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Sommario/riassunto	India is ageing. One response of Indian policy makers has been introduction of the New Pension Scheme (NPS), a defined contribution pension scheme which is mandatory for civil servants and voluntary for the rest of the population. Given the size of the target population, even if take up is modest, NPS savings may soon provide huge amounts of capital to the Indian economy. However, challenges are abound. What governance structure will best achieve the ultimate policy goal of serving the needs of savers? What business processes and information technology design will serve members