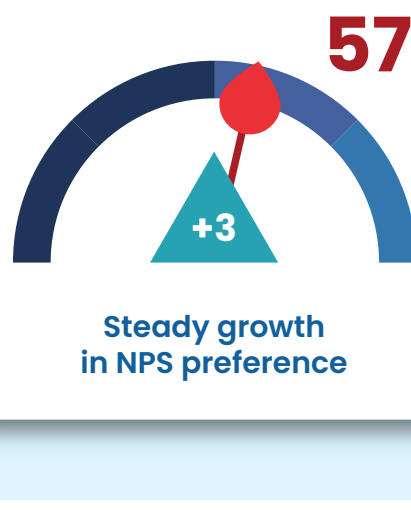


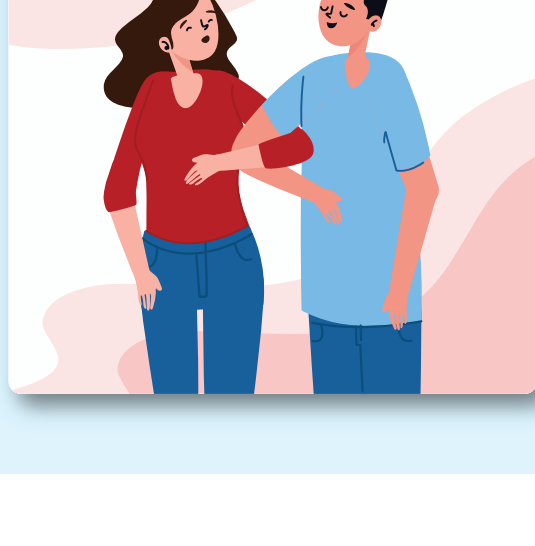
Future Sure: The Retirement Digest

Brand and product spotlight



Launch of NPS Preference Index Study – 2nd Edition

This quarter, we launched the NPS Preference Index Study, offering valuable insights into NPS, NPS Vatsalya, and the broader retirement landscape. The study highlighted evolving consumer mindsets, emerging preferences, and shifting trends in retirement planning.



NPS Sanchay – Aaj ki Bachat, Kal ki Suraksha

This quarter witnessed the launch of NPS Sanchay, a simplified investment solution under NPS designed to make retirement planning easier and more accessible. Built for investors seeking a hassle-free retirement journey, NPS Sanchay takes care of investment choices while helping customers focus on their financial goals.

HDFC Pension in news

An exclusive event was held to launch the NPS Preference Index Study 2026 – 2nd Edition which talked about NPS and its changing trends. The event was graced by Shri Sivasubramanian Ramann, PFRDA chairman, Mr. Sriram Iyer, MD & CEO HDFC Pension, Mr. Tariq Ali, CBO, and Mr. Vishwas Katela, CIO among other attendees.



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Outlook money

Sriram Iyer, Managing Director and CEO of HDFC Pension Management, shares his perspective on the National Pension System's (NPS) Multiple Scheme Framework (MSF), the role of limited liquidity in building financial discipline, and why NPS continues to be the most cost efficient retirement product despite the recent marginal increase in commission rates. These are edited highlights from his conversation with Nidhi Sinha, Editor, Outlook Money.

[Read More](#)



Money Control

NPS subscriber additions are set to reach 21–22 lakh, reflecting rising interest after MSF reforms. Higher equity allocation, easier gig worker onboarding, and improved distributor incentives are driving faster adoption. Corporate NPS continues to grow faster due to tax advantages, while retail awareness is steadily improving.

[Read More](#)



Economic Times – PFRDA to assess risk appetite before scheme selection

PFRDA plans to introduce a suitability platform to assess subscribers' risk appetite before choosing an NPS scheme. This will be integrated across all NPS interfaces to help investors make more informed retirement choices. Interest in NPS is rising, yet India's pension coverage remains low at 17–18%.

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Esakal (Marathi) – ₹1.5 crore not enough for retirement

Indians believe ₹1.5 crore is sufficient for retirement, but the NPS Preference Index 2026 shows this estimate is far below actual needs. A large gap remains between expected retirement costs and what people plan for, with 69% relying on family support. Preference for NPS is rising, driven by recent product enhancements and higher awareness.

[Read More](#)



Metrovaartha – Indians underestimate retirement corpus

The NPS Preference Index rose to 57, showing movement from awareness to active consideration of NPS. Indians' ideal retirement corpus has increased to ₹1.5 crore, yet remains well below recommended levels. Product enhancements, tax benefits, and flexible payouts are now major triggers for enrolment.

[Read More](#)



Business Standard Hindi – Rising NPS popularity & corpus underestimation

The study shows NPS popularity is increasing, but people still underestimate retirement fund needs, often pegging it at ₹1.5 crore. (Source content implied from link summary; article text did not load.) Awareness of product improvements and tax advantages is helping drive higher adoption. Yet knowledge gaps persist, especially around long term corpus adequacy and retirement planning expectations.

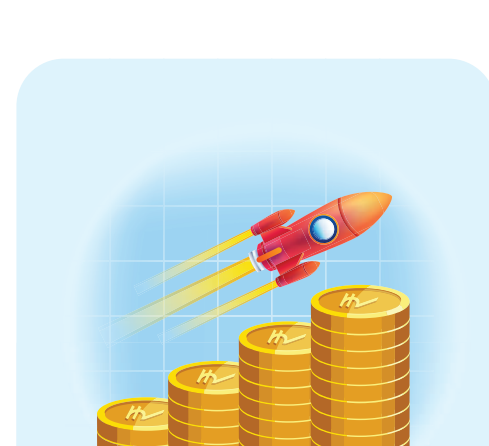
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Pratahkal

Indians still significantly underestimate how much retirement corpus they actually need, as revealed in the NPS Preference Index 2026 study. While NPS awareness and preference have improved, retirement preparedness and understanding of required funds remain far below recommended levels.

The study highlights gaps in financial behaviour, savings habits, and awareness of long term retirement costs.



Good Morning

The NPS Preference Index 2026 shows a rise to 57, indicating stronger movement from basic awareness to active consideration of NPS. However, Indians' estimated retirement corpus of ₹1.5 crore remains inadequate compared to what retirement realistically costs.

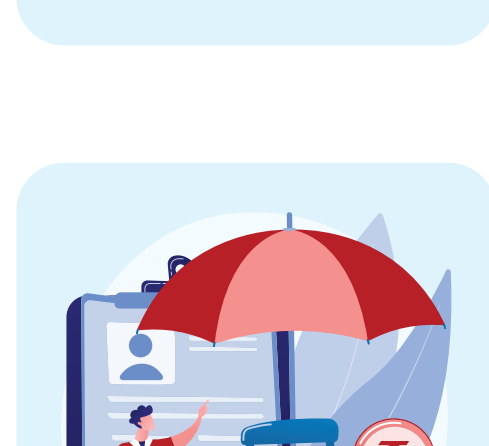
The report emphasises the need for deeper retirement education and stronger engagement to help people build adequate future savings.



Shivner

A new study finds that Indians continue to misjudge the actual retirement corpus needed, often estimating far lower amounts than required. Despite improvements in savings behaviour and NPS familiarity, the gap between perceived needs and real retirement costs remains large.

The NPS Preference Index 2026 underscores the importance of better awareness, financial planning, and long term saving discipline.



Karnataka Malla

Indians continue to underestimate the retirement corpus needed for financial security, as highlighted in the NPS Preference Index 2026 study. The index shows a rise in NPS awareness and consideration, but the estimated retirement requirement of around ₹1.5 crore remains far below what is realistically needed.

The study stresses the need for deeper financial literacy, stronger retirement planning habits, and wider adoption of disciplined long term tools like NPS.

CSR highlights



As part of CSR Initiative for FY 2026–27, HDFC Pension has launched a Mobile Health Unit in Partnership with HelpAge India.

Explore Our Upgraded Website

Simpler navigation. Better planning tools.

Smarter retirement journeys.

Scan to visit



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*Photo credit to Universal Pensions: Lucky Puri

Returns under NPS are subject to market risk and fluctuations based on the state of the financial market. Tax Laws are subject to change.

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