

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2454

ANSWERED ON MONDAY, 15 DECEMBER, 2025/ AGRAHAYANA 24, 1947 (SAKA)

Atal Pension Yojana

2454 SHRI ASADUDDIN OWAISI

Will the Minister of Finance be pleased to state:

- (a) the number of pensioners enrolled under the Atal Pension Yojana (APY), along with details of year-wise growth;
- (b) the details of distribution of pensioners across five pension slabs of Rupees 1000, 2000, 3000, 4000, and 5000 per month;
- (c) whether the Government is aware of disproportionately high enrolment in lower pension slabs, if so, the reasons for such skewed enrolment; and
- (d) whether the Government proposes to revise pension amounts, contribution structures, or introduce an inflation-linked pension option to improve the security net for unorganized workers, if so, the details thereof?

ANSWER

MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

- (a) As on 30.11.2025, a total of 8,45,17,419 subscribers have been enrolled under the Atal Pension Yojana (APY). The details of year-wise growth are at Annexure I.
- (b) The details of distribution of pensioners across five pension slabs (as on 30.11.2025) are as under:

Pension Slab	Gross Enrolments	Percentage
1,000	7,34,79,553	86.91%
2,000	25,34,949	3.00%
3,000	11,86,898	1.41%
4,000	4,46,102	0.53%
5,000	68,69,917	8.15%
Total	8,45,17,419	100%

(c) & (d): 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. 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. The enrolments in the lower pension slab suggest that the APY is reaching the poorest of poor.

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.

Lok Sabha Unstarred Question No. 2454 regarding “Atal Pension Yojana” answered on 15.12.2025.

Year-wise enrolment and percentage growth under APY as on 30.11.2025, since inception

FY	Enrolment	% Growth	Cumulative Gross Enrolment
2015-16	24,84,895	-	24, 84,895
2016-17	23,98,934	97%	48,83,829
2017-18	48,21,632	99%	97,05,461
2018-19	57,12,824	59%	1,54,18,285
2019-20	68,83,373	45%	2,23,01,658
2020-21	79,14,142	35%	3,02,15,800
2021-22	99,11,479	33%	4,01,27,279
2022-23	1,19,31,385	30%	5,20,58,664
2023-24	1,22,93,490	24%	6,43,52,154
2024-25	1,17,38,327	18%	7,60,90,481
2025-26 (30.11.2025)	84,26,938	11%	8,45,17,419

Source PFRDA