

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 2283

TO BE ANSWERED ON 21st MARCH, 2023 (TUESDAY)/ 30 PHALGUNA, 1944 (SAKA)

ATAL PENSION YOJANA

2283. Shri Iranna Kadadi

Will the Minister of Finance be pleased to state:

- (a) whether Government has data on the number of beneficiaries under Atal Pension Yojana, if so, the details thereof, State-wise;
- (b) Whether the number of enrolments under the scheme has increased in the last three years, if so, the details thereof;
- (c) Whether Government plans on launching measures to spread awareness amongst the eligible beneficiaries of the scheme, if so, the details thereof; and
- (d) The details of the amount of funds allocated, released and spent on the scheme?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) Atal Pension Yojana (APY) was launched on 9th May, 2015, and was operationalised w.e.f. 1st June, 2015. Minimum age of joining APY is 18 years and maximum age is 40 years. As per the scheme, subscriber will receive pension benefit on attaining the age of 60 years. Hence, the pension benefit under APY is expected to start from 2035 onwards.

The State/UT-wise enrolment under APY as on 8th March, 2023, is enclosed at Annexure A.

(b) As per data provided by the Pension Fund Regulatory and Development Authority (PFRDA), during FY 2019-20, 2020-21, and 2021-22, enrolments under the Scheme were 68,83,373, 79,14,154, and 99,11,472 respectively.

(c) The following activities are being undertaken by PFRDA to promote APY and increase its coverage:

- i. Virtual capacity building programs for Banking Correspondents (BCs) and field staff of Banks, Self Help Group (SHG) members, bank-sakhis of SRLMs are being organised to propagate APY to eligible beneficiaries.
- ii. Engagement with National Centre for Financial Education (NCFE), National Bank for Agriculture And Rural Development. (NABARD), National Rural Livelihoods Mission

(NRLM) and various State Rural Livelihood Missions (SRLMs) to spread the awareness about APY and to reach at the grassroot level.

- iii. Regular monitoring of Banks and State Level Bankers' Committees (SLBCs)/State-coordinators of Banks/ lead district managers (LDMs) is undertaken in respect of the allocated annual targets.
- iv. Periodic advertisements are published in print, electronic and social media for awareness creation.
- v. Subscriber Awareness Programs are being conducted for subscribers through Video Conferencing (VC) in coordination with an empanelled training agency.
- vi. Physical APY outreach program and townhall meetings are organised at various locations pan India.
- vii. Activating online channels such as e-APY, net-banking, mobile app and bank's web-portal, for easy online onboarding.
- viii. APY Subscribers Information Brochure is available in 13 vernacular languages for expanding accessibility and understanding.
- ix. APY Help Desk and Chatbot at Protean – CRA are operational for assisting APY subscribers.
- x. QR Codes for APY User services, APY Transactional services, APY Information services, APY Podcast/Videos, APY Call Centre are available for creating awareness regarding the benefits of APY and the services that are being offered to APY subscribers.

(d) The total fund allocated under APY for Government Co-contribution, Payment of Incentive to Banks, Promotional Campaign, and Gap fund, since inception up to February, 2023, is Rs. 2078.94 crore out of which an amount of Rs. 1529.41 crore has been released till February, 2023.

Rajya Sabha Unstarred Question No. 2283 regarding “Atal Pension Yojana” for 21.03.2023.State/UT wise enrolments under APY as on 8th March, 2023

S. No	Name of State/UT	Number of enrolments
1	Andaman & Nicobar Islands	17,722
2	Andhra Pradesh	27,93,277
3	Arunachal Pradesh	71,557
4	Assam	11,71,177
5	Bihar	49,85,786
6	Chandigarh	90,807
7	Chhattisgarh	10,28,873
8	Dadra and Nagar Haveli and Daman and Diu	1,11,895
9	Delhi	8,94,688
10	Goa	1,59,984
11	Gujarat	19,42,577
12	Haryana	10,57,770
13	Himachal Pradesh	3,78,977
14	Jammu & Kashmir	1,52,829
15	Jharkhand	15,12,800
16	Karnataka	27,46,725
17	Kerala	8,98,248
18	Lakshadweep	6,913
19	Ladakh	4,262
20	Madhya Pradesh	29,47,978
21	Maharashtra	40,06,779
22	Manipur	95,929
23	Meghalaya	96,023
24	Mizoram	39,235
25	Nagaland	1,10,893
26	Odisha	18,57,702
27	Puducherry	74,150
28	Punjab	14,46,443
29	Rajasthan	27,71,143
30	Sikkim	1,88,832
31	Tamil Nadu	36,15,683
32	Telangana	13,09,164
33	Tripura	1,84,428
34	Uttar Pradesh	80,98,128
35	Uttarakhand	5,34,712
36	West Bengal	39,11,828
37	Others *	3,908
	Total	5,13,19,825

(Source: PFRDA)

*Others include NRI Subscribers etc.