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# Gateway Policy Explorer: Retirement Series

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## India

# Survivor Old-Age Benefit Plan Details

## 1992-2025

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## Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact [policy@g2aging.org](mailto:policy@g2aging.org).

## Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

*Why are we tracking past policy?* Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

## Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

# India

Survivor Old-Age Benefits  
Plan details 1992-2025 \* †

In 1971, India established the Employees' Family Pension Scheme (FPS), a program that provides benefits to workers upon retirement and to families of workers upon their death. It was replaced by the Employees' Pension Scheme (EPS) in 1995. Survivors of individuals who were members of both EPS and FPS are entitled to either the FPS benefit or the EPS benefit, depending on which is greater. Additionally, surviving spouses are entitled to an individual's accumulations through the Employees' Provident Fund (EPF), which is a defined contribution pension system. Both funds are governed by the Employee Provident Fund Organization.

## Key Dates

First law: 1971

Major changes since 1992: 1995, 2009

The public pension system in India only covers workers employed with large firms in the formal sector. Informal workers and the self-employed are not eligible to participate in public pensions. Consequently, only a small portion of Indian workers are covered by these programs.

Indira Gandhi National Widow Pension Scheme established the Destitute-Widow Pension in 2009, and is a targeted, means-tested benefit to widowed women of Below Poverty Line (BPL) households.

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\* If you have questions or suggestions, please contact [policy@g2aging.org](mailto:policy@g2aging.org).

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

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## Chapter 1: Policy enacted 1992-1994

### Overview

In 1971, India established the [Employees' Family Pension Scheme \(FPS\)](#), a program that provides benefits to workers upon retirement and to families of workers upon their death. Additionally, surviving spouses are entitled to an individual's accumulations through the [Employees' Provident Fund \(EPF\)](#), which is a defined contribution pension system. Both funds are governed by the Employee Provident Fund Organization.

The public pension system in India, which includes both FPS and EPF, only covers workers employed with large firms in the formal sector. [Informal workers](#) and the self-employed are not eligible to participate in public pensions. Consequently, only about 12% of Indian workers are covered by public labor market pension funds based on the 2011 census ([OECD, 2023](#)).

Various other voluntary pension systems are also provided by the Indian government, some of which provide additional survivor benefits. The National Pension Scheme (NPS), established in 2004, is mandatory for central government employees, except those in the armed forces, and voluntary for all other Indian citizens. Details on this pension system, and on other voluntary systems, are not included in this document.

### Eligibility

This section discusses requirements for a surviving spouse or partner to be eligible to receive a benefit from their deceased spouse's old-age benefit system(s).

**Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history?** Answer: No

#### Age requirements to start benefits without penalty

- [Full eligibility age \(FEA\)](#)  
None
- **Does FEA vary by sex?** Answer: Not applicable
- **Does FEA vary by birth year?** Answer: Not applicable

#### Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**  
Eligibility conditions vary by benefit type.

##### [Employees' Family Pension Scheme \(FPS\)](#)

A surviving spouse receives a FPS Widower's Pension provided:

- ◊ Conditions concerning the deceased ([Ministry of Labour, 1971](#), Section 28):
  - They were participating in the workforce and a member of FPS or they were retired and receiving FPS benefits.
  - They contributed to FPS pension for a minimum of one year.
- ◊ Conditions concerning the surviving spouse ([Gazette of India, 1971](#), Section 29(a)):
  - They were married to the deceased.
  - They were the most senior surviving spouse, with seniority defined by the date of marriage (in the case of multiple surviving spouses).
  - They have not remarried after their spouse's death.

##### [Employees' Provident Fund \(EPF\) Survivor Benefit](#)

A surviving spouse receives a lump sum equivalent to the deceased's EPF entitlement if they —

- ◊ Conditions concerning the deceased: They contributed to EPF.
- ◊ Conditions concerning the surviving spouse ([Ministry of Labour, 2001](#), Section 16(2b)):
  - They were married to the deceased.
  - They were the most senior surviving spouse, with seniority defined by the date of marriage (in the case of multiple surviving spouses).
  - They have not remarried after their spouse's death.

#### Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: No

## Benefits

This section discusses how benefit payment levels are determined conditional on eligibility to receive benefits.

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Varies by benefit type —
  - ◊ **Employees' Family Pension Scheme (FPS):** Yes, a surviving spouse must not remarry to continue receiving this benefit.
  - ◊ **Employees' Provident Fund (EPF) Survivor Benefit:** No, a surviving spouse must meet the requirements at the time of claiming this benefit.

### Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Varies by benefit system:
  - ◊ **Employees' Family Pension Scheme (FPS):** Annuitable ([Ministry of Labour, 1971](#), Section 28)
  - ◊ **Employees' Provident Fund (EPF) Survivor Benefit:** Lump sum

### Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: No
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: No

### Benefit formula for claiming at FEA

Benefit formula varies by benefit system.

#### Employees' Family Pension Scheme (FPS)

Monthly benefit is calculated based on the deceased's age at the time of death, their monthly salary, and their contribution history with the FPS system ([Ministry of Labour, 1971](#), Section 28). Surviving spouses receive either 20% or 30% of the deceased's monthly salary, depending on whether the deceased's monthly salary was above or below Rs 400 per month (approximately \$4.80 US Dollars in 2024). The monthly benefit is also subject to a minimum and a maximum. See [Table 1](#) for details.

If the deceased was a contributing member of FPS for at least 7 years, then their spouse is entitled to a modified benefit of 50% of their monthly salary for an initial period of time ([Ministry of Labour, 1971](#), Section 28(2)). The time period of the modified benefit depends on the deceased's age at the time of death as follows:

- If the deceased reached age 60 before death: 7 years
- If the deceased did not reach age 60 before death: until the deceased would reach age 60, had they been alive

The modified survivor benefit is capped at two times the unmodified FPS benefit ([Ministry of Labour, 1971](#), Section 28(2)(a)). See [Formula 1](#) for details on the modified FPS benefit calculation.

After the time period for the higher benefit has lapsed, the surviving spouse will receive either 20% or 30% of the deceased's monthly salary for the rest of their life, or until they are remarried.

See [Formula 2](#) for details on FPS benefit calculation.

#### Employees' Provident Fund (EPF) Survivor Benefit

The surviving spouse is entitled to the full accumulated value of the deceased's EPF account at the time of death.

### Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: No

### Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: No

### Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

## Chapter 2: Policy enacted 1995-2008

### Policy change in 1995

The Employees' Pension Scheme of 1995 ([Ministry of Labour, 1995](#)) established the Employees' Pension Scheme (EPS), an earnings-related pension scheme that replaced the Employees' Family Pension Scheme. This act established new qualifying rules and benefit calculations for survivor benefits. However, surviving spouses of EPS members who were also contributing members of the FPS system are entitled to benefits as calculated under FPS if they are higher.

Other policy reforms during this period:

- GSR 747(E) of 2001 ([Ministry of Labour, 2001](#)), effective September 27, 2001, increased the maximum EPS widower's pension benefit following the EPS wage ceiling increase from Rs 5,000 to Rs 6,500.

### Overview

In 1971, India established the [Employees' Family Pension Scheme \(FPS\)](#), a program that provides benefits to workers upon retirement and to families of workers upon their death. It was replaced by the [Employees' Pension Scheme \(EPS\)](#) in 1995. Existing FPS members automatically became members of EPS and former FPS members who made contributions to FPS between April 1993 and November 1995 are also considered members of both systems. Survivors of individuals who were members of both EPS and FPS are entitled to either the FPS benefit or the EPS benefit, depending on which is greater. Additionally, surviving spouses are entitled to an individual's accumulations through the [Employees' Provident Fund \(EPF\)](#), which is a defined contribution pension system. Both funds are governed by the Employee Provident Fund Organization.

The public pension system in India, which includes both EPS and EPF, only covers workers employed with large firms in the formal sector. [Informal workers](#) and the self-employed are not eligible to participate in public pensions. Consequently, only about 12% of Indian workers are covered by public labor market pension funds based on the 2011 census ([OECD, 2023](#)).

Various other voluntary pension systems are also provided by the Indian government, some of which provide additional survivor benefits. The National Pension Scheme (NPS), established in 2004, is mandatory for central government employees, except those in the armed forces, and voluntary for all other Indian citizens. Details on this pension system, and on other voluntary systems, are not included in this document.

### Eligibility

This section discusses requirements for a surviving spouse or partner to be eligible to receive a benefit from their deceased spouse's old-age benefit system(s).

**Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history?** Answer: No

#### Age requirements to start benefits without penalty

- [Full eligibility age \(FEA\)](#)  
None
- **Does FEA vary by sex?** Answer: Not applicable
- **Does FEA vary by birth year?** Answer: Not applicable

#### Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**  
Eligibility conditions vary by benefit type.

#### [Employees' Family Pension Scheme \(FPS\)](#)

A surviving spouse receives a FPS Widower's Pension provided:

- ◇ Conditions concerning the deceased ([Ministry of Labour, 1971, Section 28](#)):
  - They were participating in the workforce and a member of FPS or they were retired and receiving FPS benefits.
  - They contributed to FPS pension for a minimum of one year.
- ◇ Conditions concerning the surviving spouse ([Gazette of India, 1971, Section 29\(a\)](#)):
  - They were married to the deceased.

- They were the most senior surviving spouse, with seniority defined by the date of marriage (in the case of multiple surviving spouses).
- They have not remarried after their spouse's death.

#### Employees' Pension Scheme (EPS) Widower's Pension

A surviving spouse receives a FPS Widower's Pension provided:

- ◇ Conditions concerning the deceased ([Ministry of Labour, 2001](#), Section 16(1)):

The deceased must satisfy one of the following criteria

- They were working and had contributed to EPS for at least one month at the time of death.
- They were retired after contributing for 10 years, below age 58, and were not yet receiving EPS benefits at the time of death.
- They were receiving EPS benefits.
- ◇ Conditions concerning the surviving spouse ([Ministry of Labour, 2001](#), Section 16(2b)):
- They were married to the deceased.
- They were the most senior surviving spouse, with seniority defined by the date of marriage (in the case of multiple surviving spouses).
- They have not remarried after their spouse's death.

#### Employees' Provident Fund (EPF) Survivor Benefit

A surviving spouse receives a lump sum equivalent to the deceased's EPF entitlement if they —

- ◇ Conditions concerning the deceased: They contributed to EPF.
- ◇ Conditions concerning the surviving spouse ([Ministry of Labour, 2001](#), Section 16(2b)):
- They were married to the deceased.
- They were the most senior surviving spouse, with seniority defined by the date of marriage (in the case of multiple surviving spouses).
- They have not remarried after their spouse's death.

#### **Alternative eligibility requirements that permit starting benefits early, but with a penalty**

- **Can an individual start benefits before FEA with penalty?** Answer: No

### **Benefits**

This section discusses how benefit payment levels are determined conditional on eligibility to receive benefits.

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Varies by benefit type —
  - ◇ **Employees' Pension Scheme (EPS) Widower's Pension:** Yes, a surviving spouse must not remarry to continue receiving this benefit.
  - ◇ **Employees' Provident Fund (EPF) Survivor Benefit:** No, a surviving spouse must meet the requirements at the time of claiming this benefit.

#### **Payment type**

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Varies by benefit system:
  - ◇ **Employees' Pension Scheme (EPS) Widower's Pension:** Annuitable ([Ministry of Labour, 2001](#), Section 16(1))
  - ◇ **Employees' Provident Fund (EPF) Survivor Benefit:** Lump sum

#### **Factors effecting computation of benefit entitlement**

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: No
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: No

#### **Benefit formula for claiming at FEA**

Benefit formula varies by benefit system.

#### Employees' Pension Scheme (EPS) Widower's Pension

Monthly benefit is calculated based on the deceased's age at the time of death, their labor force status and their contribution history with the EPS system. A minimum pension of Rs 450 applies to this benefit in all cases. Benefit calculations for each category are listed below.

- Deceased was working and contributing to EPS at the time of death: their spouse is entitled to a monthly benefit equal to their monthly salary, or the value they are entitled to in [Table 2](#), whichever is greater. From September 27, 2001, the surviving spouse is entitled to a monthly benefit equal to their monthly salary, or the value they are entitled to in [Table 3](#).
- Deceased was not working, but made at least 10 years of EPS contributions at the time of death
  - ◊ Below age 58 at the time of death: the surviving spouse is entitled to a survivor benefit equal to the value listed on [Table 2](#). From September 27, 2001, the surviving spouse is entitled to a survivor benefit equal to the value listed on [Table 3](#).
  - ◊ Above age 58 at the time of death: the surviving spouse is entitled to the full monthly EPS pension that the deceased would have received, or the value they are entitled to in [Table 2](#), whichever is greater. From September 27, 2001, the surviving spouse is entitled to the full monthly EPS pension that the deceased would have received, or the value they are entitled to in [Table 3](#).
- Deceased was receiving EPS benefits at the time of death: the surviving spouse is entitled to 50% of the deceased's EPS pension benefit.

#### Employees' Provident Fund (EPF) Survivor Benefit

The surviving spouse is entitled to the full accumulated value of the deceased's EPF account at the time of death.

#### **Adjustments for starting benefits before FEA (Early claiming or retirement)**

- **Are benefits reduced for starting benefits before FEA?** Answer: No

#### **Adjustments for starting benefits after FEA (Delayed claiming or retirement)**

- **Are benefits increased for starting benefits after FEA?** Answer: No

#### **Adjustments for starting benefits and continuing to work (Earnings Test)**

- **Are benefits reduced or eliminated while working?** Answer: No

## Chapter 3: Policy enacted 2009-2025

### Policy change in 2009

In 2009, the government of India extended the National Social Assistance Program, a series of legislations providing for social welfare programs across the country. The extension included a new system for widowed women who are living below the poverty line. The Indira Gandhi National Widower's Pension Scheme (IGNWPS), effective April 1, 2009, provides monthly benefits to widowed women in India on the [Below Poverty Line Family list \(BPL\)](#). This targeted program is funded by both the state and the national government and the benefit amount to each survivor depends on the state in which they reside.

Other policy reforms during this period:

- GSR 227(E) of 2014 ([Ministry of Labour, 2014](#)), effective September 1, 2014, increased the maximum EPS widower's pension benefit.

### Overview

India established the [Employees' Pension Scheme \(EPS\)](#) in 1995 to replace the [Employees' Family Pension Scheme \(FPS\)](#). EPS is a program that provides benefits to workers upon retirement and to families of workers upon their death. Survivors of individuals who were members of both EPS and FPS are entitled to either the FPS benefit or the EPS benefit, depending on which is greater. Additionally, surviving spouses are entitled to an individual's accumulations through the [Employees' Provident Fund \(EPF\)](#), which is a defined contribution pension system. Both funds are governed by the Employee Provident Fund Organization.

The public pension system in India, which includes both EPS and EPF, only covers workers employed with large firms in the formal sector. [Informal workers](#) and the self-employed are not eligible to participate in public pensions. Consequently, only about 12% of Indian workers are covered by public labor market pension funds based on the 2011 census ([OECD, 2023](#)).

Both EPS and EPF provide benefits to surviving spouses of pensioners, and entitlements from these systems are not means-tested. [Indira Gandhi National Widow Pension Scheme \(IGNWPS\)](#), established in 2009, is a targeted, means-tested benefit to widowed women of [Below Poverty Line \(BPL\)](#) households.

Various other voluntary pension systems are also provided by the Indian government, some of which provide additional survivor benefits. The National Pension Scheme (NPS), established in 2004, is mandatory for central government employees, except those in the armed forces, and voluntary for all other Indian citizens. Details on this pension system, and on other voluntary systems, are not included in this document.

### Eligibility

This section discusses requirements for a surviving spouse or partner to be eligible to receive a benefit from their deceased spouse's old-age benefit system(s).

**Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history?** Answer: No

#### Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**  
None
- **Does FEA vary by sex?** Answer: Not applicable
- **Does FEA vary by birth year?** Answer: Not applicable

#### Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**  
Eligibility conditions vary by benefit type.

#### [Employees' Pension Scheme \(EPS\) Widower's Pension](#)

A surviving spouse receives a FPS Widower's Pension provided:

- ◊ Conditions concerning the deceased ([Ministry of Labour, 2001](#), Section 16(1)):
  - The deceased must satisfy one of the following criteria
    - They were working and had contributed to EPS for at least one month at the time of death.

- They were retired after contributing for 10 years, below age 58, and were not yet receiving EPS benefits at the time of death.
- They were receiving EPS benefits.
- ◇ Conditions concerning the surviving spouse ([Ministry of Labour, 2001](#), Section 16(2b)):
  - They were married to the deceased.
  - They were the most senior surviving spouse, with seniority defined by the date of marriage (in the case of multiple surviving spouses).
  - They have not remarried after their spouse's death.

#### Employees' Provident Fund (EPF) Survivor Benefit

A surviving spouse receives a lump sum equivalent to the deceased's EPF entitlement if they:

- ◇ Conditions concerning the deceased: They contributed to EPS.
- ◇ Conditions concerning the surviving spouse ([Ministry of Labour, 2001](#), Section 16(2b)):
  - They were married to the deceased.
  - They were the most senior surviving spouse, with seniority defined by the date of marriage (in the case of multiple surviving spouses).
  - They have not remarried after their spouse's death.

#### Indira Gandhi National Widower's Pension Scheme (IGNWPS)

- ◇ Conditions concerning the surviving spouse:
  - They were married to the deceased.
  - They are an Indian citizen.
  - They are above the age of 40.<sup>[1]</sup>
  - They are on the [BPL](#) Family List in their municipality of residence.

#### **Alternative eligibility requirements that permit starting benefits early, but with a penalty**

- **Can an individual start benefits before FEA with penalty?** Answer: No

### **Benefits**

This section discusses how benefit payment levels are determined conditional on eligibility to receive benefits.

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Varies by benefit type —
  - ◇ [Employees' Pension Scheme \(EPS\) Widower's Pension](#): Yes, a surviving spouse must not remarry to continue receiving this benefit.
  - ◇ [Employees' Provident Fund \(EPF\) Survivor Benefit](#): No, a surviving spouse must meet the requirements at the time of claiming this benefit.
  - ◇ [Indira Gandhi National Widower's Pension Scheme \(IGNWPS\)](#): Yes, the survivor must not remarry and must maintain their [Below Poverty Line \(BPL\)](#) designation.

#### **Payment type**

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Varies by benefit system:
  - ◇ [Employees' Pension Scheme \(EPS\) Widower's Pension](#): Annuitable ([Ministry of Labour, 2001](#), Section 16(1))
  - ◇ [Employees' Provident Fund \(EPF\) Survivor Benefit](#): Lump sum
  - ◇ [Indira Gandhi National Widower's Pension Scheme \(IGNWPS\)](#): Annuitable

#### **Factors effecting computation of benefit entitlement**

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: No
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: No
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: No

#### **Benefit formula for claiming at FEA**

Benefit formula varies by benefit system.

### Employees' Pension Scheme (EPS) Widower's Pension

Monthly benefit is calculated based on the deceased's age at the time of death, their labor force status and their contribution history with the EPS system. A minimum pension of Rs 450 applies to this benefit in all cases. Benefit calculations for each category are listed below.

- Deceased was working and contributing to EPS at the time of death: their spouse is entitled to a monthly benefit equal to their monthly salary, or the value they are entitled to in [Table 3](#), whichever is greater. From September 1, 2014, the surviving spouse is entitled to a monthly benefit equal to their monthly salary, or the value they are entitled to in [Table 4](#) (salaries below Rs 7,650) and [Table 5](#) (salaries from Rs 7,650).
- Deceased was not working, but made at least 10 years of EPS contributions at the time of death
  - ◊ Below age 58 at the time of death: the surviving spouse is entitled to a survivor benefit equal to the value listed on [Table 3](#). From September 1, 2014, the surviving spouse is entitled to a survivor benefit equal to the value listed in [Table 4](#) (salaries below Rs 7,650) and [Table 5](#) (salaries from Rs 7,650).
  - ◊ Above age 58 at the time of death: the surviving spouse is entitled to the full monthly EPS pension that the deceased would have received, or the value they are entitled to in [Table 3](#), whichever is greater. From September 1, 2014, the surviving spouse is entitled to the full monthly EPS pension that the deceased would have received, or the value they are entitled to on [Table 4](#) and [Table 5](#).
- Deceased was receiving EPS benefits at the time of death: the surviving spouse is entitled to 50% of the deceased's EPS pension benefit.

### Employees' Provident Fund (EPF) Survivor Benefit

The surviving spouse is entitled to the full accumulated value of the deceased's EPF account at the time of death.

### Indira Gandhi National Widower's Pension Scheme (IGNWPS)

Survivors who qualify for this pension are granted a monthly benefit of Rs 200 from the national government and an additional amount from the state government. The total benefit amount varies depending on the state.

The additional benefit amount allocated to recipients from each state depends on a variety of factors. Some states may choose to provide individuals over a certain age a higher benefit amount. The example below lists the state benefit amount to IGNWPS recipients in three states in 2024.

- Punjab: Rs 300 for individuals aged 40-79; Rs 500 for individuals aged 80 and above ([Department of Social Security And Women & Child Development, Government of Punjab, India, 2024](#))
- Gujarat: Rs 700 ([District Anand, Government of Gujarat, 2024](#))
- Kerala: Rs 1,100 ([Government of Kerala Local Self Government Department, 2024](#))

### **Adjustments for starting benefits before FEA (Early claiming or retirement)**

- **Are benefits reduced for starting benefits before FEA?** Answer: No

### **Adjustments for starting benefits after FEA (Delayed claiming or retirement)**

- **Are benefits increased for starting benefits after FEA?** Answer: No

### **Adjustments for starting benefits and continuing to work (Earnings Test)**

- **Are benefits reduced or eliminated while working?** Answer: No

## Tables and Formulas

**Table 1: Employees' Family Pension Scheme Survivor Benefit (1992 - 1995)**

Monthly Pay	Minimum Benefit	Maximum Benefit
Less than Rs 400	Rs 60/month	Rs 120/month
Rs 400 or more	Rs 120	Rs 320

**Source:** Employee's Family Pension Scheme 1971, Section 28 ([Gazette of India, 1971](#))

### Formula 1: Modified FPS Widower Pension Benefit (1992-1995)

$$B_{FPS,a,i,j,t}^m = \min[\max(0.5 \times I_{j,t_d}, B_{FPS,i,j,t}), 2 \times B_{FPS,i,j,t}]$$

- $B_{FPS,a,i,j,t}^m$  = Modified FPS benefit to surviving spouse  $i$  depending on deceased  $j$ 's age,  $a$ , at time  $t$ .
- $I_{j,t_d}$  = Monthly income of deceased  $j$  at time of death,  $t_d$ . If deceased  $j$  was not working at time of death  $t_d$ , their last monthly salary before leaving employment is used.
- $B_{FPS,i,j,t}$  = Unmodified FPS benefit for the surviving spouse  $i$  of deceased  $j$  at time  $t$ . See [Table 1](#) for more details.

$$B_{FPS,i,j,t} = \begin{cases} 0.3 \times I_{j,t_d} & \text{if } I_{j,t_d} < \text{Rs}400 \\ 0.2 \times I_{j,t_d} & \text{if } I_{j,t_d} \geq \text{Rs}400 \end{cases}$$

- ◊  $I_{j,t_d}$  = Monthly income of deceased  $j$  at time of death,  $t_d$ . If deceased  $j$  was not working at time of death  $t_d$ , their last monthly salary before leaving employment is used.

**Source:** Employee's Family Pension Scheme 1971, Section 28 ([Gazette of India, 1971](#))

**Note:** The Modified FPS Widower Pension Benefit only applies to surviving spouses whose deceased spouse made at least 7 years of contributions.

**Formula 2: FPS Widower Pension Benefit (1992-1995)**

$$B_{SU_{FPS},i,j,t} = \begin{cases} B_{FPS,a,i,j,t}^m & \text{if } C_{j,t_d} \geq 7 \text{ and } t \leq t_m \\ B_{FPS,i,j,t} & \text{if } C_{j,t} < 7 \text{ or } t > t_m \end{cases} \text{ where } MinPen_{i,j,t} \leq B_{FPS,i,j,t} \leq MaxPen_{i,j,t}$$

- $B_{SU_{FPS},i,t}$  = FPS benefit for the surviving spouse  $i$  of deceased  $j$  at time  $t$ .
- $B_{FPS,a,i,j,t}^m$  = Modified FPS benefit to surviving spouse  $i$  depending on deceased  $j$ 's age,  $a$ , at time  $t$ . See [Formula 1](#) for details.
- $C_{j,t}$  = Contributions (in years) of deceased  $j$  at time of death  $t_d$
- $t_m$  = Time of modified benefit (in years)

$$t_m = \begin{cases} 7 & \text{if } a_{j,t_d} \geq 60 \\ 60 - a_{j,t_d} & \text{if } a_{j,t_d} < 60 \end{cases}$$

◊  $a_{j,t_d}$  = Age of deceased  $j$  at time of death  $t_d$

- $B_{FPS,i,j,t}$  = Unmodified FPS benefit for the surviving spouse  $i$  of deceased  $j$  at time  $t$ . See [Table 1](#) for more details.

$$B_{FPS,i,j,t} = \begin{cases} 0.3 \times I_{j,t_d} & \text{if } I_{j,t_d} < \text{Rs } 400 \\ 0.2 \times I_{j,t_d} & \text{if } I_{j,t_d} \geq \text{Rs } 400 \end{cases}$$

◊  $I_{j,t_d}$  = Monthly income of deceased  $j$  at time of death,  $t_d$ . If deceased  $j$  was not working at time of death  $t_d$ , their last monthly salary before leaving employment is used.

- $MinPen_{i,j,t}$  = Minimum monthly survivor benefit to individual  $i$  at time  $t$  based on deceased  $j$ 's monthly salary. See [Table 1](#) for details.
- $MaxPen_{i,j,t}$  = Maximum monthly survivor benefit to individual  $i$  at time  $t$  based on deceased  $j$ 's monthly salary. See [Table 1](#) for details.

**Source:** Employee's Family Pension Scheme 1971, Section 28 ([Gazette of India, 1971](#))

**Table 2: Employees' Pension Scheme Widower's Pension (1995 - 2001)**

Salary less than	Widower's Pension	Salary less than	Widower's Pension
Rs 300/month	Rs 250/month	Rs 1950/month	Rs 880/month
Rs 350	Rs 327	Rs 2000	Rs 898
Rs 400	Rs 343	Rs 2050	Rs 916
Rs 450	Rs 359	Rs 2100	Rs 935
Rs 500	Rs 375	Rs 2150	Rs 954
Rs 550	Rs 391	Rs 2200	Rs 973
Rs 600	Rs 408	Rs 2250	Rs 992
Rs 650	Rs 425	Rs 2300	Rs 1011
Rs 700	Rs 442	Rs 2350	Rs 1030
Rs 750	Rs 459	Rs 2400	Rs 1049
Rs 800	Rs 476	Rs 2450	Rs 1068
Rs 850	Rs 493	Rs 2500	Rs 1087
Rs 900	Rs 510	Rs 2550	Rs 1106
Rs 950	Rs 527	Rs 2600	Rs 1125
Rs 1000	Rs 544	Rs 2650	Rs 1144
Rs 1050	Rs 561	Rs 2700	Rs 1163
Rs 1100	Rs 578	Rs 2750	Rs 1182
Rs 1150	Rs 595	Rs 2800	Rs 1201
Rs 1200	Rs 612	Rs 2850	Rs 1221
Rs 1250	Rs 629	Rs 2900	Rs 1241
Rs 1300	Rs 646	Rs 2950	Rs 1261
Rs 1350	Rs 664	Rs 3000	Rs 1281
Rs 1400	Rs 682	Rs 3050	Rs 1301
Rs 1450	Rs 700	Rs 3100	Rs 1321
Rs 1500	Rs 718	Rs 3150	Rs 1341
Rs 1550	Rs 736	Rs 3200	Rs 1361
Rs 1600	Rs 754	Rs 3250	Rs 1381
Rs 1650	Rs 772	Rs 3300	Rs 1401
Rs 1700	Rs 797	Rs 3350	Rs 1421
Rs 1750	Rs 808	Rs 3400	Rs 1441
Rs 1800	Rs 826	Rs 3450	Rs 1461
Rs 1850	Rs 844	Rs 3500	Rs 1481
Rs 1900	Rs 862	Greater than Rs 3500	Rs 1481 + Rs 20 for every Rs 50 above Rs 3500, subject to a maximum of Rs 1750

**Source:** Handbook on Employees' Pension Scheme 1995, Table C (Ministry of Labour, 2001)

**Table 3: Employees' Pension Scheme Widower's Pension (2001-2014)**

Salary less than	Widower's Pension	Salary less than	Widower's Pension	Salary less than	Widower's Pension
Rs 300/month	Rs 250/month	Rs 2400/month	Rs 1049/month	Rs 4500/month	Rs 1811/month
Rs 350	Rs 327	Rs 2450	Rs 1068	Rs 4550	Rs 1821
Rs 400	Rs 343	Rs 2500	Rs 1087	Rs 4600	Rs 1831
Rs 450	Rs 359	Rs 2550	Rs 1106	Rs 4650	Rs 1841
Rs 500	Rs 375	Rs 2600	Rs 1125	Rs 4700	Rs 1851
Rs 550	Rs 391	Rs 2650	Rs 1144	Rs 4750	Rs 1861
Rs 600	Rs 408	Rs 2700	Rs 1163	Rs 4800	Rs 1871
Rs 650	Rs 425	Rs 2750	Rs 1182	Rs 4850	Rs 1881
Rs 700	Rs 442	Rs 2800	Rs 1201	Rs 4900	Rs 1891
Rs 750	Rs 459	Rs 2850	Rs 1221	Rs 4950	Rs 1896
Rs 800	Rs 476	Rs 2900	Rs 1241	Rs 5000	Rs 1901
Rs 850	Rs 493	Rs 2950	Rs 1261	Rs 5050	Rs 1906
Rs 900	Rs 510	Rs 3000	Rs 1281	Rs 5100	Rs 1911
Rs 950	Rs 527	Rs 3050	Rs 1301	Rs 5150	Rs 1916
Rs 1000	Rs 544	Rs 3100	Rs 1321	Rs 5200	Rs 1921
Rs 1050	Rs 561	Rs 3150	Rs 1341	Rs 5250	Rs 1926
Rs 1100	Rs 578	Rs 3200	Rs 1361	Rs 5300	Rs 1931
Rs 1150	Rs 595	Rs 3250	Rs 1381	Rs 5350	Rs 1936
Rs 1200	Rs 612	Rs 3300	Rs 1401	Rs 5400	Rs 1941
Rs 1250	Rs 629	Rs 3350	Rs 1421	Rs 5450	Rs 1946
Rs 1300	Rs 646	Rs 3400	Rs 1441	Rs 5500	Rs 1951
Rs 1350	Rs 664	Rs 3450	Rs 1461	Rs 5550	Rs 1956
Rs 1400	Rs 682	Rs 3500	Rs 1481	Rs 5600	Rs 1961
Rs 1450	Rs 700	Rs 3550	Rs 1501	Rs 5650	Rs 1966
Rs 1500	Rs 718	Rs 3600	Rs 1521	Rs 5700	Rs 1971
Rs 1550	Rs 736	Rs 3650	Rs 1541	Rs 5750	Rs 1976
Rs 1600	Rs 754	Rs 3700	Rs 1561	Rs 5800	Rs 1981
Rs 1650	Rs 772	Rs 3750	Rs 1581	Rs 5850	Rs 1986
Rs 1700	Rs 797	Rs 3800	Rs 1601	Rs 5900	Rs 1991
Rs 1750	Rs 808	Rs 3850	Rs 1621	Rs 5950	Rs 1996
Rs 1800	Rs 826	Rs 3900	Rs 1641	Rs 6000	Rs 2001
Rs 1850	Rs 844	Rs 3950	Rs 1661	Rs 6050	Rs 2006
Rs 1900	Rs 862	Rs 4000	Rs 1681	Rs 6100	Rs 2011
Rs 1950	Rs 880	Rs 4050	Rs 1701	Rs 6150	Rs 2016
Rs 2000	Rs 898	Rs 4100	Rs 1721	Rs 6200	Rs 2021
Rs 2050	Rs 916	Rs 4150	Rs 1741	Rs 6250	Rs 2026
Rs 2100	Rs 935	Rs 4200	Rs 1751	Rs 6300	Rs 2031
Rs 2150	Rs 954	Rs 4250	Rs 1761	Rs 6350	Rs 2036
Rs 2200	Rs 973	Rs 4300	Rs 1771	Rs 6400	Rs 2041
Rs 2250	Rs 992	Rs 4350	Rs 1781	Rs 6450	Rs 2046
Rs 2300	Rs 1011	Rs 4400	Rs 1791	Rs 6500	Rs 2051
Rs 2350	Rs 1030	Rs 4450	Rs 1801		

**Source:** Employees' Pension Scheme 1995, 2008 update - Table C (Ministry of Labour, 2020b)

**Table 4: Employees' Pension Scheme Widower's Pension: Salary below Rs 7,650 (2014-2024)**

Salary less than	Widower's Pension	Salary less than	Widower's Pension	Salary less than	Widower's Pension
Rs 300/month	Rs 250/month	Rs 2750/month	Rs 1182/month	Rs 5200/month	Rs 1921/month
Rs 350	Rs 327	Rs 2800	Rs 1201	Rs 5250	Rs 1926
Rs 400	Rs 343	Rs 2850	Rs 1221	Rs 5300	Rs 1931
Rs 450	Rs 359	Rs 2900	Rs 1241	Rs 5350	Rs 1936
Rs 500	Rs 375	Rs 2950	Rs 1261	Rs 5400	Rs 1941
Rs 550	Rs 391	Rs 3000	Rs 1281	Rs 5450	Rs 1946
Rs 600	Rs 408	Rs 3050	Rs 1301	Rs 5500	Rs 1951
Rs 650	Rs 425	Rs 3100	Rs 1321	Rs 5550	Rs 1956
Rs 700	Rs 442	Rs 3150	Rs 1341	Rs 5600	Rs 1961
Rs 750	Rs 459	Rs 3200	Rs 1361	Rs 5650	Rs 1966
Rs 800	Rs 476	Rs 3250	Rs 1381	Rs 5700	Rs 1971
Rs 850	Rs 493	Rs 3300	Rs 1401	Rs 5750	Rs 1976
Rs 900	Rs 510	Rs 3350	Rs 1421	Rs 5800	Rs 1981
Rs 950	Rs 527	Rs 3400	Rs 1441	Rs 5850	Rs 1986
Rs 1000	Rs 544	Rs 3450	Rs 1461	Rs 5900	Rs 1991
Rs 1050	Rs 561	Rs 3500	Rs 1481	Rs 5950	Rs 1996
Rs 1100	Rs 578	Rs 3550	Rs 1501	Rs 6000	Rs 2001
Rs 1150	Rs 595	Rs 3600	Rs 1521	Rs 6050	Rs 2006
Rs 1200	Rs 612	Rs 3650	Rs 1541	Rs 6100	Rs 2011
Rs 1250	Rs 629	Rs 3700	Rs 1561	Rs 6150	Rs 2016
Rs 1300	Rs 646	Rs 3750	Rs 1581	Rs 6200	Rs 2021
Rs 1350	Rs 664	Rs 3800	Rs 1601	Rs 6250	Rs 2026
Rs 1400	Rs 682	Rs 3850	Rs 1621	Rs 6300	Rs 2031
Rs 1450	Rs 700	Rs 3900	Rs 1641	Rs 6350	Rs 2036
Rs 1500	Rs 718	Rs 3950	Rs 1661	Rs 6400	Rs 2041
Rs 1550	Rs 736	Rs 4000	Rs 1681	Rs 6450	Rs 2046
Rs 1600	Rs 754	Rs 4050	Rs 1701	Rs 6500	Rs 2051
Rs 1650	Rs 772	Rs 4100	Rs 1721	Rs 6550	Rs 2056
Rs 1700	Rs 797	Rs 4150	Rs 1741	Rs 6600	Rs 2061
Rs 1750	Rs 808	Rs 4200	Rs 1751	Rs 6650	Rs 2066
Rs 1800	Rs 826	Rs 4250	Rs 1761	Rs 6700	Rs 2071
Rs 1850	Rs 844	Rs 4300	Rs 1771	Rs 6750	Rs 2076
Rs 1900	Rs 862	Rs 4350	Rs 1781	Rs 6800	Rs 2081
Rs 1950	Rs 880	Rs 4400	Rs 1791	Rs 6850	Rs 2086
Rs 2000	Rs 898	Rs 4450	Rs 1801	Rs 6900	Rs 2091
Rs 2050	Rs 916	Rs 4500	Rs 1811	Rs 6950	Rs 2096
Rs 2100	Rs 935	Rs 4550	Rs 1821	Rs 7000	Rs 2101
Rs 2150	Rs 954	Rs 4600	Rs 1831	Rs 7050	Rs 2106
Rs 2200	Rs 973	Rs 4650	Rs 1841	Rs 7100	Rs 2111
Rs 2250	Rs 992	Rs 4700	Rs 1851	Rs 7150	Rs 2116
Rs 2300	Rs 1011	Rs 4750	Rs 1861	Rs 7200	Rs 2121
Rs 2350	Rs 1030	Rs 4800	Rs 1871	Rs 7250	Rs 2126
Rs 2400	Rs 1049	Rs 4850	Rs 1881	Rs 7300	Rs 2131
Rs 2450	Rs 1068	Rs 4900	Rs 1891	Rs 7350	Rs 2136
Rs 2500	Rs 1087	Rs 4950	Rs 1896	Rs 7400	Rs 2141
Rs 2550	Rs 1106	Rs 5000	Rs 1901	Rs 7450	Rs 2146
Rs 2600	Rs 1125	Rs 5050	Rs 1906	Rs 7500	Rs 2151
Rs 2650	Rs 1144	Rs 5100	Rs 1911	Rs 7550	Rs 2156
Rs 2700	Rs 1163	Rs 5150	Rs 1916	Rs 7600	Rs 2161

**Source:** Employees' Pension Scheme 1995, 2008 update - Table C (Ministry of Labour, 2020b)

**Table 5: Employees' Pension Scheme Widower's Pension: Salary from Rs 7,650 (2014-2024)**

Salary less than	Widower's Pension	Salary less than	Widower's Pension	Salary less than	Widower's Pension
Rs 7650/month	Rs 2166/month	Rs 10150/month	Rs 2416/month	Rs 12600/month	Rs 2661/month
Rs 7700	Rs 2171	Rs 10200	Rs 2421	Rs 12650	Rs 2666
Rs 7750	Rs 2176	Rs 10250	Rs 2426	Rs 12700	Rs 2671
Rs 7800	Rs 2181	Rs 10300	Rs 2431	Rs 12750	Rs 2676
Rs 7850	Rs 2186	Rs 10350	Rs 2436	Rs 12800	Rs 2681
Rs 7900	Rs 2191	Rs 10400	Rs 2441	Rs 12850	Rs 2686
Rs 7950	Rs 2196	Rs 10450	Rs 2446	Rs 12900	Rs 2691
Rs 8000	Rs 2201	Rs 10500	Rs 2451	Rs 12950	Rs 2696
Rs 8050	Rs 2206	Rs 10550	Rs 2456	Rs 13000	Rs 2701
Rs 8100	Rs 2211	Rs 10600	Rs 2461	Rs 13050	Rs 2706
Rs 8150	Rs 2216	Rs 10650	Rs 2466	Rs 13100	Rs 2711
Rs 8200	Rs 2221	Rs 10700	Rs 2471	Rs 13150	Rs 2716
Rs 8250	Rs 2226	Rs 10750	Rs 2476	Rs 13200	Rs 2721
Rs 8300	Rs 2231	Rs 10800	Rs 2481	Rs 13250	Rs 2726
Rs 8350	Rs 2236	Rs 10850	Rs 2486	Rs 13300	Rs 2731
Rs 8400	Rs 2241	Rs 10900	Rs 2491	Rs 13350	Rs 2736
Rs 8450	Rs 2246	Rs 10950	Rs 2496	Rs 13400	Rs 2741
Rs 8500	Rs 2251	Rs 11000	Rs 2501	Rs 13450	Rs 2746
Rs 8550	Rs 2256	Rs 11050	Rs 2506	Rs 13500	Rs 2751
Rs 8600	Rs 2261	Rs 11100	Rs 2511	Rs 13550	Rs 2756
Rs 8650	Rs 2266	Rs 11150	Rs 2516	Rs 13600	Rs 2761
Rs 8700	Rs 2271	Rs 11200	Rs 2521	Rs 13650	Rs 2766
Rs 8750	Rs 2276	Rs 11250	Rs 2526	Rs 13700	Rs 2771
Rs 8800	Rs 2281	Rs 11300	Rs 2531	Rs 13750	Rs 2776
Rs 8850	Rs 2286	Rs 11350	Rs 2536	Rs 13800	Rs 2781
Rs 8900	Rs 2291	Rs 11400	Rs 2541	Rs 13850	Rs 2786
Rs 8950	Rs 2296	Rs 11450	Rs 2546	Rs 13900	Rs 2791
Rs 9000	Rs 2301	Rs 11500	Rs 2551	Rs 13950	Rs 2796
Rs 9050	Rs 2306	Rs 11550	Rs 2556	Rs 14000	Rs 2801
Rs 9100	Rs 2311	Rs 11600	Rs 2561	Rs 14050	Rs 2806
Rs 9150	Rs 2316	Rs 11650	Rs 2566	Rs 14100	Rs 2811
Rs 9200	Rs 2321	Rs 11700	Rs 2571	Rs 14150	Rs 2816
Rs 9250	Rs 2326	Rs 11750	Rs 2576	Rs 14200	Rs 2821
Rs 9300	Rs 2331	Rs 11800	Rs 2581	Rs 14250	Rs 2826
Rs 9350	Rs 2336	Rs 11850	Rs 2586	Rs 14300	Rs 2831
Rs 9400	Rs 2341	Rs 11900	Rs 2591	Rs 14350	Rs 2836
Rs 9450	Rs 2346	Rs 11950	Rs 2596	Rs 14400	Rs 2841
Rs 9500	Rs 2351	Rs 12000	Rs 2601	Rs 14450	Rs 2846
Rs 9550	Rs 2356	Rs 12050	Rs 2606	Rs 14500	Rs 2851
Rs 9600	Rs 2361	Rs 12100	Rs 2611	Rs 14550	Rs 2856
Rs 9650	Rs 2366	Rs 12150	Rs 2616	Rs 14600	Rs 2861
Rs 9700	Rs 2371	Rs 12200	Rs 2621	Rs 14650	Rs 2866
Rs 9750	Rs 2376	Rs 12250	Rs 2626	Rs 14700	Rs 2871
Rs 9800	Rs 2381	Rs 12300	Rs 2631	Rs 14750	Rs 2876
Rs 9850	Rs 2386	Rs 12350	Rs 2636	Rs 14800	Rs 2881
Rs 9900	Rs 2391	Rs 12400	Rs 2641	Rs 14850	Rs 2886
Rs 9950	Rs 2396	Rs 12450	Rs 2646	Rs 14900	Rs 2891
Rs 10000	Rs 2401	Rs 12500	Rs 2651	Rs 14950	Rs 2896
Rs 10050	Rs 2406	Rs 12550	Rs 2656	Rs 15000	Rs 2901
Rs 10100	Rs 2411				

**Source:** Employees' Pension Scheme 1995, 2008 update - Table C (Ministry of Labour, 2020b)

## Sources

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (<http://g2aging.org/policy-explorer>).

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## Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

**Annuitable System:** A pension system that provides a periodic payment for life after the benefit begins.

**Average National Wages:** The mean salary for the working population of a country.

**Below Poverty Line (BPL):** The BPL designation is used by the Indian government to identify families living in poverty. The designation is based on household income, and the threshold for this designation is established by the national government.

**Claimable Benefit:** A pension where the beneficiary must actively file a claim for benefits with the government's pension authority.

**Cost-of-Living Adjustments (COLA):** Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

**Defined Benefit System (DB):** An old-age benefit system where a worker's benefits paid at retirement are based on a defined formula typically consisting of contribution years, a measure of final average earnings and a multiplier (sometimes known as an accrual factor).

**Defined Contribution System (DC):** An old-age benefit system where contributions are made into an account that earns a rate of return. Contributions may be made by the individual, their employer, or the government. The rate of return may be fixed or be determined by the market. At retirement, the accumulated contributions and returns are dispersed based on options set by the system's administrator.

Typical dispersion approaches include converting the balance into a lifetime monthly benefit, a lump-sum payout, or the beneficiary maintains their account balance, which continues to earn a return, and withdraws from the account at their discretion.

**Earliest Eligibility:** Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

**Employees' Family Pension Scheme (FPS):** A defined benefit system funded by employer and government contributions aiming primarily to provide survivor benefits to families of workers. The system also included a defined benefit pension for workers who reached the statutory retirement age. FPS was replaced by EPS in 1995.

**Employees' Provident Fund (EPF):** A defined contribution pension fund that is mandatory for all workers in the formal employment sector in India.

**Employees' Provident Fund Survivor Benefit:** A benefit granted to surviving spouses of deceased EPF members. The EPF benefit is inheritable to the individual designated by the deceased member in their EPF account, or to their most senior surviving spouse, where seniority is determined by date of marriage.

**Employees' Pension Scheme (EPS):** A defined benefit pension fund established in 1995 that replaced the Employees' Family Pension Scheme.

**EPS Widower's Pension:** A benefit to surviving spouses of deceased EPS members. The benefit amount depends on the deceased's labor force status, age, and contribution history at the time of death.

**Full Eligibility Age (FEA):** The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

**Indira Gandhi National Widower's Pension Scheme (IGNWPS):** A non-contributory pension scheme for widowed women living below the poverty line. The system is partially funded by the national government, and partially by the state government. Benefit amounts vary based on the cost of living in the state where the survivor resides. Applicable from 2009 to present.

**Informal workers :** Individuals employed by businesses or organizations that do not register with the government and pay taxes as official businesses. Informal work constitutes a significant portion of the Indian workforce, with over 80% of employed individuals participating in this sector of the workforce.

**Latest claiming age:** Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

**Lump Sum Benefit:** A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

**National Income Measure:** In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

**Progressive Benefit:** A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

**Qualified Benefit:** A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

**Statutory Retirement Age (SRA):** The age at which individuals are eligible to receive their full benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

## Notes

This section reports notes from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: “Alt” + “←”; In Adobe Acrobat on a MAC: “command” + “←”; In Preview on a MAC: “command” + “[”.

1. Age limits may vary by state. For example, in Madhya Pradesh, the maximum age to qualify for benefits is 79.

## Version information

*Current Version: 1.0 (January 2025)*

### Version History

- 1.0 (January 2025): First version.

## Additional resources

The following resources provide additional details for the interested reader:

Aditya Birla Capital (2024). Pension Funds.

Available at: <https://www.adityabirlacapital.com/abc-of-money/investing-solutions/pension-funds?page=2>

Features: Provides details on pension funds in India, explanations on each system, and calculators to determine benefit amounts.

National Informatics Centre (NIC), Government of India (2024). Basic Pension, Family Pension & Commuted Value Calculator.

Available at: <https://pensionersportal.gov.in/PensionCalculators/calculator/PensionCalculator.aspx>

Features: Provides estimated pension benefit amounts, Family Pension benefit amounts, and commuted value of pensions for beneficiaries from 1996 to 2006.

Other papers of interest include:

- OECD (2020). Pensions at a Glance: Country Profiles- India.  
Available at: <https://www.oecd.org/els/public-pensions/PAG2021-country-profile-India.pdf>
- Employees’ Provident Fund Organization, India (2024). Frequently Asked Questions.  
Available at: [https://www.epfindia.gov.in/site\\_en/FAQ.php](https://www.epfindia.gov.in/site_en/FAQ.php)