

PFRDA Undertakes NPS Outreach for MSMEs at Vibrant Gujarat Regional Conference 2026

Regional MSME Conclave in Rajkot focuses on enhancing pension awareness, retirement security and financial inclusion for MSME employees

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The Pension Fund Regulatory and Development Authority (PFRDA), in collaboration with implementation partner 'PwC', organized awareness building sessions of National Pension System (NPS) among Micro, Small, and Medium Enterprises (MSMEs) at the 2nd Vibrant Gujarat Regional Conference (VGRC) held in Rajkot. It was held on 11th and 12th January 2026. This conference was inaugurated by the Prime Minister Shri Narendra Modi. The VGRC event is part of the popular Vibrant Gujarat Global Summit (VGGS) series, which was initiated in 2003 and has evolved into a globally recognized forum fostering business collaboration, knowledge exchange, and sustainable economic development. The regional conferences will showcase the regional potential of the state, leverage grassroots-level development, and align with the broader vision of Viksit Bharat @2047 and Viksit Gujarat @2047.



The Regional MSME Conclave was organized on the second day (12th January 2026) of the VGRC event. It was graced by the Commerce and Industry Minister, Government of India Shri Piyush Goyal, the Minister of Agriculture and Farmers Welfare, Cooperation, Animal Husbandry, Cow Breeding, Fisheries, Protocol, Shri Jitubhai Savjibhai Vaghani and Principal Advisor to Chief Minister Shri Dr. Hasmukh Adhia highlighting the government's commitment toward growth and development of the MSME sector.



Addressing MSME stakeholders, Ms. Mamta Rohit, Executive Director, PFRDA, emphasized the urgency of retirement planning in the MSME sector, which employs approximately 29 crore individuals across the country. She highlighted:

- India is ageing rapidly: only 29% of the elderly population currently receive any pension. Without timely action, the gap between dignified ageing and financial insecurity will widen significantly.
- The MSME sector employs over 32 crore people nationwide and is the second-largest employer after agriculture. In Gujarat alone, there are 42 lakh registered MSMEs across over 230 GIDC industrial estates and about 186 MSME clusters in the State.
- NPS offers MSMEs a cost-effective, flexible, tax-efficient, and future-ready retirement savings option that requires no minimum employee count and is fully portable across jobs and geographies.
- As of January 2026, NPS and Atal Pension Yojana (APY) together manage assets worth ₹16.53 lakh crore with over 9.28 crore subscribers nationally.
- Recent reforms include increased equity exposure limits, enhanced withdrawal flexibility (including removal of lock-in periods), extension of maximum account holding age to 85 years, and the launch of NPS Vatsalya for early pension planning. NPS is not just a pension product; it is a promise of dignity, stability, and security for India's workforce.

The event also featured distinguished speakers such as Mr. Ramesh Iyer, CEO of TCS Korea and Chairman of the Indian Chamber of Commerce Korea; Mr. Chandubhai Virani, Chairman of Balaji Wafers Group; Ms. Zlata Antusheva, Lead – Government Relations, Finance Sector, Trade Representation of the Russian Federation in India; Mr. Anil Gupta, Honorary Secretary of GIAN, SRISTI & Honeybee Network; Padma Shri awardee Mr. Mansukhbhai Raghavjibhai Prajapati of Mitticool; and Ms. Parvathi Moorthy, Associate Vice President at the National Stock Exchange.



Outreach at Exhibition Dome

PFRDA also had a stall in the Udyami Mela at Hall No. 1 as part of the exhibition space. This platform was used to disseminate knowledge about the NPS, enrollment procedures, and the scheme's benefits in securing the financial well-being of MSME employees. PFRDA officials, PwC team and PoP representatives explained about the NPS Corporate Sector Model that provides a strong platform for employers to offer social security to employees in old age, with flexible contributions from both employer and employee.

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