GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 1314

ANSWERED ON MONDAY, 27 JULY, 2026/ SHRAVANA 5, 1948 (SAKA)
Atal Pension Yojana

1314. SHRI RAJA A

Will the Minister of Finance be pleased to state:

(a) the number of workers from the unorganized sector in the country, particularly in Tamil Nadu who have benefited from the Atal Pension Yojana (APY);
(b) the efforts made by the Government to conduct outreach and awareness programme among the workers to enrol for APY, since the inception of the scheme in 2015; and
(c) whether any concession is likely to be extended to Scheduled Castes and Scheduled Tribes communities as they are mostly poor and under-privileged, in the premium amount of the scheme to ensure wider universal social security system and if so, the details thereof?

ANSWER

MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (c) 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. APY is a pan India Scheme, open to all citizens of India, including Scheduled Castes and Scheduled Tribes communities, for the age group 18-40 years 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 30.06.2026 is 9,29,47,723, and that in the State of Tamil Nadu is 60,62,042.

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

(i) Subscriber Awareness Programs in Hindi, English and other languages being organized for APY subscribers.
(ii) APY outreach programmes are conducted regularly in coordination with Banks and State Level Bankers' Committees (SLBCs)/ Lead District Managers (LDMs) at pan India level.
(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) Periodic advertisements are published in print, electronic, and social media for awareness creation.
(v) APY Subscribers Information Brochure is available in 13 languages.
(vi) Regular monitoring of Banks and State Level Bankers Committees (SLBCs)/State-coordinators of Banks/ Lead District Managers (LDMs) w.r.t the allocated annual targets.
(vii) Performance Review meetings with APY-Service Providers/SLBCs/ Union Territory Level Bankers Committees (UTLBCs)/LDMs.
(viii) 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.
(ix) APY dedicated call centre of PFRDA and Central Recordkeeping Agency (CRA)/PFRDA.
(x) Chatbot option for APY subscribers.

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