

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. †2656

ANSWERED ON MONDAY, MARCH 9, 2026/PHALGUNA 18, 1947 (SAKA)

Beneficiaries of Atal Pension Yojana

†2656. SHRI UJJWAL RAMAN SINGH

Will the Minister of Finance be pleased to state:

- (a) the total number of beneficiaries of the Atal Pension Yojana in the country so far along with the number of enrolments across the country during the last three years, State-wise including Uttar Pradesh;
- (b) the steps taken by the Government to promote the Atal Pension Yojana in rural and remote areas of Uttar Pradesh and to create awareness about the scheme among unorganized sector workers and other eligible populations;
- (c) whether there has been a significant increase in the participation of women and small farmers in the Atal Pension Yojana (APY) across the country, especially in Uttar Pradesh and if so, the details thereof; and
- (d) the role of banking institutions and post offices in implementing the APY in Uttar Pradesh and the number of branches actively enrolling people in the scheme?

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. 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 so far (as on 31.01.2026) is 8,71,74,743. A list showing the number of new enrolments made in the country during the last three years, State-wise including Uttar Pradesh is at Annexure-I.

(b) 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 Uttar Pradesh:

- 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 State Level Bankers' Committees (SLBCs)/ Lead District Managers (LDMs) at pan India level. During last three years such programmes have been conducted across various districts of Uttar Pradesh including Ayodhya, Gorakhpur, and Meerut.

vii. Recently, financial inclusion campaigns for pension saturation were organized pan India including in the State of Uttar Pradesh with Banks utilizing the large network of Financial Literacy Centers for increasing awareness about pension and APY.

(c) As on 31.01.2026, the female gross enrolments under APY is 4,25,13,682 which is 48.76% of the total enrolment. Further, in Uttar Pradesh, the female gross enrolments under APY is 58,25,624, which is 40% of the total enrolment in Uttar Pradesh. The details of State-wise gross enrolments of women made under APY, including Uttar Pradesh, during the last three years, is at Annexure-II. Further, the specific data related to small farmers participation in APY is not captured under the Scheme.

(d) 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 31.01.2026, a total of 17,698 Bank branches and 381 Post Office branches are enrolling people into APY in Uttar Pradesh.

**Lok Sabha Unstarred Question No. †2656 regarding “Beneficiaries of Atal Pension Yojana” on
09.03.2026**

State-wise gross enrolments under APY as on 31.01.2026, during the last three years

State Name	2022-23	2023-24	2024-25	2025-26 (as on 31.01.2026)	Gross enrolments so far (as on 31.01.2026)
Uttar Pradesh	22,40,938	22,13,295	19,60,367	17,23,538	1,45,22,133
Andaman & Nicobar Islands	3,085	2,653	1,938	2,141	15,465
Andhra Pradesh	5,67,314	6,01,664	5,73,008	4,99,582	43,36,137
Arunachal Pradesh	4,846	6,228	6,340	6,404	41,982
Assam	3,23,506	3,47,798	2,71,883	2,71,042	21,21,331
Bihar	10,80,863	11,91,783	11,04,270	9,05,534	79,69,799
Chandigarh	11,436	10,832	10,717	12,888	87,514
Chhattisgarh	2,19,414	2,49,190	2,62,999	2,61,349	16,80,135
Delhi	1,50,502	1,30,668	1,09,954	1,18,467	10,59,034
Goa	14,430	15,522	15,314	14,516	1,27,871
Gujarat	3,82,716	4,08,845	3,80,732	3,88,569	31,67,674
Haryana	3,07,287	2,70,070	2,63,499	2,62,585	19,73,007
Himachal Pradesh	97,057	86,470	81,941	79,124	6,46,660
Jammu and Kashmir	40,703	39,674	43,002	44,125	2,84,011
Jharkhand	4,30,587	4,42,235	4,91,757	4,34,538	29,68,851
Karnataka	6,01,270	5,94,023	6,48,228	6,69,623	49,91,457
Kerala	2,00,130	2,09,401	2,66,528	2,72,857	17,31,466
Ladakh	1,453	914	896	816	7,562
Lakshadweep	718	411	745	646	3,686
Madhya Pradesh	7,36,755	8,38,300	7,61,643	7,24,559	54,09,004
Maharashtra	8,12,551	8,19,953	7,80,312	7,48,198	62,29,862
Manipur	15,873	9,678	9,034	11,058	77,168
Meghalaya	9,957	11,956	12,474	22,986	95,622
Mizoram	2,721	4,358	6,088	10,005	37,779
Nagaland	6,654	6,010	5,802	6,598	45,093
Odisha	4,17,983	4,73,542	4,80,456	4,87,731	33,91,358
Puducherry	12,532	12,175	13,845	13,270	1,13,678
Punjab	3,71,756	3,47,955	3,46,314	3,74,698	26,01,315
Rajasthan	6,64,197	6,63,524	6,32,239	5,91,954	46,40,690
Sikkim	6,816	5,163	6,544	5,655	48,386
Tamil Nadu	6,93,031	7,12,705	6,90,667	7,26,100	57,07,822
Telangana	3,61,558	3,87,344	3,25,878	3,33,285	27,53,640
Dadra & Nagar Haveli & Daman & Diu	5,118	4,650	4,472	3,882	45,557
Tripura	44,251	48,124	65,450	39,870	3,27,191
Uttarakhand	1,51,157	1,37,697	1,12,324	1,07,087	9,39,797
West Bengal	9,40,220	9,88,680	9,90,667	9,08,982	69,75,006
Grand Total	1,19,31,385	1,22,93,490	1,17,38,327	1,10,84,262	8,71,74,743

Source: PFRDA

**Lok Sabha Unstarred Question No. †2656 regarding “Beneficiaries of Atal Pension Yojana” on
09.03.2026**

State-wise gross enrolments of women made under APY as on 31.01.2026, during the last three years

State Name	2022-23	2023-24	2024-25	2025-26 (as on 31.01.2026)	Gross enrolments so far (as on 31.01.2026)
Uttar Pradesh	8,76,940	9,08,588	9,00,118	8,33,697	58,25,624
Bihar	6,17,459	7,23,255	6,90,740	6,13,609	46,06,393
West Bengal	5,50,298	6,04,897	6,12,691	5,70,602	39,93,856
Tamil Nadu	4,05,267	4,30,475	4,00,432	4,18,420	32,59,733
Maharashtra	3,48,065	3,66,732	4,36,598	3,82,311	27,54,934
Madhya Pradesh	3,50,720	5,22,086	4,56,161	4,43,280	27,10,246
Andhra Pradesh	3,66,047	3,96,959	3,58,689	2,90,362	26,51,596
Karnataka	2,83,590	3,19,575	3,51,362	3,57,757	23,62,494
Odisha	2,33,606	2,75,267	3,19,367	3,09,351	18,75,922
Rajasthan	2,55,256	2,63,848	2,51,171	2,65,722	17,61,858
Jharkhand	2,38,139	2,50,568	3,30,064	2,96,632	17,24,055
Telangana	2,02,578	2,17,412	1,76,369	1,84,409	14,47,846
Assam	1,96,478	2,23,307	1,67,872	1,71,348	12,31,146
Punjab	1,61,020	1,53,379	1,52,572	1,64,853	10,58,889
Gujarat	1,17,562	1,35,991	1,36,673	1,50,449	10,14,659
Kerala	1,06,519	1,12,109	1,42,120	1,47,536	9,32,638
Chhattisgarh	1,07,878	1,36,061	1,68,348	1,69,337	8,80,577
Haryana	1,26,875	1,15,927	1,23,953	1,18,065	7,65,047
Delhi	62,650	55,612	50,726	52,498	4,16,633
Uttarakhand	54,956	55,796	51,062	49,141	3,66,958
Himachal Pradesh	39,118	36,753	36,002	33,772	2,55,377
Tripura	24,439	28,178	39,283	22,823	1,78,019
Jammu & Kashmir	13,386	14,522	15,649	16,178	93,184
Puducherry	7,432	7,262	8,187	7,574	64,360
Meghalaya	5,343	6,551	7,281	14,914	53,135
Goa	5,931	6,558	5,988	5,881	50,544
Manipur	8,558	5,590	5,050	6,281	40,866
Chandigarh	4,255	4,036	4,192	5,184	32,900
Sikkim	3,496	2,616	3,371	2,675	22,659
Nagaland	3,218	3,039	3,027	3,420	22,126
Arunachal Pradesh	2,449	3,147	3,108	3,190	20,332
Mizoram	1,576	2,266	3,251	5,329	20,227
Dadra & Nagar Haveli & Daman & Diu	672	874	1,048	1,157	8,266
Andaman & Nicobar Islands	1,301	1,243	883	972	6,548
Ladakh	597	357	292	259	2,640
Lakshadweep	257	137	343	252	1,395
Grand Total	57,83,931	63,90,973	64,14,043	61,19,240	4,25,13,682

Source: PFRDA