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मुख्य महाप्रबंधक
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Chief General Manager

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To The Chief Executive Officer
All PSB/ Private Sector Banks/ RRB/ DCCB Urban and Rural Cooperative Banks/
DOP/ SLBC (APY Service Providers)

Atal pension Yojana- Accelerating Enrolments by P2P mapping

Atal pension Yojana, is a GoI guaranteed pension scheme in which 37 lakh subscribers have been enrolled till date. Banks are advised to devise and implement bulk enrollment strategies to meet the target for registering at least 1 crore APY subscribers by the end of March 2017. This would require a massive incremental addition of more than 12 lakh per month till March 2017. Hence a more proactive approach towards “**Atal Pension Yojana - Accelerating Enrolments by Potential to Performance (P2P) Mapping**” is to be undertaken under the personal monitoring and mentoring by Banks’ top management preferably Chairman or ED of the respective Banks to bring the desired outcome.

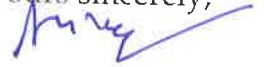
2. As each bank is distinctive and thus may devise their own strategies to achieve/ surpass the target set for it for FY 2016-17.
3. Scanning and data mining analysis of the bank’s existing customers are to be undertaken to identify the eligible client as prospective subscriber for APY. The potential subscribers to APY could be existing group of beneficiaries/clients of PMJDY, PMJJBY, PMSBY, PMMY, Stand up India, SHG, Salary Accts, Group companies, retail loan borrowers etc.
4. Once the P2P mapping is done suitable strategies to create awareness about the scheme, educate and enlighten prospective subscriber for seamless on boarding of APY may be undertaken. Constant interaction with such clients is advised to ensure persistence till the vesting period, i.e. attaining the age of 60 years.
5. Banks will be reviewed on the P2P mapping in the Block/ District/ State Level Bankers Committee meetings. This should also be reported to mission office - Department of Financial Services (DFS)- pensec-dfs@nic.in and to PFRDA at manish.mani@pfrda.org.in and k.mohangandhi@pfrda.org.in.

Actionable:

- i. A format for P2P (Potential to Performance) mapping is enclosed herewith which should be filled up and sent to mission office, DFS and PFRDA.
- ii. Banks have to devise suitable strategies to connect with their existing and potential customers who have availed benefits from Banks under various schemes of GoI or bank's own schemes as described above.
- iii. The clients are to be segregated in the age group of 18-40 years and followed up by all available and possible channels of customer contact programs which includes educating them about the necessity of old age income and ensuring smooth on boarding into APY.
- iv. While analyzing the potential, efforts should be made to include unique customers without committing any duplication. Customers should not be reflected in more than one place in case the beneficiaries are same in more than one scheme.
- v. Weekly monitoring of the project may please be held by the top management of banks and also report to the mission office-DFS and PFRDA. The monitoring sheet would cover the movement of potential to performance over time and will be one of the items for discussion in the weekly VC meeting in DFS.

Filled in P2P format may kindly be sent not later than 18/11/2016 to mission office, penssec-
dfs@nic.in with a copy to manish.mani@pfrda.org.in.

Yours sincerely,



(A G Das)

Chief General Manager