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मुख्य महाप्रबंधक  
Ananta Gopal Das  
Chief General Manager

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### Circular

PFRDA 3/APY/9

Date: 07 November, 2016

To,

All APY Service Providers/SLBC\*  
(Banks and DOP)

#### ATAL PENSION YOJANA- Pensioned India Week (7<sup>th</sup> November to 12<sup>th</sup> November)

Atal Pension Yojana, a GoI guaranteed pension scheme which was launched in May 2015, the scheme is being operationalised through PSB, Private Banks, RRBs, DCCBs and DOP. Till now 37 lacs subscribers have been enrolled under this scheme, which is even less than 1% of the total eligible population of our country.

2. Govt. of India wishes to transform India from Pension less society into Pensioned Society. Honorable FM is always stressing the need to strengthen the social security system in India to make the country a pensioned and an insured society. Though 37 lacs Subscribers are registered in APY, considering more than 46 cr eligible and potential population of the country who are in the age group of 18-40 years, the achievement is very minuscule. The state wise potential population figures are attached as Annexure A.

3. PMO's observations and critical remarks of Joint Secretary, DFS are being constantly communicated through various forums with Banks. Banks were also advised by DFS to map "potential to performance" under the project titled Customer First. It's felt that the untapped potential available within the banking system is to be suitably explored for bulk enrollment of APY subscribers and this exploration has to happen with immediate effect to fulfill PMO's mandate of 1Cr. APY enrollment by March 2017. Hence it is proposed to conduct a massive APY mobilization **Campaign-" Pensioned India Week (7<sup>th</sup> November- 12<sup>th</sup> November)"** to bring at least 2% of eligible Indian population under APY ambit.

4. It is firmly believed that "**Pensioned India Week**" will pave the way in reaching out to the critical mass of customers part of various GoI schemes including PMJJBY, PMSBY, PMMY etc. The top performers in each category will be suitably awarded by PFRDA.

5. It is worthy to reiterate that Pensioned India is only possible if all Banks/DOP take active participation in covering their eligible customers in APY and engage with potential population for reaching the target.

With regards,

(A.G Das)

Chief General Manager

Copy to:

1. Mission Office DFS, MoF
2. Mr. Sudhir Shyam, Director, DFS, MoF

\*SLBC Convener banks are requested to circulate to DLBC who inturn may issue to BLBC.

**State wise potential population Vs the number of APY subscribers**

<b>S.NO</b>	<b>STATE</b>	<b>POPULATION BETWEEN AGE GROUP 18 TO 40</b>	<b>Number of APY Subscribers as on 24.10.2016</b>
1	ANDAMAN & NICOBAR ISLANDS	1,68,753	1,493
2	ANDHRA PRADESH	3,48,32,527	2,66,987
3	Arunachal Pradesh	5,42,212	3,676
4	ASSAM	1,22,91,862	54,215
5	BIHAR	3,54,84,731	4,04,438
6	CHANDIGARH	4,73,489	7,004
7	CHHATTISGARH	96,75,449	48,982
8	DADRA & NAGAR HAVELI	1,61,941	3,664
9	DAMAN & DIU	1,34,502	5,158
10	DELHI	72,66,256	70,853
11	GOA	5,95,087	9,807
12	GUJARAT	2,38,27,045	1,93,203
13	HARYANA	1,01,04,539	84,877
14	HIMACHAL PRADESH	26,85,526	33,647
15	JAMMU & KASHMIR	47,75,045	25,060
16	JHARKHAND	1,19,67,910	73,033
17	KARNATAKA	2,53,59,036	2,58,847
18	KERALA	1,19,43,218	74,000
19	LAKSHADWEEP	25,877	1,391
20	MADHYA PRADESH	2,72,34,721	1,78,033
21	MAHARASHTRA	4,52,74,703	3,12,016
22	MANIPUR	11,40,447	6,032
23	MEGHALAYA	10,68,987	7,119
24	MIZORAM	4,32,946	5,702
25	NAGALAND	7,83,664	14,524
26	ODISHA	1,61,18,865	1,46,618
27	PUDUCHERRY	5,12,040	6,602
28	PUNJAB	1,11,34,889	1,24,789
29	RAJASTHAN	2,52,77,598	1,92,834
30	SIKKIM	2,64,461	5,907

## Annexure A

31	TAMIL NADU	2,90,69,600	2,57,838
32	TELANGANA	-	97,622
33	TRIPURA	15,03,503	6,533
34	UTTAR PRADESH	7,12,89,176	4,18,668
35	UTTARAKHAND	38,10,712	23,745
36	WEST BENGAL	3,66,88,732	2,12,311
	<b>TOTAL</b>	<b>46,39,20,049</b>	<b>36,37,228</b>