

PFRDA aims to double the subscriber base of National Pension Scheme in a few year says Contractor

By A Business Reporter

“Pension Fund Regulatory and Development Authority (PFRDA) has been notified by Government in 2014 with main aim to promote and develop as a supervising regulator of pension and social security of people at large. At present there are only 2.6 lacs subscribers and the same is expected to grow manifold in the years to come,” said Hemant Contractor, Chairman, Pension Fund Regulatory and Development Authority (PFRDA) during an interactive meeting with World Trade Centre (WTC) Mumbai and All India Association of Industries (AIAI).

The Regulatory Authority was mainly created as earlier the pensions were given from Government and State Budget



<<(L-R): Y. R. Warerkar, Executive Director, MVIRDC WTC Mumbai; Vijay Kalantri, President, AIAI and Hemant Contractor, Chairman, PFRDA during an interactive meeting organised by WTC Mumbai in association with AIAI at WTC Mumbai rece.

but since the formation of this authority is given by us i.e. 10% of salary and DA equally contributed by the Government and employee, however, 2 states West Bengal and Tripura have not joined the scheme as yet. Till now, we have over 2,25,000 crores out of which 33,000 crores are invested in mutual funds added Contractor. 85% of the working people are working in unorganized sectors and only 15% people are working in organized sectors. Such schemes are promoted by Government to look after the welfare of people after 60 years and we have recommended Government to promote it as automatic enrollment scheme as in many other countries. Contractor further said that additionally, leveraging the Pradhan Mantri Jan-Dhan Yojana, Atal Pension Yojana, and the National

Health Protection Scheme can aid in efficient micro-insurance and micro-pension administration, thus increasing their penetration. There is also an urgent need to create a central repository of pension data to remove information asymmetry and increase actionable efficiencies.

Earlier in his welcome address, Vijay Kalantri, President, All India Association of Industries said, “The Pension Act was the need of the hour. Worldover Pension funds are being used in various projects. A regulatory authority system brings in the feeling of safety and security. So the National Pension System is most timely government should increase its scope and ambit as we have both organized and unorganized sectors. Kalantri suggested that the Banking Act also required a change.

१५ टक्के 'पेन्शन' म्युच्युअल फंडात

पीएफआरडीएचे अध्यक्ष
हेमंत कॉन्ट्रॅक्टर यांची माहिती
लोकमत न्यूज नेटवर्क

मुंबई : पेन्शन फंडाच्या अडीच लाख खात्यांमध्ये जमा २.२५ लाख कोटी रुपयांपैकी ३३ हजार कोटी अर्थात १४.६६ टक्के रक्कम म्युच्युअल फंडात गुंतविण्यात आली आहे. पेन्शन फंड नियामक व विकास प्राधिकरणाचे (पीएफआरडीए) अध्यक्ष हेमंत कॉन्ट्रॅक्टर यांनी ही माहिती दिली.

प्रामुख्याने असंघटित क्षेत्रातील कर्मचाऱ्यांच्या भविष्य निर्वाहासाठी केंद्राने २०१४मध्ये पीएफआरडीएची स्थापना केली. कर्मचाऱ्यांच्या बेसिक व महागाई भत्ता या एकत्रित रकमेच्या १० टक्के रक्कम ही पेन्शन फंड म्हणून पगारातून कापली जाते. यामधील खातेदारांची संख्या येत्या काही वर्षांत दुप्पट करण्याचे लक्ष्य असल्याचे कॉन्ट्रॅक्टर यांनी स्पष्ट केले.

सध्या देशात २.६० लाख कर्मचारी पीएफआरडीएशी संलग्न आहेत. यातील १५ टक्के संघटित तर अन्य असंघटित क्षेत्रातील आहे. सध्या देशातील १२ कोटी नागरिक ६० वर्षांचे वा त्यावरील आहेत. ही संख्या २०३०पर्यंत १८ कोटी व २०५०पर्यंत ३० कोटींवर जाईल. येत्या काळात ही योजना न्यू झीलंड, तुर्की यांच्याप्रमाणे 'ऑटो एनरोलमेंट' म्हणून राबवली जाईल, असे ते म्हणाले.