

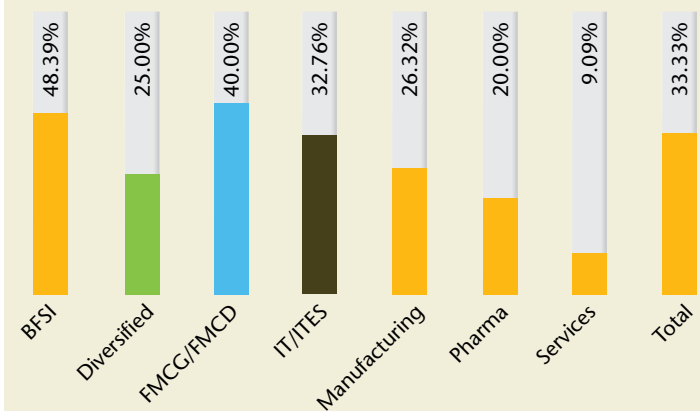
NPS Benefits Survey 2015



Key Insights of the Study:

BFSI, IT/ITES and FMCG with all three industries at the forefront of having introduced **NPS** Corporate

Industry wise percentages of companies with NPS Implemented



The awareness for NPS scheme is increasing and organizations are in favor of introducing NPS for their employees.



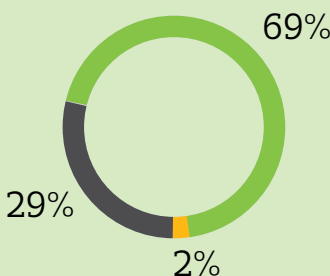
However, only **20%** of the organizations which have implemented NPS have achieved subscription of **10%** and above.



Utilization Ratio	Percentage of organizations
0% to 2%	59%
2% to 4%	5%
4% to 6%	8%
6% to 8%	5%
8% to 10%	5%
10% to 12%	3%
12% to 14%	3%
14% to 16%	3%
16% to 18%	0%
18% to 20%	8%
20% and above	3%

Employee Communication on NPS

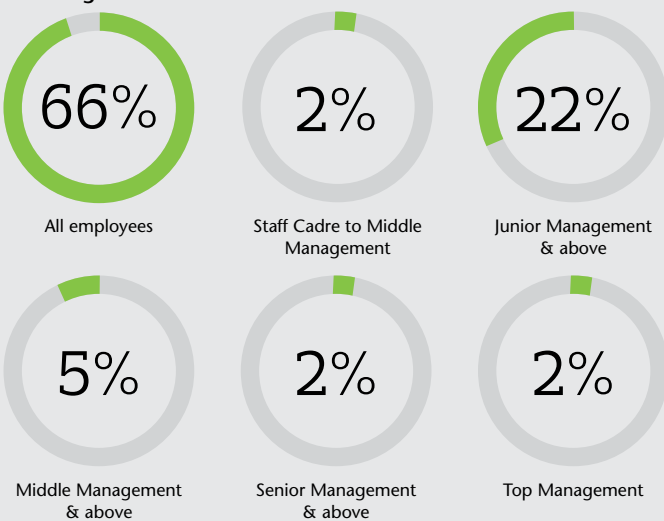
Never Always Sometimes



Organizations who have implemented NPS have offered the scheme to all employees

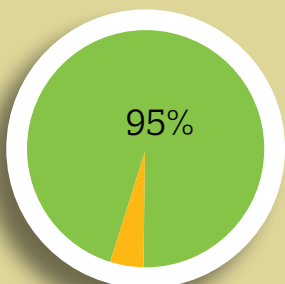
Eligibility

% of Organizations



95% of the organizations treat contribution as employer's contribution restricting it up to **10%** of Basic salary with few giving options to employees to voluntarily contribute through salary deduction while rest contribute to NPS on behalf of the employee over and above CTC.

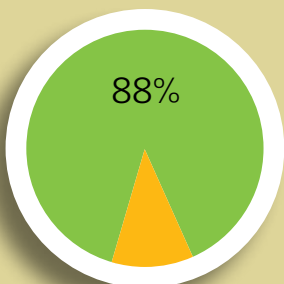
Contribution Structure



Only Employer's contribution (upto 10% of basic, as a part of the CTC)

Both Employer's contribution (10% of basic, over and above the CTC) and employee's contribution

Charges



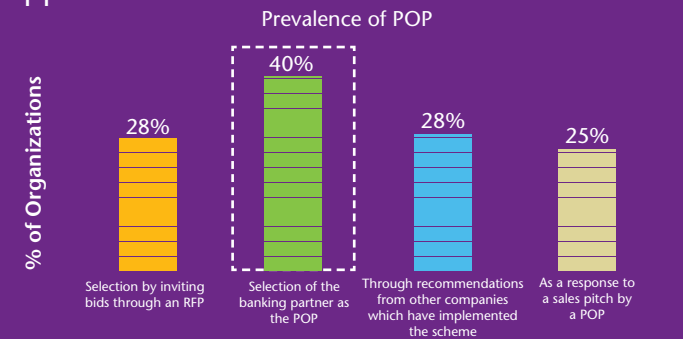
Employee bears all charges

Employer bears all charges

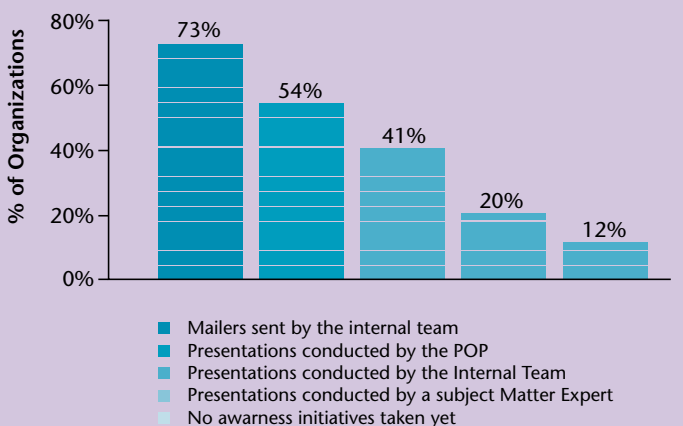
On plan administration and implementation, the topmost factors for selection of the administrator i.e. the POP is service levels, responsiveness and geographical spread.



The usual choice of a POP is to go with the organization's banking partner which may have approved POP status.



Mailers and workshops are the most prevalent methodologies for NPS awareness campaigns. More than 40% of the organizations reported to have internal HR teams to drive awareness camps.



Some key challenges faced by organizations to implement NPS are administration, documentation and communication, with a few concerns around the future of NPS

