



YEAR	OVERALL INDEX VALUE	SUB-INDEX VALUES			OVERALL INDEX GRADE	INDEX RANKING
		Adequacy	Sustainability	Integrity		
2009	–	–	–	–	–	–
2010	–	–	–	–	–	–
2011	43.4	37.3	39.4	58.8	D	15 th of 16
2012	42.4	37.4	40.7	52.8	D	18 th of 18
2013	43.3	41.2	40.8	50.3	D	19 th of 20
2014	43.5	37.1	40.6	57.7	D	25 th of 25
2015	40.3	30.0	39.9	57.6	D	25 th of 25
2016	43.4	39.5	40.9	53.4	D	25 th of 27
2017	44.9	39.5	43.8	55.1	D	28 th of 30

India's Retirement Income System comprises an earnings-related employee pension scheme, a defined contribution employee provident fund and voluntary employer managed funds. The National Pension System is gradually gaining popularity.

**Reminder:* Each year, the Index undergoes some small changes. These changes include questions being added, removed or altered, as well the addition or removal of nations participating in the Index. Although the effects of these changes are very minimal, some of the information in this table can be impacted. A more detailed outline of these changes can be found in Chapter 3 of the Full Report for each edition.

The 2017 Report's Policy Recommendations

The overall index value for the Indian system could be increased by:

- Introducing a minimum level of support for the poorest aged individuals
- Increasing coverage of pension arrangements for the unorganised working class
- Introducing a minimum access age so that it is clear that benefits are preserved for retirement purposes
- Improving the regulatory requirements for the private pension system
- Continuing to improve the required level of communication to members from pension arrangements
- Increasing the pension age as life expectancy continues to increase
- Increasing the level of contributions in statutory pension schemes.

Recent Media Mentions

Media 2015

- [India ranks last in global pension index: Mercer](#)
- [India Ranks Last Among 25 Countries in Retirement System](#)

Media 2014

- [India's pension system ranked last in 25 markets](#)