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INDIA TODAY



SAFETY OF WOMEN@WORK

WHAT NEEDS TO BE DONE

**THE BRUTAL RAPE AND MURDER IN KOLKATA EXPOSED
HOW UNSAFE INDIAN WORKPLACES ARE FOR WOMEN.
A BLUEPRINT FOR STAKEHOLDERS TO ENSURE THEIR SAFETY**

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Phone: 022 69193355; Fax: 60663922

• E-1, Ground Floor, Videocon Towers, Jhandewalan Extn, New Delhi.

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• 52, Jawaharlal Nehru Road, 4th Floor, Kolkata-700071; Phones: 22825398;

Fax: 22827254; • 6-3-885/7/B, Somajiguda, Hyderabad-500082;

Phone: 23401657, 23400479, 23410100, 23402481, 23410982, 23411498;

Fax: 23403484 • 39/10+5, Karakatt Road, Kochi 682016; Phones: 2377057,

2377058; Fax: 2377059 • 2/C, "Suryarath Bldg", 2nd Floor, Behind White

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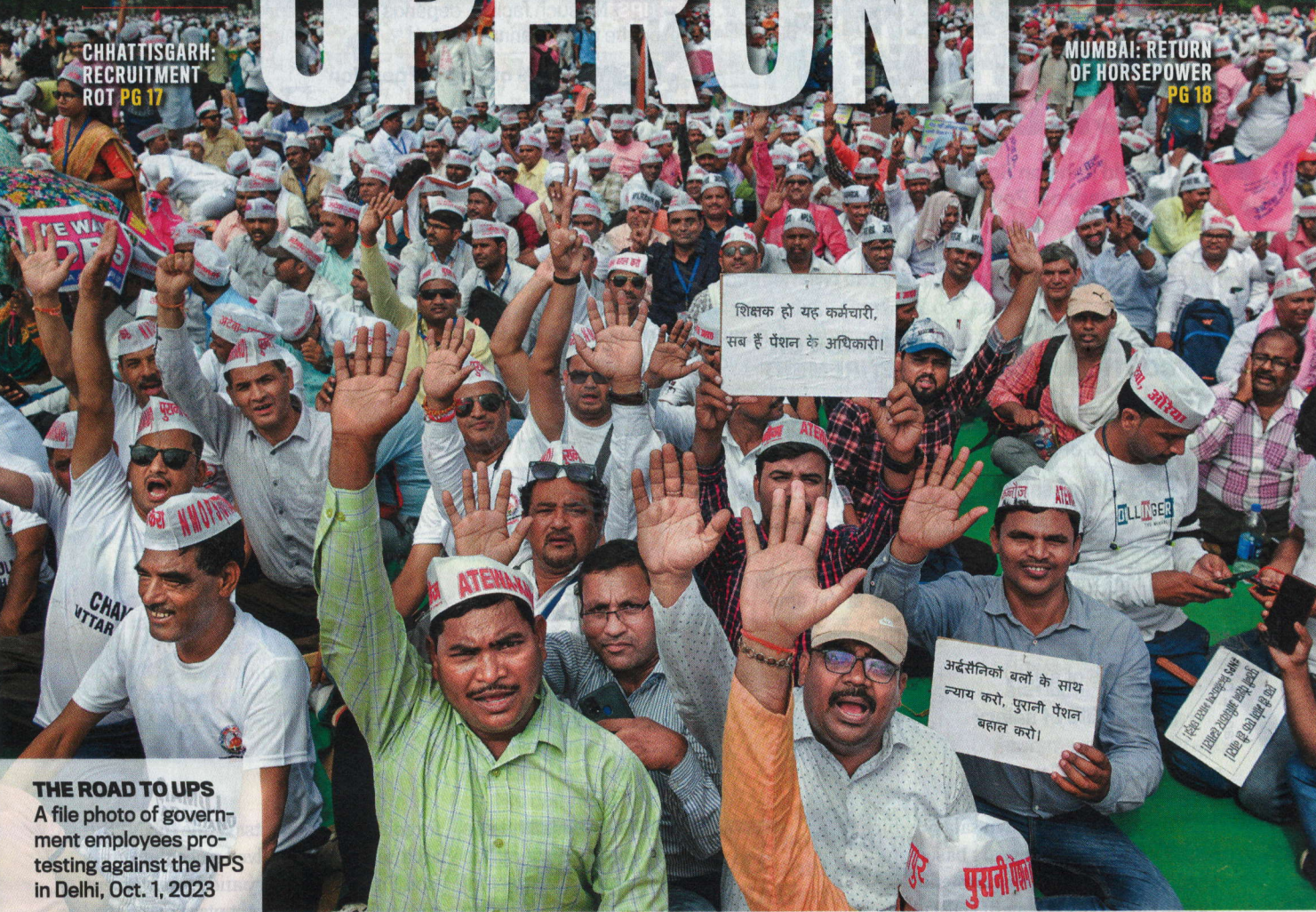
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THE ROAD TO UPS
A file photo of government employees protesting against the NPS in Delhi, Oct. 1, 2023

ANI

GUEST COLUMN

THE PENSION PANACEA

By Narayan Krishnamurthy

On August 24, the Union Cabinet approved the Unified Pension Scheme (UPS), which will provide government employees with assured pension after retirement. The scheme, to be effective from April 1, 2025, tries to find a middle ground between the Old Pension Scheme (OPS) that was phased out in favour of the contentious New Pension System (NPS) during the Atal Bihari

Vajpayee-led Bharatiya Janata Party (BJP) regime two decades ago. It is expected to benefit around 2.3 million central government employees along with those from the states that come on board. The employees as well as retirees will have the option to either opt for the UPS or continue with the NPS, a market-linked contributory scheme.

Even as the Opposition has charged the present BJP regime with taking yet another "U-turn" after a lacklustre

performance in the Lok Sabha election, finance minister Nirmala Sitharaman has called the reform a sign of "flexible, choice-driven governance". As per estimates, it will cost the government Rs 6,250 crore in the first year itself.

Financial security in retirement is critical for every individual. Those who joined the public sector workforce (including state governments) before January 1, 2004, had a clear retirement benefit plan. They received pension