453	1,05,43,780	28,21,971	143	1,369	1,33,67,263	1,30,20,822	26,99,496	174	7	1,57,20,499

# (g) Monthly data from April 2023 onwards

							Apri	2023							
Age	Numbe	r of new EPI	Subscri	ibers durin	g the month	Number of r	nembers th	at cease month	d subscrib	ing during the	Number of exited m		o rejoined month	d and resu	oscribed during
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total
Less than 18	7,583	2,638		-	10,221	1,204	609	-	-	1,813	540	481	-	-	1,021
18-21	2,13,336	52,937	4	-	2,66,277	1,07,814	26,566	1	-	1,34,381	99,841	20,190	-	-	1,20,031
22-25	1,63,838	65,240	4	-	2,29,082	2,06,763	62,709	-	2	2,69,474	2,70,421	59,820	1		3,30,242
26-28	73,624	27,446	-	1	1,01,071	1,50,803	39,369	4	7	1,90,183	2,16,393	42,228	3	-	2,58,624
29-35	1,04,212	47,356	2	2	1,51,572	2,37,208	62,351	4	14	2,99,577	3,42,799	69,125	6	-	4,11,930
More than 35	1,23,549	51,935	2	3	1,75,489	2,35,335	73,236	2	44	3,08,617	3,21,562	74,807	2		3,96,371
Total	6,86,142	2,47,552	12	6	9,33,712	9,39,127	2,64,840	11	67	12,04,045	12,51,556	2,66,651	12		15,18,219

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							May	2023							
Age	Numbe	r of new EP	Fsubscr	ibers durin	g the month	Number of		at cease		ing during the	Number of exited m			d and resul	oscribed during
	Male	Female		Not Available	Total	Male	Female	Others	Not Available	Total	Male	the Female	month Others	Not Available	Total
Less than 18	8,077	2,415	-	- Available	10,492	1,159	746	-	- Available	1,905	450	265	-	- Available	715
18-21	2,39,077	56,821	2	-	2,95,900	1,02,777	25,323	1	-	1,28,101	98,633	18,890	-	-	1,17,523
22-25	1,71,069	62,864	3	-	2,33,936	1,97,154	61,930	1	1	2,59,086	2,55,236	52,978	2	-	3,08,216
26-28	73,689	25,207	1	1	98,898	1,44,028	38,893	5	1	1,82,927	1,99,770	37,094	7	-	2,36,871
29-35	1,02,942	42,859	1	1	1,45,803	2,28,919	60,616	5	19	2,89,559	3,02,674	57,043	4	-	3,59,721
More than 35	1,17,778	45,745	3	1	1,63,527	2,39,940	70,533	6	60	3,10,539	2,61,868	59,429	1	-	3,21,298
Total	7,12,632	2,35,911	10	3	9,48,556	9,13,977	2,58,041	18	81	11,72,117	11,18,631	2,25,699	14	-	13,44,344
							June	2023							
Age	Numbe	r of new EP	Fsubscr	ibers durin	g the month	Number of			ed subscrib	ing during the	Number of exited m		rejoined month	d and resul	oscribed during
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total
Less than 18	7,672	2,411	-	-	10,083	1,264	747	-	-	2,011	474	262	-	-	736
18-21	2,68,964	73,300	3	1	3,42,268	93,636	23,723	3	-	1,17,362	1,01,304	19,195	1	-	1,20,500
22-25 26-28	1,88,213 76,566	76,075 29,172	5 1	-	2,64,293 1,05,739	1,85,154 1,39,002	58,566 37,008	2 10	3 16	2,43,725 1,76,036	2,65,678 2,06,832	55,546 40,018	1 2	-	3,21,225 2,46,852
29-35	1,05,935	54,531	3	1	1,05,739	2,25,918	57,008	6	32	2,83,006	3,11,572	65,683	12	-	3,77,267
More than 35	1,20,978	57,265	3	-	1,78,246	2,22,884	61,437	5	62	2,84,388	2,66,573	71,999	4	1	3,38,577
Total	7,68,328	2,92,754	15	2	10,61,099	8,67,858	2,38,531	26	113	11,06,528	11,52,433	2,52,703	20	1	14,05,157
							1	2000							
Age						Number of	-	2023	ed subscrib	ing during the	Number of exited m	embers who	n reinine	d and resul	oscribed during
J	Numbe	r of new EP	Fsubscr	ibers durin	g the month			month					month		
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total
Less than 18	6,411	1,905	-	1	8,317	925	565	-	-	1,490	379	216	-	-	595
18-21	2,69,481	75,520	3	-	3,45,004	82,973	21,303	-	-	1,04,276	94,854	17,935	-	-	1,12,789
22-25	2,02,129	78,969	-	-	2,81,098	1,57,691	52,239	-	-	2,09,930	2,62,462	52,803	2	-	3,15,267
26-28	79,224	27,700	2	-	1,06,926	1,12,261	31,476	2	-	1,43,739	2,14,145	38,820	5	-	2,52,970
29-35	1,10,159	50,022	6	-	1,60,187	1,82,616	47,467	3	12	2,30,098	3,30,866	60,692	1	-	3,91,559
More than 35	1,25,425 <b>7,92,829</b>	54,199 <b>2,88,315</b>	3 14	2	1,79,629 <b>10,81,161</b>	1,81,269 <b>7,17,735</b>	50,847 <b>2,03,897</b>	2 7	37 <b>49</b>	2,32,155 9,21,688	2,79,812 11,82,518	62,993 <b>2,33,459</b>	3 11	-	3,42,808 <b>14,15,988</b>
A								st 2023				<del></del>			
Age	Numbe	r of new EP	Fsubscr	ibers durin	g the month	Number of I	nembers to	month	ea subscrib	ing during the	Number of exited m		o rejoined month	a and resul	oscribed during
	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total	Male	Female	Others	Not Available	Total
Less than 18	5,256	1,619	-	-	6,875	717	384	-	1	1,102	338	235	-	-	573
18-21	2,38,408	66,508	1	-	3,04,917	65,259	17,572	-	-	82,831	81,198	15,599	-	-	96,797
22-25	1,77,334	70,428 24,002	2	- 2	2,47,764 94,841	1,24,525 91,071	42,358 26,001	3	- 25	1,66,884	2,28,742 1,88,356	46,924	3	-	2,75,669 2,22,358
26-28 29-35	70,836 99,748	42,387	3	-	1,42,138	1,43,713	36,816	1	27	1,17,100 1,80,557	2,95,143	34,001 54,120	8	-	3,49,271
More than 35	1,12,517	44,036	3	1	1,56,557	1,27,100	36,288	-	37	1,63,425	2,56,343	55,205	1	-	3,11,549
Total	7,04,099	2,48,980	10	3	9,53,092	5,52,385	1,59,419	5	90	7,11,899	10,50,120	2,06,084	13	-	12,56,217
							Septem	ber 202	23						
Age	Numbe	r of new FP	Feuhecr	ihors durin	g the month	Number of				ing during the	Number of exited m			d and resul	oscribed during
		Female			Total	Mala	Famala	month		Total	Male		month	Net	Total
	Male		Others	Not Available		Male		Others	Not Available	Total		Female	Others	Not Available	
Less than 18	4,686	1,402	-	-	6,088	300	146	-	-	446	260	190	-	-	450
18-21	2,30,123	63,297	6		2,93,426	28,328	8,314	1	-	36,643	79,561	14,341	-	-	93,902
22-25	1,66,751	65,152	1 6	-	2,31,904	59,547 45,153	22,256	- 1	- 1	81,803	2,21,296	43,849	2	-	2,65,147
26-28 29-35	66,503 92,743	21,632 36,850	-	1	88,141 1,29,594	45,153 74,451	14,929 20,909	3	1	60,084 95,364	1,83,716 2,82,932	32,776 50,098	3	-	2,16,495 3,33,032
More than 35	1,04,369	38,059	2		1,42,430	69,781	19,992	1	16	89,790	2,34,789		4	-	2,84,136
Total	6,65,175	2,26,392	15	1	8,91,583	2,77,560	86,546	6	18	3,64,130	10,02,554	49,343 <b>1,90,597</b>	11	-	11,93,162

#### 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 month, 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 September, 2023

#### PROVISIONAL ESTIMATES OF SUBSCRIBERS BY AGE AS PER ESIC RECORDS (IN NUMBERS)

# (a) Total during September 2017 - March 2018

Age		of existing e 2017) who p		•		f newly reg contribution		mployees & he period
	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

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

Age		of existing 2018) who		•		f newly regi contribution		mployees & he period
	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 e 2019) who p		•		f newly regi		mployees & he period
	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) Total during April 2020 - March 2021

Age		of existing 2020) who		,		newly regi		mployees & he period
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	7,903	6,218	1	14,122	17,507	12,013	1	29,521
18-21	12,12,214	2,47,873	35	14,60,122	20,46,479	3,26,385	60	23,72,924
22-25	35,71,875	8,13,528	137	43,85,540	27,05,977	4,92,221	89	31,98,287
26-28	29,03,825	5,25,690	100	34,29,615	13,72,301	2,25,233	54	15,97,588
29-35	51,62,529	10,52,692	207	62,15,428	17,95,504	3,95,204	64	21,90,772
More than 35	72,53,635	20,17,777	401	92,71,813	16,95,700	4,20,438	72	21,16,210
Total	2,01,11,981	46,63,778	881	2,47,76,640	96,33,468	18,71,494	340	1,15,05,302

# (e) Total during April 2021 – March 2022

Age		of existing e 2021) who p		•		f newly reg		mployees & he period
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	5,637	4,625	-	10,262	16,384	10,995	1	27,380
18-21	9,95,477	2,11,775	29	12,07,281	24,03,240	4,55,767	71	28,59,078
22-25	34,90,585	8,35,266	126	43,25,977	35,45,734	7,87,989	121	43,33,844
26-28	30,14,838	5,69,210	103	35,84,151	18,18,225	3,40,370	79	21,58,674
29-35	54,30,409	10,95,461	216	65,26,086	22,97,763	5,61,605	85	28,59,453
More than 35	77,57,219	22,17,941	425	99,75,585	20,78,870	5,95,295	104	26,74,269
Total	2,06,94,165	49,34,278	899	2,56,29,342	1,21,60,216	27,52,021	461	1,49,12,698

# (f) Total during April 2022 – March 2023

Age		of existing e 2022) who p		•		f newly reg contribution		mployees & he period
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	8,273	4,669	-	12,942	16,975	8,165	2	25,142
18-21	15,04,107	3,62,481	46	18,66,634	27,12,219	5,46,464	95	32,58,778
22-25	39,81,425	10,54,213	132	50,35,770	38,13,644	8,98,724	146	47,12,514
26-28	31,39,730	6,21,558	128	37,61,416	20,03,759	3,99,870	98	24,03,727
29-35	57,01,095	12,68,728	221	69,70,044	25,55,303	6,74,090	116	32,29,509
More than 35	81,95,847	25,67,546	427	1,07,63,820	23,78,317	7,64,936	100	31,43,353
Total	2,25,30,477	58,79,195	954	2,84,10,626	1,34,80,217	32,92,249	557	1,67,73,023

April 2023

# (g) Monthly data from April 2023 onwards

Age	Number of e	xisting emplo the mo		o paid during		newly regi		mployees & he month		
	Male	Female	Others	Total	Male	Female	Others	Tota		
Less than 18	6,019	3,702	-	9,721	1,642	1,189	1	2,832		
18-21	11,93,569	2,87,782	34	14,81,385	2,31,976	48,776	12	2,80,764		
22-25	37,60,058	10,16,863	117	47,77,038	2,86,139	74,806	8	3,60,953		
26-28	30,89,803	6,30,019	105	37,19,927	1,54,777	34,292	5	1,89,074		
29-35	57,54,104	12,57,633	198	70,11,935	2,03,620	60,005	9	2,63,634		
More than 35	84,47,130	27,13,037	393	1,11,60,560	2,01,865	72,187	13	2,74,065		
Total	2,22,50,683	59,09,036	847	2,81,60,566	10,80,019	2,91,255	48	13,71,322		
				May 2023						
Age	Number of e	xisting emplo the mo		o paid during		newly regi		mployees & he month		
	Male	Female	Others	Total	Male	Female	Others	Total		
Less than 18	6,491	4,357	-	10,848	1,674	1,200	-	2,874		
18-21	12,78,191	3,09,858	35	15,88,084	2,57,633	54,853	7	3,12,493		
22-25	38,02,196	10,33,473	115	48,35,784	3,22,845	82,937	16	4,05,798		
26-28	30,88,823	6,29,139	108	37,18,070	1,71,916	37,856	10	2,09,782		
29-35	57,38,665	12,56,526	191	69,95,382	2,32,453	66,597	9	2,99,059		
More than 35	84,21,924	26,93,717	382	1,11,16,023	2,29,804	82,238	4	3,12,046		
Total	2,23,36,290	59,27,070	831	2,82,64,191	12,16,325	3,25,681	46	15,42,052		
				June 2023						
Age	Number of existing employees who paid during									
	Male	Female	Others	Total	Male	Female	Others	Tota		
Less than 18	7,051	4,833	-	11,884	1,750	1,191	-	2,941		
18-21	13,80,400	3,38,356	39	17,18,795	2,73,784	60,190	9	3,33,983		
00.05										

22-25

26-28

More than 35

38,82,884

31,05,903

84,13,265

2,25,31,699

10,56,124

6,33,363

27,20,548

60,27,579

114

117

376

49,39,122

37,39,383

1,11,34,189

2,85,60,117

3,29,821

1,70,827

2,15,759

12,17,965

80,813

35,838

75,627

12

12

4,10,646

2,06,677

2,91,392

15,35,472

				July 2023				
Age	Number of ex	cisting emplo the mo	•	o paid during		newly reg		mployees & he month
	Male	Female	Others	Total	Male	Female	Others	Tota
Less than 18	7,539	5,278	-	12,817	1,535	1,025	-	2,560
18-21	14,74,021	3,65,797	40	18,39,858	2,64,012	59,421	5	3,23,438
22-25	39,81,808	10,84,681	124	50,66,613	3,29,051	81,320	10	4,10,381
26-28	31,43,641	6,41,547	116	37,85,304	1,69,478	35,501	10	2,04,989
29-35	57,82,859	12,98,207	190	70,81,256	2,22,296	63,965	8	2,86,269
More than 35	84,38,893	27,52,150	371	1,11,91,414	2,12,104	77,995	7	2,90,106
Total	2,28,28,761	61,47,660	841	2,89,77,262	11,98,476	3,19,227	40	15,17,743
			-	August 2023				
	Number of ex	cisting emplo	oyees wh	o paid during	Number of	newly reg	mployees &	
Age		the mo	onth		paying o	ontribution	n during t	he month
	Male	Female	Others	Total	Male	Female	Others	Total
Less than 18	8,057	5,557	-	13,614	1,556	793	-	2,349
18-21	15,52,079	3,87,163	46	19,39,288	2,51,953	55,757	11	3,07,721
22-25	40,44,953	11,04,464	120	51,49,537	3,15,670	79,180	15	3,94,865
26-28	31,60,401	6,45,031	115	38,05,547	1,63,865	34,471	6	1,98,342
29-35	57,96,974	13,10,067	201	71,07,242	2,19,197	61,061	13	2,80,271
More than 35	84,42,126	27,60,236	385	1,12,02,747	2,11,550	74,752	9	2,86,311
Total	2,30,04,590	62,12,518	867	2,92,17,975	11,63,791	3,06,014	54	14,69,859
				ptember 2023				
	Number of ex			o paid during				mployees &
Age	Male	the mo	Others	Total	paying o	ontribution Female	Others	ne montn Total
Less than 18	8.373	5.901	Others	14,274	1,382	741	Others	2.123
18-21	16,21,463	4,07,992	49	20,29,504	2,47,850	54,050	7	3,01,907
22-25	40,69,103	11,14,452	121	51,83,676	3,06,567	75,723	12	3,82,302
26-28	31,46,881	6,41,162	114	37.88.157	1,57,582			1,89,248
29-35	57,51,826	13,05,790	194	70,57,810	2,07,762	55,120	8	2,62,891
More than 35	83,41,869	27,30,765	381	1,10,73,015	1,96,657	65,474	12	2,62,143
Total	2,29,39,515	62,06,062	859	2,91,46,436	11,17,800	2,82,766	48	14,00,614

#### 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 September, 2023

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

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

	Total Existing							New S	Subscribers co	ntributing o	during the perio	od					
Age	Subscribers (as			Central Govt					State Govt				Non-Go	vt (Corporate S	Sector)		Total New
1.95	on 01.09.2017) contributing	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	Subscribers
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

	Total Existing							New S	Subscribers co	ntributing o	during the peri	od					
Age	Subscribers (as		(	Central Govt					State Govt				Non-Go	vt (Corporate S	Sector)		Total New
1.50	on 01.04.2018) contributing	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	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

	Total Existing							New S	lubscribers co	ntributing o	during the peri	od					
Age	Subscribers (as		(	Central Govt					State Govt				Non-Go	vt (Corporate S	Sector)		Total New
	on 01.04.2019) contributing	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	Subscribers
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

# (d) Total during April 2020 – March 2021

	Total Existing							New S	Subscribers co	ontributing	during the peri	od					
Age	Subscribers (as		(	Central Govt					State Govt				Non-Go	vt (Corporate S	Sector)		Total New
	on 01.04.2020) contributing	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	Subscribers
18-21	11,381	2,263	235	-	-	2,498	6,895	2,061		2	8,958	365	137			502	11,958
22-25	2,67,231	20,667	3,024	-		23,691	45,581	15,481		-	61,062	9,572	5,057	1		14,630	99,383
26-28	6,73,322	22,017	4,057	1	-	26,075	48,769	23,641	2	-	72,412	16,686	6,631	3		23,320	1,21,807
29-35	28,26,029	20,459	5,438	-	-	25,897	80,035	47,099	2	-	1,27,136	37,724	9,229	12	-	46,965	1,99,998
> 35	37,44,535	8,388	2,758	-	-	11,146	82,889	45,544	2	5	1,28,440	50,058	6,040	4		56,102	1,95,688
Non-IRA	8,131	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	75,30,629	73,794	15,512	1	-	89,307	2,64,169	1,33,826	6	7	3,98,008	1,14,405	27,094	20	-	1,41,519	6,28,834

# (e) Total during April 2021 – March 2022

	Total Existing							New S	Subscribers co	ntributing o	during the peri	od					
Age	Subscribers (as		(	Central Govt					State Govt				Non-Go	vt (Corporate S	Sector)		Total New
	on 01.04.2021) contributing	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	Subscribers
18-21	6,879	2,646	585	-	-	3,231	5,975	2,385	-	-	8,360	1,083	866	-	-	1,949	13,540
22-25	2,50,113	37,484	7,791	-	-	45,275	39,081	17,314	3	-	56,398	15,656	9,422	-	-	25,078	1,26,751
26-28	6,87,903	37,724	6,557	1	-	44,282	47,558	25,659	7	-	73,224	24,334	11,035	-	-	35,369	1,52,875
29-35	31,38,374	27,379	5,596	-	-	32,975	1,01,131	65,074	19	-	1,66,224	53,399	13,819	3	-	67,221	2,66,420
> 35	47,19,368	8,293	2,902	1	-	11,196	1,24,113	73,380	22	-	1,97,515	99,540	11,931	2	-	1,11,473	3,20,184
Non-IRA	4,162	-	-	-	-			-	-	17	17		-	-	-	-	17
Total	88,06,799	1,13,526	23,431	2		1,36,959	3,17,858	1,83,812	51	17	5,01,738	1,94,012	47,073	5	-	2,41,090	8,79,787

# (f) Total during April 2022 – March 2023

	Total Existing							New S	Subscribers co	ntributing	during the peri	od					
Age	Subscribers (as		C	Central Govt					State Govt				Non-Go	vt (Corporate S	Sector)		Total New
	on 01.04.2022) contributing	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	Subscribers
18-21	7,019	3,812	721	1	-	4,534	6,626	1,818	-		8,444	1,632	990	-	-	2,622	15,600
22-25	2,12,143	25,923	7,506	-	-	33,429	43,869	19,336	-	-	63,205	19,420	10,127	1	-	29,548	1,26,182
26-28	6,32,308	32,153	8,407		-	40,560	52,778	30,441	2	-	83,221	24,865	11,124	1	-	35,990	1,59,771
29-35	30,52,578	28,264	8,655		-	36,919	88,584	64,410	2		1,52,996	56,687	17,662	3	-	74,352	2,64,267
> 35	51,40,758	10,067	4,281	-	-	14,348	94,409	62,508	4	-	1,56,921	74,651	12,979	2	-	87,632	2,58,901
Non-IRA	3,835	-	-	-	-	-	-	-	-	14	14	-	-	-	-	-	14
Total	90,48,641	1,00,219	29,570	1	-	1,29,790	2,86,266	1,78,513	8	14	4,64,801	1,77,255	52,882	7	-	2,30,144	8,24,735

# (g) Monthly data from April 2023 onwards

								Aŗ	oril 2023								
	Total Existing							New S	Subscribers co	ontributing	during the mor	th					
Age	Subscribers contributing		(	Central Govt					State Govt				Non-Go	vt (Corporate S	Sector)		Total New
	during the month	Male	IRA IRA									Non-IRA	Total	Subscribers			
18-21	18,337	1,633	359	-	-	1,992	494	325	-	-	819	77	32	-	-	109	2,920
22-25	2,27,958	5,618	1,279	-	-	6,897	3,088	1,537	-	-	4,625	953	459	-	-	1,412	12,934
26-28	5,31,643	3,136	838	-	-	3,974	4,894	2,312	-	-	7,206	1,181	489	-	-	1,670	12,850
29-35	22,41,264	2,262	906	-		3,168	8,250	5,003	1	-	13,254	2,875	841		-	3,716	20,138
> 35	36,48,338	979	449	-		1,428	7,769	5,235	1	-	13,005	3,662	597	-	-	4,259	18,692
Non-IRA	404	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	66,67,944	13,628	3,831	-	-	17,459	24,495	14,412	2	-	38,909	8,748	2,418	-	-	11,166	67,534

								Ma	ay 2023								
	Total Existing							New S	ubscribers co	ontributing	during the mon	th					
Age	Subscribers		(	Central Govt					State Govt				Non-Go	vt (Corporate S	Sector)		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	20,562	317	71	-	-	388	594	180	-	-	774	77	72	-	-	149	1,311
22-25	2,69,460	2,036	519	-	-	2,555	2,725	1,357		-	4,082	1,255	763	-		2,018	8,655
26-28	6,09,889	2,235	532	-	-	2,767	3,580	1,842		-	5,422	1,589	658	-		2,247	10,436
29-35	24,74,165	2,140	740	-	-	2,880	6,397	3,994	1	-	10,392	4,477	1,300	-		5,777	19,049
> 35	38,46,201	1,110	381	-	-	1,491	6,301	3,850		-	10,151	5,592	1,010	-		6,602	18,244
Non-IRA	1,045		-	-	-	-	-	-		-	-	-		-		-	
Total	72,21,322	7,838	2,243	-	-	10,081	19,597	11,223	1	-	30,821	12,990	3,803	-		16,793	57,695

	June 2023																
	Total Existing Subscribers contributing during the month		New Subscribers contributing during the month														
Age			(	Central Govt					State Govt					Total New			
		Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	Subscribers
18-21	16,602	345	61	-	-	406	522	189	-	-	711	68	29	-	-	97	1,214
22-25	2,51,157	2,174	471	-	-	2,645	2,624	1,214		-	3,838	1,690	1,035	-	-	2,725	9,208
26-28	5,86,538	2,472	564	-	-	3,036	3,335	1,746		-	5,081	1,676	721	-	-	2,397	10,514
29-35	23,84,157	2,380	673	-	-	3,053	5,723	3,787		-	9,510	3,407	974	-	-	4,381	16,944
> 35	37,77,696	1,027	324	-	-	1,351	6,457	4,232		-	10,689	4,079	716	-	-	4,795	16,835
Non-IRA	988	-	-	-	-	-	-				-		-	-	-	-	-
Total	70,17,138	8,398	2,093	-	-	10,491	18,661	11,168			29,829	10,920	3,475	-	-	14,395	54,715

								Jι	ıly 2023								
	Total Existing Subscribers contributing during the month		New Subscribers contributing during the month														
Age			(	Central Govt					State Govt				Total New				
		Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	Subscribers
18-21	19,112	807	85	-	-	892	557	379	-	-	936	662	262	-	-	924	2,752
22-25	2,52,888	4,120	561	-	-	4,681	3,133	1,703	-	-	4,836	2,178	854	-	-	3,032	12,549
26-28	5,89,427	3,313	643	-	-	3,956	3,758	1,833	-	-	5,591	2,651	1,223	1	-	3,875	13,422
29-35	24,36,441	2,768	739	-	-	3,507	6,330	3,677	-	-	10,007	6,833	2,733		-	9,566	23,080
> 35	38,47,067	1,058	417	-	-	1,475	7,817	3,339	1	-	11,157	8,636	3,297	3	-	11,936	24,568
Non-IRA	718	-	-	-	-	-		-	-	1	1		-		-	-	1
Total	71,45,653	12,066	2,445	-	-	14,511	21,595	10,931	1	1	32,528	20,960	8,369	4	-	29,333	76,372

	August 2023																
	Total Existing		New Subscribers contributing during the month														
Age	Subscribers contributing		C	Central Govt					State Govt				Total New				
c	during the month	Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	Subscribers
18-21	19,112	410	46	-	-	456	589	405	-	-	994	253	169	-	-	422	1,872
22-25	2,60,960	4,818	617	-		5,435	3,245	2,240		-	5,485	1,659	1,182	-	-	2,841	13,761
26-28	6,09,835	4,717	640	-		5,357	4,417	2,690	1		7,108	1,527	672	-	-	2,199	14,664
29-35	25,32,632	3,726	672	-		4,398	7,632	5,032			12,664	2,927	863	-	-	3,790	20,852
> 35	41,23,449	1,106	340	-		1,446	8,490	5,565	1		14,056	3,919	658	-	-	4,577	20,079
Non-IRA	1,032	-	-			-	-	-	-	-		•	-	-	-		-
Total	75,47,020	14,777	2,315	-	-	17,092	24,373	15,932	2	-	40,307	10,285	3,544		-	13,829	71,228

								Septe	mber 2023								
	Total Existing Subscribers contributing during the month		New Subscribers contributing during the month														
Age			(	Central Govt					State Govt				Total New				
		Male	Female	Transgender	Non- IRA	Total	Male	Female	Transgender	Non-IRA	Total	Male	Female	Transgender	Non-IRA	Total	Subscribers
18-21	19,418	699	53	-	-	752	1,204	749	-	-	1,953	88	72	-	-	160	2,865
22-25	2,45,428	5,927	547	-	-	6,474	5,126	2,385	-	-	7,511	1,826	1,020	-	-	2,846	16,831
26-28	5,61,258	5,332	569	-	-	5,901	5,493	2,451	2	-	7,946	1,473	730	-	-	2,203	16,050
29-35	22,75,409	4,096	542	-	-	4,638	8,341	4,662		-	13,003	2,198	779	1	-	2,978	20,619
> 35	38,50,649	888	284	-	-	1,172	8,276	4,270	1	-	12,547	2,698	536	-	-	3,234	16,953
Non-IRA	907	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	69,53,069	16,942	1,995	-	-	18,937	28,440	14,517	3	-	42,960	8,283	3,137	1	-	11,421	73,318

#### Note:

- (1) Source: PFRDA.
- (2) NPS is applicable to any citizen of India, whether resident or non-resident, individuals who are aged between 18 70 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>.
- 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 22.12.2023.

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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 restarted their subscription is sourced from EPFO. More details are available https://www.epfindia.gov.in.
- 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 Corporate 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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