

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
STARRED QUESTION NO. *12

ANSWERED ON MONDAY, 01 DECEMBER, 2025/ AGRAHAYANA 10, 1947 (SAKA)

Beneficiaries Enroled under Atal Pension Yojana

*12. Shri Janardan Singh Sigriwal

Will the Minister of FINANCE be pleased to state:

- (a) the total number of Atal Pension Yojana (APY) beneficiaries in the country till date along with the number of new enrolments made in the country during the last five years, State-wise including Bihar;
- (b) the steps taken by the Government to promote Atal Pension Yojana in rural and remote areas of Bihar and to create awareness of the Scheme among the unorganized sector workers and other eligible populations;
- (c) whether there has been any significant increase in the participation of women and small farmers in APY in the country especially in Bihar and if so, the details thereof;
- (d) the role of banking institutions and post offices in the implementation of APY in Bihar along with the number of branches that are actively enrolling people in the said Scheme; and
- (e) the challenges faced/being faced in enrolment and maintenance of APY accounts in Bihar along with the measures taken/being taken by the Government to address these challenges?

ANSWER

The Minister of Finance
(Smt. Nirmala Sitharaman)

(a) to (e) A Statement is laid on the Table of the House.

**STATEMENT OF LOK SABHA STARRED QUESTION NO. *12 REGARDING
“BENEFICIARIES ENROLED UNDER ATAL PENSION YOJANA” RAISED BY SHRI
JANARDAN SINGH SIGRIWAL, ANSWERED ON 01.12.2025**

(a) to (e) 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. It is open to all citizens of India between 18-40 years of age having a savings account in a bank or post-office. 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. However, the gross enrolment under Atal Pension Yojana as on 31.10.2025 is 8,34,13,738. A list showing the number of new enrolments made in the country during the last five years, State-wise including Bihar is at Annexure-I.

The Government and the Pension Fund Regulatory and Development Authority (PFRDA) have inter-alia taken following steps to increase awareness and coverage of APY across the country including rural and remote areas of Bihar:

- 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.
- vi. APY outreach programmes are conducted regularly in coordination with Banks and SLBCs/LDMs at pan India level. During last five years such programmes have been conducted across various districts of Bihar including in Muzaffarpur, Patna, Bhojpur, and Nalanda.
- vii. Recently, financial inclusion campaigns for pension saturation were organized pan India including 8093 such campaigns in the state of Bihar

As on 31.10.2025, the female gross enrolments under APY is 4,04,41,135 which is 48% of the total enrolment. Further, in Bihar, the female gross enrolments under APY is 42,07,233, which is 57% of the total enrolment in Bihar. The details of gender-wise enrolments made in the country including Bihar is at Annexure-II. Further, the specific data related to small farmers participation in APY is not captured under the Scheme.

APY is being implemented through the Department of Posts (DoP) and banking institutions including Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Payments Banks, Cooperative Banks. These institutions are registered as Points of Presence – APY (PoP-APY) with PFRDA and are responsible for distribution of APY and servicing of APY subscribers. As on 31.10.2025, a total of 7,153 Bank branches and 461 Post Office branches are enrolling people into APY in Bihar

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State-wise gross enrolments under APY as on 31.10.2025, during the last five years

Name of the State/UT	2021-22	2022-23	2023-24	2024-25	2025-26 (as on 31.10.2025)	Gross enrolments since inception
Bihar	9,36,541	10,07,521	10,77,242	10,18,964	5,63,955	73,44,480
Andaman & Nicobar Islands	2,400	3,060	2,640	1,938	1,461	14,740
Andhra Pradesh	4,53,361	5,53,828	5,87,038	5,67,687	3,47,084	41,48,294
Arunachal Pradesh	4,289	4,702	6,176	6,331	4,071	39,432
Assam	2,44,472	3,19,839	3,44,974	2,67,047	1,67,040	20,05,665
Chandigarh	7,679	11,104	10,772	10,705	8,260	82,380
Chhattisgarh	1,66,617	2,11,631	2,42,147	2,55,067	1,94,313	15,89,555
Delhi	1,30,260	1,35,754	1,23,630	1,07,551	72,363	9,85,351
Goa	13,994	12,289	12,663	14,033	8,944	1,15,474
Gujarat	3,73,786	3,50,319	3,89,050	3,68,701	2,43,648	29,51,620
Haryana	2,25,190	2,99,591	2,60,372	2,58,456	1,73,002	18,60,377
Himachal Pradesh	93,101	96,048	85,160	80,353	48,174	6,11,729
Jammu & Kashmir	28,495	39,926	39,565	42,967	30,785	2,69,712
Jharkhand	3,25,835	3,56,675	3,50,253	3,94,426	2,32,626	24,92,572
Karnataka	5,40,405	5,88,750	5,86,194	6,42,178	4,51,811	47,45,625
Kerala	1,64,890	1,96,633	2,01,194	2,59,030	1,86,393	16,24,963
Ladakh	665	1,436	825	854	488	7,086
Lakshadweep	542	718	411	745	442	3,482
Madhya Pradesh	5,59,023	6,69,067	7,59,388	7,00,942	4,43,859	49,12,077
Maharashtra	8,47,346	14,06,970	14,56,984	13,10,776	7,02,441	80,42,402
Manipur	8,442	15,792	9,668	8,875	8,232	74,091
Meghalaya	8,878	9,833	11,906	12,455	12,182	84,616
Mizoram	3,104	2,612	4,339	6,073	5,729	33,356
Nagaland	5,945	6,581	5,988	5,794	4,572	42,947
Odisha	3,77,216	3,84,326	4,43,605	4,54,036	3,12,681	31,20,266
Puducherry	11,881	12,112	11,814	13,750	9,808	1,09,238
Punjab	2,65,458	3,56,352	3,35,064	3,39,840	2,44,006	24,33,802
Rajasthan	6,19,257	6,45,884	6,51,338	6,17,314	3,54,371	43,54,034
Sikkim	6,054	6,804	5,056	6,539	3,557	46,160
Tamil Nadu	6,32,761	6,75,639	6,93,896	6,77,981	5,01,496	54,30,604
Telangana	2,87,694	3,53,584	3,80,961	3,22,643	2,18,469	26,18,889
Dadra & Nagar Haveli & Daman & Diu	3,855	4,581	4,351	4,381	2,682	43,324
Tripura	33,211	43,598	47,873	64,895	21,275	3,07,074
Uttar Pradesh	16,98,985	21,23,472	20,85,729	18,54,678	11,11,982	1,35,40,417
Uttarakhand	1,15,370	1,46,571	1,34,360	1,10,370	69,542	8,91,202
West Bengal	7,14,477	8,77,783	9,30,864	9,29,952	5,61,513	64,36,702
Grand Total	99,11,479	1,19,31,385	1,22,93,490	1,17,38,327	73,23,257	8,34,13,738

Source PFRDA

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Gender-wise gross enrolments under APY as on 31.10.2025, since inception

Overall Country Data					
FY	Female	Male	Transgender	Grand Total	Female Ratio
2015-16	9,42,243	15,42,399	253	24,84,895	38%
2016-17	8,92,826	15,05,421	687	23,98,934	37%
2017-18	20,51,224	27,69,267	1,141	48,21,632	43%
2018-19	25,83,405	31,27,867	1,552	57,12,824	45%
2019-20	31,50,418	37,31,090	1,865	68,83,373	46%
2020-21	35,98,876	43,13,937	1,329	79,14,142	45%
2021-22	45,85,806	53,22,945	2,728	99,11,479	46%
2022-23	57,82,745	61,44,268	4,372	1,19,31,385	48%
2023-24	63,89,156	58,99,813	4,521	1,22,93,490	52%
2024-25	64,13,748	53,19,964	4,615	1,17,38,327	55%
2025-26 (as on 31.10.2025)	40,50,688	32,70,823	1,746	73,23,257	55%
Grand Total	4,04,41,135	4,29,47,794	24,809	8,34,13,738	48%

Bihar State Data					
FY	Female	Male	Transgender	Grand Total	Female Ratio
2015-16	1,01,126	1,51,616	18	2,52,760	40%
2016-17	1,17,274	1,37,692	31	2,54,997	46%
2017-18	2,59,721	2,22,473	59	4,82,253	54%
2018-19	2,54,239	2,14,912	51	4,69,202	54%
2019-20	3,04,556	2,56,803	84	5,61,443	54%
2020-21	3,91,268	3,28,282	52	7,19,602	54%
2021-22	5,26,705	4,09,740	96	9,36,541	56%
2022-23	5,75,052	4,32,331	138	10,07,521	57%
2023-24	6,56,008	4,21,084	150	10,77,242	61%
2024-25	6,41,070	3,77,720	174	10,18,964	63%
2025-26 (as on 31.10.2025)	3,80,214	1,83,691	50	5,63,955	67%
Grand Total	42,07,233	31,36,344	903	73,44,480	57.28%

Source PFRDA