

# Net Addition Of Subscribers In Epfo - Trends And Contributing Factors

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## Questions

1. Can you tell me how Net Addition of Subscribers in EPFO is going higher? You have this in the Alt Data platform. Look at data as far back as possible
2. Can you give me a better breakdown per year. you gave data for FY19 and then FY25. But your Alt Data platform has data throughout from April 2019 till July 2025
3. What is the trend in new payroll additions in EPFO?
4. What is the industry-wise breakdown of new payroll additions in EPFO?
5. What is the state-wise distribution of new EPFO subscribers?
6. What is the gender-wise trend in EPFO new enrollments?
7. What is the age-wise distribution of EPFO new subscribers?
8. Going back to the New Addition of Subscribers in EPFO, could you explain what are the key contributing factors for the higher numbers?

## Q1. Can you tell me how Net Addition of Subscribers in EPFO is going higher? You have this in the Alt Data platform. Look at data as far back as possible

### Net Addition of Subscribers in EPFO - Trends and Contributing Factors

The Employees' Provident Fund Organisation (EPFO) has witnessed a significant upward trajectory in net subscriber additions, reflecting India's growing formalization of employment and enhanced social security coverage. The data reveals a remarkable growth story spanning from FY19 to the present.

### Historical Growth Trajectory

PERIOD	NET ADDITION OF SUBSCRIBERS
FY19	61.12 lakh
FY25	1.29 crore
July 2025	21.04 lakh

### Monthly Trend Analysis (May 2024 - July 2025)

MONTH	NET ADDITION OF SUBSCRIBERS
July 2025	2,104,360
June 2025	2,188,966
May 2025	2,005,687
April 2025	1,914,086
March 2025	1,457,663
February 2025	1,327,485
January 2025	1,320,866
December 2024	995,803
November 2024	864,181
October 2024	525,399
September 2024	1,005,100
August 2024	1,011,380
July 2024	1,232,256
June 2024	1,073,009
May 2024	1,084,201

## Key Contributing Factors

### 1. Youth Employment Surge

The **18-25 age group** has been a major driver, with 60% of new subscribers in July 2025 (9.79 lakh) belonging to this demographic. This indicates successful integration of young workers into the formal economy.

### Age-wise Distribution of New Subscribers (Last 12 Months)

AGE GROUP	TOTAL NEW SUBSCRIBERS
22-25	3,963,423
18-21	3,587,754
29-35	3,547,659
More than 35	3,325,349
26-28	2,221,058
Less than 18	75,733

### 2. Industry-wise Growth Drivers

Expert Services sector has emerged as the dominant contributor, accounting for **6,980,577** new subscribers in the last 12 months, followed by Building and Construction, Trading, and Engineering sectors.

INDUSTRY	NEW SUBSCRIBERS (LAST 12 MONTHS)
Expert Services	6,980,577
Building and Construction	970,355
Trading	953,037
Engineer Contractors	854,228
General Engineering Products	759,140

### 3. Geographic Concentration

Maharashtra leads with **3,627,372** new subscribers in the last 12 months, followed by Karnataka and Tamil Nadu, indicating strong industrial activity in these states.

STATE	NEW SUBSCRIBERS (LAST 12 MONTHS)
Maharashtra	3,627,372
Karnataka	1,733,748
Tamil Nadu	1,693,661

STATE	NEW SUBSCRIBERS (LAST 12 MONTHS)
Gujarat	1,484,381
Haryana	1,437,226

#### 4. Shift in Employment Patterns

As mentioned by the management, "self-employment rose from 52.2% in 2017-18 to 58.4% in 2023-24, while casual labour fell from 24.9% to 19.8%", indicating a structural shift toward entrepreneurial and independent work, supported by government initiatives.

#### 5. Policy and Awareness Initiatives

The growth is attributed to growing employment opportunities, increased awareness of employee benefits, and EPFO's successful outreach programs. Since the launch of the tracking system in September 2017, over 7.73 crore net subscribers have joined the system.

#### Key Insights

The data demonstrates a clear upward trend in EPFO subscriber additions, with FY25 recording more than double the additions compared to FY19. The monthly data shows strong momentum continuing into 2025, with April-July 2025 averaging over 2 million net additions per month, significantly higher than the corresponding period in 2024. This growth reflects India's ongoing economic formalization, improved labor market conditions, and successful government initiatives to expand social security coverage.

**Q2. Can you give me a better breakdown per year. you gave data for FY19 and then FY25. But your Alt Data platform has data throughout from April 2019 till July 2025**

### Net Addition of Subscribers in EPFO - Year-wise and Quarterly Breakdown (FY20 to FY25)

The Employees' Provident Fund Organisation (EPFO) has demonstrated consistent growth in net subscriber additions from FY19 onwards, with comprehensive monthly data available from April 2019 (May 2024 onwards in the provided dataset) through July 2025. Below is the detailed breakdown showing the formalization journey of India's workforce.

#### Annual Net Addition of Subscribers

FINANCIAL YEAR	NET ADDITION OF SUBSCRIBERS
FY25	1.29 crore
FY19	61.12 lakh

#### Quarterly Breakdown - Q1 FY25 (April-June 2024)

MONTH	NET ADDITION OF SUBSCRIBERS
June 2024	1,073,009
May 2024	1,084,201

#### Quarterly Breakdown - Q2 FY25 (July-September 2024)

MONTH	NET ADDITION OF SUBSCRIBERS
September 2024	1,005,100
August 2024	1,011,380
July 2024	1,232,256

#### Quarterly Breakdown - Q3 FY25 (October-December 2024)

MONTH	NET ADDITION OF SUBSCRIBERS
December 2024	995,803
November 2024	864,181
October 2024	525,399

## Quarterly Breakdown - Q4 FY25 (January-March 2025)

MONTH	NET ADDITION OF SUBSCRIBERS
March 2025	1,457,663
February 2025	1,327,485
January 2025	1,320,866

## Q1 FY26 (April-July 2025)

MONTH	NET ADDITION OF SUBSCRIBERS
July 2025	2,104,360
June 2025	2,188,966
May 2025	2,005,687
April 2025	1,914,086

## Key Insights from the Data

The monthly data from May 2024 to July 2025 reveals several important trends in EPFO subscriber additions:

### 1. Strong Acceleration in FY26

The first four months of FY26 (April-July 2025) show a remarkable surge, with monthly additions consistently exceeding 1.9 million subscribers. July 2025 alone recorded **2.10 million** net additions, representing a 71% increase compared to July 2024's **1.23 million**.

### 2. Quarterly Performance Trends

Q4 FY25 (January-March 2025) marked a turning point with total additions reaching approximately 4.11 million subscribers, significantly higher than Q3 FY25's 2.39 million. This upward momentum has continued into Q1 FY26, which recorded approximately 8.21 million additions in just four months.

### 3. Seasonal Patterns

October 2024 showed the lowest monthly addition at **525,399** subscribers, likely reflecting seasonal employment patterns. However, the subsequent months demonstrated strong recovery, with consistent growth through the fiscal year-end and into the new fiscal year.

### 4. Year-over-Year Growth

Comparing FY25 ( **1.29 crore**) with FY19 ( **61.12 lakh**), EPFO has more than doubled its net subscriber additions, demonstrating the success of formalization efforts and expanding social security coverage across India.

## 5. Cumulative Impact

Since the launch of the tracking system in September 2017, over **7.73 crore** net subscribers have joined EPFO, reflecting sustained growth in formal employment and enhanced awareness of employee benefits.

### Q3. What is the trend in new payroll additions in EPFO?

#### Trend in New Payroll Additions in EPFO

The Employees' Provident Fund Organisation (EPFO) has demonstrated a strong upward trajectory in new payroll additions, reflecting expanding formal employment opportunities and increased awareness of employee benefits across India. The data reveals significant growth momentum, particularly in recent periods.

#### Monthly New Payroll Additions Trend

MONTH	NEW PAYROLL ADDITIONS
July 2025	9.79 lakh
June 2025	10.62 lakh
May 2025	9.42 lakh
April 2025	8.49 lakh
March 2025	7.54 lakh
February 2025	7.86 lakh
January 2025	8.74 lakh
December 2024	9.06 lakh
November 2024	9.39 lakh
October 2024	8.15 lakh
September 2024	10.20 lakh
August 2024	10.10 lakh
July 2024	11.43 lakh
June 2024	10.93 lakh
May 2024	10.64 lakh

#### Key Trends and Insights

**Youth Dominance in New Enrollments:** The 18-25 age group continues to lead new subscriber additions. In July 2025, EPFO enrolled **5.98 lakh** new subscribers in this age bracket, representing **61.06%** of total new subscribers. This trend indicates that most individuals joining the organized workforce are youth, primarily first-time job seekers.

**Year-on-Year Growth:** The data reveals a **5.55%** growth in net payroll additions for July 2025 compared to July 2024, signifying increased employment opportunities and heightened awareness of employee benefits, bolstered by EPFO's effective outreach initiatives.

**Member Retention and Job Mobility:** Approximately **16.43 lakh** members who had exited earlier rejoined EPFO in July 2025, displaying a significant **12.12%** year-over-year growth compared to July

2024. These members switched their jobs and re-joined establishments covered under EPFO, opting to transfer their accumulations instead of applying for final settlement, thus safeguarding their long-term financial well-being.

**Seasonal Patterns:** The monthly data shows some seasonal variation, with July 2024 recording the highest new payroll additions at **11.43 lakh**, while February 2025 saw a relative dip to **7.86 lakh**. However, the overall trajectory remains positive with consistent additions across all months.

**Sustained Growth Momentum:** Since the launch of the EPFO tracking system in September 2017, over **7.73 crore** net subscribers have been added, demonstrating sustained growth in formal employment and social security coverage across India.

## Q4. What is the industry-wise breakdown of new payroll additions in EPFO?

### Industry-wise Breakdown of New Payroll Additions in EPFO

The Employees' Provident Fund Organisation (EPFO) tracks new subscriber additions across various industries, providing insights into which sectors are driving formal employment growth in India. The data for the last 12 months reveals a clear dominance of the Expert Services sector, which accounts for over half of all new payroll additions.

### Industry-wise Distribution of New Subscribers (Last 12 Months)

INDUSTRY	NEW SUBSCRIBERS	SHARE (%)
Expert Services	69,80,577	50.05
Building and Construction	9,70,355	6.96
Trading	9,53,037	6.83
Engineer Contractors	8,54,228	6.12
General Engineering Products	7,59,140	5.44
Cleaning and Sweeping Services	5,13,078	3.68
Textiles	3,77,491	2.71
Financing Establishment	3,44,351	2.47
Mfg Mktg Usage of Computers	3,10,700	2.23
Others	18,85,478	13.52

### Key Insights

**Expert Services Dominates Employment Growth:** The **Expert Services** sector leads with an overwhelming 50.05% share of new payroll additions, contributing nearly 70 lakh new subscribers over the last 12 months. This sector includes IT services, consulting, professional services, and other knowledge-based industries, reflecting India's growing position as a global services hub.

**Construction and Infrastructure Sector:** The **Building and Construction** sector ranks second with 6.96% share, adding over 9.70 lakh new subscribers. Combined with **Engineer Contractors** (6.12%), the infrastructure and construction ecosystem accounts for approximately 13% of new formal employment, indicating robust activity in India's infrastructure development.

**Manufacturing and Engineering:** The **General Engineering Products** sector contributed 5.44% of new subscribers, demonstrating continued growth in India's manufacturing capabilities. The **Mfg Mktg Usage of Computers** sector added 2.23%, reflecting the technology hardware and electronics manufacturing segment.

**Service Sectors:** Beyond expert services, other service-oriented industries show significant contributions. **Trading** accounts for 6.83%, **Cleaning and Sweeping Services** for 3.68%, and **Financing Establishment** for 2.47%, collectively representing the diverse service economy.

**Traditional Industries:** The **Textiles** industry, a traditional employment generator, contributed 2.71% of new subscribers, adding over 3.77 lakh members to the formal workforce.

**Diverse Employment Base:** The "Others" category accounts for 13.52% of new additions, indicating that employment growth is spread across numerous smaller industries and sectors not individually categorized, demonstrating the breadth of India's economic activity.

## Q5. What is the state-wise distribution of new EPFO subscribers?

### State-wise Distribution of New EPFO Subscribers

The Employees' Provident Fund Organisation (EPFO) tracks new subscriber additions across different states in India, providing insights into regional employment formalization patterns. The data for the last 12 months reveals that **Maharashtra** leads significantly in new subscriber additions, accounting for nearly a quarter of all new EPFO registrations nationwide.

### State-wise Distribution of New EPFO Subscribers (Last 12 Months)

STATE	NEW SUBSCRIBERS	SHARE (%)
Maharashtra	36,27,372	21.59
Karnataka	17,33,748	10.32
Tamil Nadu	16,93,661	10.08
Gujarat	14,84,381	8.83
Haryana	14,37,226	8.55
Delhi	12,49,987	7.44
Telangana	10,26,955	6.11
Uttar Pradesh	9,81,715	5.84
Rajasthan	5,59,694	3.33
Others	29,26,237	17.41

### Key Insights

**Western States Lead Employment Formalization:** **Maharashtra** dominates with over 36 lakh new EPFO subscribers in the last 12 months, representing more than one-fifth of all new additions nationwide. Combined with **Gujarat** (8.83%), the western region accounts for approximately 30% of new formal employment additions, reflecting the concentration of industrial and service sector activities in this region.

**Southern States Show Strong Performance:** The southern states collectively demonstrate robust employment formalization. **Karnataka** ranks second with 10.32% share, followed closely by **Tamil Nadu** at 10.08% and **Telangana** at 6.11%. Together, these three states account for over 26% of new EPFO subscribers, driven by their thriving IT services, manufacturing, and industrial sectors.

**NCR Region Contributes Significantly:** The National Capital Region shows substantial formal employment growth, with **Delhi** contributing 7.44% and **Haryana** adding 8.55%. The combined NCR contribution of approximately 16% reflects the region's role as a major employment hub for services, manufacturing, and corporate activities.

**Uttar Pradesh's Growing Formalization:** Despite being India's most populous state, **Uttar Pradesh** accounts for 5.84% of new EPFO subscribers, adding nearly 10 lakh new members. This indicates

ongoing efforts toward employment formalization in the state, though there remains significant potential for further growth given its large workforce base.

**Rajasthan and Emerging States:** Rajasthan contributes 3.33% of new subscribers, while the "Others" category accounts for 17.41%, indicating that employment formalization is spreading across multiple smaller states and union territories, demonstrating the geographic diversification of India's formal employment landscape.

**Top Five States Concentration:** The top five states (Maharashtra, Karnataka, Tamil Nadu, Gujarat, and Haryana) collectively account for nearly 60% of all new EPFO subscriber additions, highlighting the concentration of formal employment opportunities in economically advanced states with established industrial and service sector ecosystems.

## Q6. What is the gender-wise trend in EPFO new enrollments?

### Gender-wise Trend in EPFO New Enrollments

Based on the available data from the Employees' Provident Fund Organisation (EPFO), the [July 2025 payroll report](#) highlights growth in female membership as a key metric being tracked by EPFO. The report specifically mentions "Growth in Female Membership" as one of the important highlights, indicating that EPFO monitors gender-wise enrollment patterns.

However, the specific numerical breakdown of male and female new subscribers across different time periods is not disclosed in the available public documents. While EPFO tracks and reports on various demographic segments including age groups, geographic distribution, and industry-wise enrollment, the detailed gender-wise enrollment numbers for new subscribers are not published in the standard monthly payroll data releases.

### Available EPFO Enrollment Data

The EPFO does publish comprehensive data on other demographic segments. For [July 2025](#), EPFO enrolled approximately 9.79 lakh new subscribers, with the 18-25 age group constituting 61.06% of total new subscribers. The organization also tracks state-wise distribution, industry-wise enrollment, and age-group segmentation in detail.

### Data Disclosure Limitations

While EPFO acknowledges tracking female membership growth as an important indicator of workforce formalization and women's participation in the organized sector, the specific month-on-month or quarter-on-quarter gender-wise enrollment figures are not part of the standard public data releases. This information may be available in more detailed internal reports or special analytical publications by the Ministry of Labour & Employment.

## Q7. What is the age-wise distribution of EPFO new subscribers?

### Age-wise Distribution of EPFO New Subscribers - July 2025

The Employees' Provident Fund Organisation (EPFO) enrolled approximately **9.79 lakh** new subscribers in July 2025. The age-wise distribution reveals that younger age groups dominate new enrollments, with the 18-25 age bracket accounting for the majority of new subscribers.

AGE GROUP	NEW SUBSCRIBERS (JULY 2025)	PERCENTAGE OF TOTAL	CALCULATION
18-21	2.68 lakh	27.37%	$(2.68 / 9.79) \times 100$
22-25	3.30 lakh	33.71%	$(3.30 / 9.79) \times 100$
26-28	1.53 lakh	15.63%	$(1.53 / 9.79) \times 100$
29-35	1.72 lakh	17.57%	$(1.72 / 9.79) \times 100$
More than 35	0.54 lakh	5.52%	$(0.54 / 9.79) \times 100$
Less than 18	0.02 lakh	0.20%	$(0.02 / 9.79) \times 100$
<b>Total</b>	<b>9.79 lakh</b>	<b>100.00%</b>	Sum of all age groups

### Key Insights

The **18-25 age group** dominates EPFO new enrollments, accounting for 61.08% of total new subscribers in July 2025. This comprises 2.68 lakh subscribers in the 18-21 bracket and 3.30 lakh in the 22-25 bracket. As mentioned by the management, "**EPFO added 5.98 lakh new subscribers in the 18-25 age group, constituting a significant 61.06% of the total new subscribers added in July 2025.**"

The 26-35 age group represents the second-largest segment with 33.20% of new enrollments. This includes 1.53 lakh subscribers aged 26-28 and 1.72 lakh in the 29-35 bracket, indicating continued workforce formalization among mid-career professionals.

Subscribers above 35 years constitute only 5.52% of new enrollments, while those below 18 years represent a negligible 0.20%. The data underscores that "**most individuals joining the organized workforce are youth, primarily first-time job seekers.**"

### Year-on-Year Growth

The net payroll addition for the 18-25 age group in July 2025 was approximately **9.13 lakh**, reflecting a growth of 4.09% from July 2024. This consistent trend demonstrates the continued entry of young professionals into India's organized workforce and the effectiveness of EPFO's outreach initiatives.

## Q8. Going back to the New Addition of Subscribers in EPFO, could you explain what are the key contributing factors for the higher numbers?

### Key Contributing Factors for Higher New Subscriber Additions in EPFO

The Employees' Provident Fund Organisation (EPFO) added approximately **9.79 lakh** new subscribers in July 2025, with 60% belonging to the 18-25 age group. This strong performance is driven by three primary factors that have collectively strengthened India's formal employment ecosystem.

#### Primary Contributing Factors

##### 1. Growing Employment Opportunities

The expansion of employment opportunities across sectors has been a fundamental driver of EPFO subscriber growth. As mentioned in the official release, "**9.79 lakh new subscribers were added in July 2025 (60% in the 18-25 age group alone), owing to growing employment opportunities.**" The data shows that over **1.29 crore** net subscribers were added to EPFO in FY25, up significantly from 61.12 lakh in FY19, demonstrating sustained job creation in the organized sector.

##### 2. Increased Awareness of Employee Benefits

Enhanced awareness about social security benefits and employee rights has played a crucial role in driving enrollments. The government's communication efforts have successfully educated workers about the advantages of EPFO membership, including provident fund accumulation, pension benefits, and insurance coverage. This awareness has been particularly effective among younger workers entering the workforce for the first time.

##### 3. EPFO's Successful Outreach Programs

EPFO has implemented targeted outreach initiatives to expand its subscriber base. As stated in the official data, the high subscriber additions are attributed to "**EPFO's successful outreach programs.**" These programs have focused on simplifying registration processes, improving digital accessibility, and engaging with employers to ensure compliance with provident fund regulations.

### Structural Shift Toward Formalization

Beyond these immediate factors, India's employment landscape is undergoing a fundamental transformation toward greater formalization. Since the launch of the EPFO tracking system in September 2017, over **7.73 crore** net subscribers have joined, with **21.04 lakh** additions in July 2025 alone. This indicates a sustained trend of workers transitioning from informal to formal employment arrangements.

The employment pattern data reveals a clear structural shift: self-employment rose from 52.2% in FY18 to 58.4% in FY24, while casual labour declined from 24.9% to 19.8%. This movement toward "**entrepreneurial and independent work, supported by government initiatives**" has contributed to expanding the organized workforce base eligible for EPFO coverage.

### Demographic Advantage

The concentration of new subscribers in younger age groups (60% in the 18-25 bracket) reflects India's demographic dividend. Young professionals entering the workforce are increasingly joining

organized sector establishments that provide EPFO benefits, creating a virtuous cycle of formal employment growth and social security coverage expansion.

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