

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 3930

ANSWERED ON MONDAY, 18 AUGUST, 2025/ SRAVANA 27, 1947 (SAKA)

SUBSCRIBERS ENROLLED UNDER APY IN TAMIL NADU

3930. SHRI MALAIYARASAN D

Will the Minister of FINANCE be pleased to state:

- (a) the total number of subscribers enrolled under Atal Pension Yojana (APY) up to FY 2024- 25 along with the new enrolments in FY 2025–26;
- (b) the share of female participants and the representation from Tamil Nadu in the overall subscribers;
- (c) whether the Government proposes to increase the maximum guaranteed pension payout from Rs. 5,000 to Rs. 10,000 per month, if so, the details thereof;
- (d) the expected timeline for rollout of the proposed increased pension benefit;
- (e) the measures taken by the Government to educate and enroll workers of unorganised sector in Tamil Nadu under APY and the manner in which the impact is being monitored; and
- (f) whether any evaluation reports are scheduled to assess APY's effectiveness, especially among women and beneficiaries from southern States?

ANSWER

MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) The gross enrolments under Atal Pension Yojana (APY) across country up to FY 2024-25 and new enrolments during 2025-26 (as on 31.07.2025) are 7,60,90,481 and 42,14,736 respectively.

(b) The gross enrolments as on 31.07.2025 under APY across country are 8,03,05,217, out of which the female participants are 3,87,05,968. In Tamil Nadu, the gross APY enrolments as on 31.07.2025 are 52,35,234, out of which 29,86,438 are female participants.

(c) & (d) The APY scheme offers flexible minimum guaranteed pension of Rs. 1000, Rs. 2000, Rs. 3000, Rs. 4000, and 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.

(e) The Government and the Pension Fund Regulatory and Development Authority (PFRDA) have, inter-alia, taken the following steps to increase awareness and coverage of APY in the country, including in Tamil Nadu:

Periodic advertisements are published in print, electronic, and social media for awareness creation.

Physical APY outreach program and townhall meetings are organised at various locations pan India.

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 to eligible beneficiaries.

Engagement with 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 to spread awareness and coverage of APY.

(f) Effectiveness on APY is assessed based on the annual, monthly, and weekly enrolment trends. In the FY 2023-24, the percentage enrolment for women was higher than for men at 52%. Further, in FY 2024-25, the participation of women rose to 54.64%..
