

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 94
ANSWERED ON MONDAY, NOVEMBER 25, 2024/ 4 AGRAHAYANA, 1946 (SAKA)

ENROLLMENT UNDER ATAL PENSION YOJANA

94. Shri Bastipati Nagaraju
Shri Daggumalla Prasada Rao

Will the Minister of Finance be pleased to state:

- (a) whether the Government has received any cases regarding income taxpayers availing the facility of Atal Pension Yojana, if so, the details thereof and the measures taken by the Government to address the same;
- (b) the details regarding the States/UTs enrolled under the Atal Pension Yojana for the FY 2023-2024 and FY 2024-2025, especially in the State of Andhra Pradesh;
- (c) whether the Government is considering doubling the minimum guaranteed amount of the Atal Pension Yojana and if so, the details thereof; and
- (d) whether any measures have been taken or likely to be taken by the Government to oversee the functioning of the scheme and if so, the details thereof?

ANSWER

MINISTER OF STATE FOR FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) Atal Pension Yojana (APY) was launched on 09.05.2015, with the objective of creating a universal social security system for all Indians, especially the poor, the under-privileged and the workers in the unorganised sector. For better targeting of the scheme, from 01.10.2022 an income tax payer is not eligible to join APY.

(b) The State/UT-wise details of enrolments under APY for FY 2023-24 and FY 2024-25, including Andhra Pradesh, is placed at Annexure A.

(c) APY scheme offers flexible minimum guaranteed pension of Rs. 1000, Rs. 2000, Rs. 3000, Rs.4000 or Rs. 5000 per month. Accordingly, per month subscription amount presently varies from Rs. 42 to Rs. 1454 based on age of joining and pension amount chosen. Any increase in pension amount is likely to increase the subscription amount substantially and put further burden on the subscriber. Presently, it has been decided to continue the scheme with same terms and conditions and not to further increase the pension and consequential subscription amount.

(d) The following steps are being undertaken by PFRDA and the Government to oversee the functioning of the scheme:

- i. Regular monitoring of Banks and State Level Bankers' Committee (SLBCs) is undertaken in respect of enrolments.
- ii. The performance of APY is monitored through regular review meetings with Banks at senior level.
- iii. Periodic advertisements are published in print, electronic, and social media for awareness creation.
- iv. Physical APY outreach program and townhall meetings are organised at various locations pan India.

Lok Sabha Unstarred Question No. 94 regarding “Enrolment under Atal Pension Yojana” to be answered on 25.11.2024

State-wise and Year-wise gross enrolments under APY

S. No	State/UT	FY 2023-24	FY 2024-25 (till 31.10. 2024)
1	Andaman & Nicobar Islands	4,708	1,292
2	Andhra Pradesh	5,63,430	3,23,765
3	Arunachal Pradesh	19,975	3,224
4	Assam	3,40,923	1,39,423
5	Bihar	11,62,827	5,47,646
6	Chandigarh	21,650	6,200
7	Chhattisgarh	2,72,699	1,56,018
8	Dadra and Nagar Haveli and Daman and Diu	24,112	8,229
9	Delhi	1,69,868	60,157
10	Goa	25,115	7,711
11	Gujarat	3,92,456	2,10,286
12	Haryana	2,62,303	1,21,897
13	Himachal Pradesh	82,979	42,976
14	Jammu & Kashmir	38,885	16,925
15	Jharkhand	4,07,257	2,35,993
16	Karnataka	5,25,912	4,08,785
17	Kerala	1,89,356	1,61,241
18	Ladakh	769	280
19	Lakshadweep	511	285
20	Madhya Pradesh	8,05,804	3,80,042
21	Maharashtra	10,52,392	5,09,618
22	Manipur	20,545	7,429
23	Meghalaya	20,912	6,621
24	Mizoram	8,432	1,675
25	Nagaland	28,513	5,570
26	Odisha	4,52,948	2,42,424
27	Puducherry	11,790	6,469
28	Punjab	3,36,653	1,73,425
29	Rajasthan	6,79,175	3,49,625
30	Sikkim	55,266	16,897
31	Tamil Nadu	7,15,766	3,73,230
32	Telangana	3,50,615	1,80,883
33	Tripura	51,519	25,457
34	Uttar Pradesh	21,23,924	10,53,235
35	Uttarakhand	1,30,340	62,615
36	West Bengal	9,42,444	4,82,921
37	NRI / Others	717	1,539
Total		1,22,93,490	63,32,008

Source: PFRDA