

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

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**LOK SABHA**  
**UNSTARRED QUESTION NO. 30**

TO BE ANSWERED ON MONDAY, 3 FEBRUARY, 2025/ MAGHA 14, 1946 (SAKA)

**ATAL PENSION YOJANA (APY)**

**30. Shri Prabhakar Reddy Vemireddy**

**Shri Anurag Sharma**

Will the Minister of Finance be pleased to state:

- (a) whether any assessment has been made to find out the people eligible to enroll under Atal Pension Yojana (APY);
- (b) the current status of the Atal Pension Yojana including the number of enrolled beneficiaries since its inception along with the total amount of pension accumulated, State-wise including Nellore district of Andhra Pradesh;
- (c) the measures taken by the Government to increase awareness and enrollment under the APY particularly among unorganized sector workers along with the efforts being made to cover more people under APY;
- (d) whether the Government has eliminated the income tax payers from this scheme with the objective of targeting beneficiaries and the other plans of the Government to expand the coverage and benefits of the APY along with the challenges faced in disbursing the benefits under APY;
- (e) whether the Government proposes to increase the minimum guaranteed pension amount and if so, the details thereof; and
- (f) the steps taken by the Government to ensure seamless operation of the APY, including integrating the scheme with other social security initiatives?

**ANSWER**

MINISTER OF STATE FOR FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (f) 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. Scheme was appraised and it was decided that for better targeting of the scheme, from 01.10.2022 an income tax payer is not eligible to join APY. 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.

Atal Pension Yojana along with Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) create a social security system, targeted specially for the poor and the under-privileged.

As on 31.12.2024, the gross enrolment under APY, at national level, is 7,25,77,540 beneficiaries and in SPSR Nellore district of Andhra Pradesh, it is 1,77,490. The State-wise figures of gross enrolment under APY are at Annexure – A. The total accumulated corpus under APY, as on 31.12.2024, is Rs.43,369.98 crore.

The Government and the PFRDA have inter-alia taken following steps to increase awareness and coverage of APY:

- (i) Periodic advertisements are published in print, electronic, and social media for awareness creation.
- (ii) APY Subscribers Information Brochure in 13 vernacular languages
- (iii) Virtual capacity building programs for Banking Correspondents (BCs) and field staff of Banks, Self Help Group (SHG) members, bank-sakhis of State Rural Livelihoods Missions (SRLMs) are being organised to propagate APY among the eligible beneficiaries.
- (iv) Various Ministries of Government of India, National Centre for Financial Education (NCFE), National Bank for Agriculture and Rural Development (NABARD), National Rural Livelihood Mission (NRLM) and SRLM are engaged to spread awareness and coverage of APY.
- (v) Activating online channels such as e-APY, net-banking, mobile app and bank's web-portal, for easy online onboarding.

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**Lok Sabha Unstarred Question No. 30 regarding “Atal Pension Yojana (APY)” to be answered on 03.02.2025**

State-wise gross enrolments under APY since inception

<b>Sr. No</b>	<b>Name of State/UT</b>	<b>Gross Enrolments under APY (as on 31.12.2024)</b>
1	Andaman & Nicobar Islands	24,342
2	Andhra Pradesh	37,87,818
3	Arunachal Pradesh	97,073
4	Assam	17,24,187
5	Bihar	69,62,850
6	Chandigarh	1,22,403
7	Chhattisgarh	15,06,803
8	Dadra and Nagar Haveli and Daman and Diu	1,49,584
9	Delhi	11,53,225
10	Goa	1,95,738
11	Gujarat	26,30,510
12	Haryana	15,13,197
13	Himachal Pradesh	5,26,074
14	Jammu & Kashmir	2,15,433
15	Jharkhand	22,42,292
16	Karnataka	37,77,067
17	Kerala	12,98,686
18	Ladakh	5,635
19	Lakshadweep	7,877
20	Madhya Pradesh	43,21,322
21	Maharashtra	57,77,185
22	Manipur	1,26,832
23	Meghalaya	1,27,659
24	Mizoram	50,402
25	Nagaland	1,47,422
26	Odisha	26,78,743
27	Puducherry	96,080
28	Punjab	20,29,008
29	Rajasthan	39,36,814
30	Sikkim	2,69,717
31	Tamil Nadu	48,61,711
32	Telangana	19,02,118
33	Tripura	2,79,254
34	Uttar Pradesh	1,16,95,458
35	Uttarakhand	7,53,748
36	West Bengal	55,77,083
37	Others	6,190
<b>Total</b>		<b>7,25,77,540</b>

