

ATAL PENSION YOJANA (APY)-SUBSCRIBER INFORMATION BROCHURE

- APY offers choice of minimum monthly pension guaranteed by Govt. of India of Rs. 1000, Rs 2000, Rs 3000, Rs 4000, Rs. 5000 per month after 60 years of age.
- For opening of APY account, subscriber should be a citizen of India. The Subscriber's age should be between 18 and 40 years
- * From 1st October, 2022, any citizen who is or has been an income-tax payer (under Income Tax Act, 1961), shall not be eligible to join APY.
- Subscriber can join APY through a bank branch/post-office or through digital onboarding platform provided by banks.
- It is mandatory to provide nomination and spouse details while opening of APY account.
- Contributions can be made on Monthly or Quarterly or Half yearly basis through auto debit facility from savings Bank account

Triple Benefits of Atal Pension Yojana (APY) on attaining 60 years of age

- Lifelong minimum guaranteed Pension of Rs.1000 to Rs.5000 to the subscriber.
- The same pension is payable to Spouse for lifetime, after death of the subscriber.
- Return of pension wealth accumulated till 60 years of age to nominee after the death of subscriber and spouse.

PRAN, Transaction Statements and Contribution Under APY

- Transaction statement and PRAN Card can be viewed and printed anytime free of cost by visiting www.npscra.nsdl.co.in>> Home>>Atal pension Yojana>> APY e-PRAN/Transaction statement view.
- Subscriber can request for issuance of Physical PRAN card after paying the requisite sum at the website- <https://enps.nsdl.com/eNPS/APYRePrintPRAN.htm>>>Atal Pension Yojana>>Print APY PRAN Card.
- After enrolling into Atal Pension Yojana, Physical transaction statement will be sent once in a year to the registered address i.e. the address provided by a subscriber for enrolling under Atal Pension Yojana.
- Information about the status of contributions will be communicated by Protean-CRA through periodic SMS alerts on registered mobile number of the subscriber.
- E-PRAN is also available at DIGI-LOCKER provided by Government of India.

Updation/Modification of Subscriber Details under APY

- Subscriber will have to fill the desired changes in APY Subscriber modification form and submit the same to the APY-SP branch along with the required documents for modification of personal information like address, phone number, etc. The form can be downloaded online from <https://www.npscra.nsdl.co.in/nsdl-forms.php>
- Change in frequency of auto debit e.g. from quarterly contribution to monthly contribution or from half yearly contribution to quarterly contribution etc. may be done after submission of written request by the APY subscriber to the APY-SP branch throughout the year.
- Aadhaar seeding feature has been released for APY subscribers in which subscriber can carry out updation of aadhaar in APY account of real-time basis, through - <https://www.npslite-nsdl.com/CRAlite/> >> Aadhaar Seeding for APY subscribers.

Upgrade/ Downgrade of Pension Amount

- APY subscribers can upgrade/downgrade their pension amount throughout the year by submitting "APY Subscriber Modification Form" to APY SP branch. The form is available at <https://www.npscra.nsdl.co.in>>>Home>>Atal Pension Yojana>>Forms>>Subscriber Maintenance>>
- The feature enables the user to check the differential amount to be deposited/ to be received back as per the new guaranteed pension amount chosen.
- Differential amount needs to be deposited in case of upgrade and differential amount would be returned to the subscribers in case of down grade.
- A new feature of pension upgrade through re-fixation method has been introduced in which contribution is to be paid based on current age and difference in pension amount. In this process, no lump-sum differential amount is required to be deposited.

Exit from APY

- **Voluntary exit (Exit before 60 Years of age):** For closure of APY accounts a duly filled "Account Closure Form (Voluntary Exit) " and other relevant documents are to be submitted to the concerned APY-SP branch. The form is available at: www.npscra.nsdl.co.in>>Home>>Atal Pension Yojana>>Forms>>Withdrawal Form>>Voluntary exit APY withdrawal form. It will also be available at APY-SP branch. Subscriber should not close the savings bank account linked with APY account even though the APY account gets closed as the closure proceeds which the subscriber is due to receive, will be transferred to the APY linked savings bank account. Closure of the saving bank account before credit of APY closure proceeds may create problem in receipt of funds by the exited subscriber.
- **On death of the APY account subscriber before 60 years:** Spouse has the option to continue the contribution in the APY account of subscriber, which can be maintained in the spouse's name, for the remaining vesting time, till the time original subscriber would have attained 60 years of age. In case the spouse does not wish to continue the account, he/she shall only be refunded the accumulated pension wealth i.e. contributions made by him to APY, along with the net actual interest earned on his contributions (after deducting the account maintenance charges).
- **Exit due to Death:** The claimant may submit the duly filled "APY Closure Form (Death)" along with a copy of the death certificate to the concerned APY-SP branch. The form is available at: www.npscra.nsdl.co.in>>Home>>Atal Pension Yojana>>Forms>>Withdrawal Form>>APY death form. It will also be available at APY-SP Branch as well.

APY Mobile Application

- APY mobile application is available for APY users free of cost, where, recent 5 contributions can be checked and transaction statement and e-PRAN can also be downloaded anytime without paying any charge. Android users can download APY mobile application from Google play store by typing 'APY and NPS Lite' in search option.
- A new feature of **APY chat bot** has been made LIVE in mobile application which helps in getting queries resolved in real time with less human intervention.
- Availability of pension upgrade/downgrade calculator.

Seeking information and Raising Grievance under APY

- Subscribers can call Protean CRA-Atal Pension Yojana Help desk (Toll Free) at 1800 889 1030 for seeking further information about APY.
- A new feature of APY chat bot has been made LIVE on web which helps in getting queries resolved in real time with less human intervention.
- All the queries regarding APY account / contribution can be made to the APY-SP branch too.
- Subscriber can raise grievance free of cost and from anywhere by visiting: www.npskra.nsdli.co.in >>Home >> select: NPS-Lite or through CGMS.
- Subscriber raising the grievance will be allotted a token number against the grievance raised. Subscriber may check the status of the grievance under "Check the status of Grievance / Enquiry already registered"

APY Social Media Page Links

APY, PFRDA Page available at <ul style="list-style-type: none">▪ FACEBOOK  https://www.facebook.com/OfficialAPY/▪ You Tube link of APY KI PATHSHALA - https://www.youtube.com/channel/UC5SuHg-O6ipH1J_HTFU17ug	PFRDA Page available at <ul style="list-style-type: none">• LINKEDIN  https://www.linkedin.com/in/pfrda-pension-fund-regulator-of-india-051614168/?originalSubdomain=in▪ YOUTUBE  https://www.youtube.com/channel/UCLMx1eZWY-LDeylWCwYu15Q▪ TWITTER  https://twitter.com/pfrdaofficial?lang=en▪ INSTAGRAM https://www.instagram.com/atalpensionyojanagoi/
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APY Mobile App:



APY Podcasts:

Downloading APY Transaction Statement and e PRAN

e-APY Process



For Further Details: Please visit

PFRDA Website: <https://www.pfrda.org.in/>>>NPS>>Atal Pension Yojana>>APY Scheme details, <https://www.pfrda.org.in/>>>NPS>>Atal Pension Yojana>>FAQs
Protean- CRA Website: www.npskra.nsdli.co.in>>Home>>Atal Pension Yojana>>Introduction>>APY Scheme details, www.npskra.nsdli.co.in>>Home>>Atal Pension Yojana>>FAQ's>>APY FAQ's
NPS Trust Website: <http://www.npstrust.org.in> >>Atal Pension Yojana >>APYSchemedetails.pdf, <http://www.npstrust.org.in> >>Atal Pension Yojana >>APYFAQs10092015.pdf