

# APY MONTHLY E-NEWSLETTER (JANUARY, 2023)

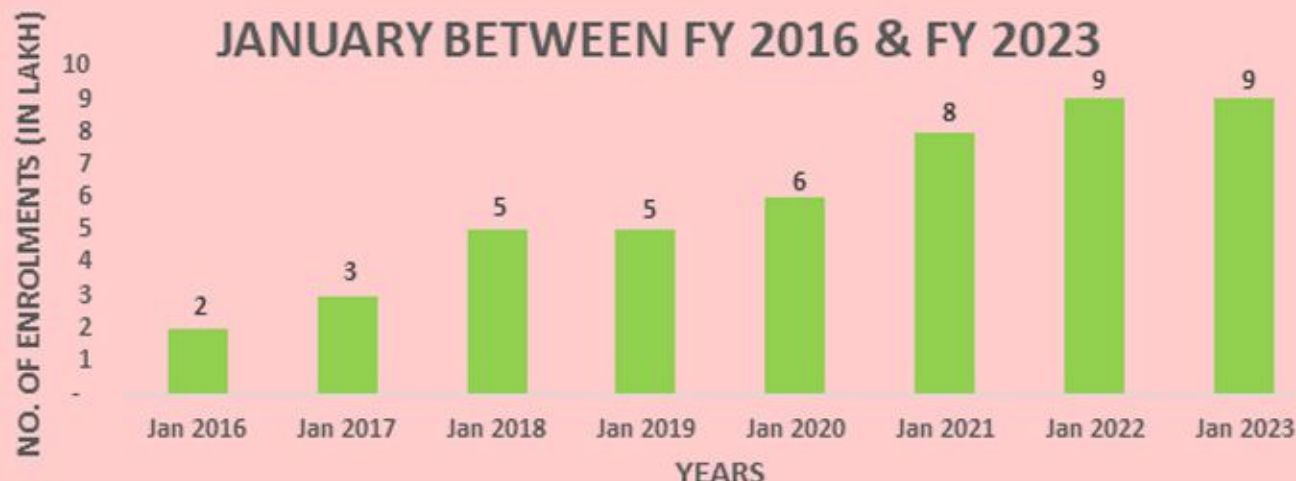
A Newsletter for Officials of  
Bank Branches & Post Offices

*The Month of January 2023 has been Inordinate  
in terms of the Performance of APY as the scheme achieved  
the landmark of 5 Crore enrolments*

## CONGRATULATIONS TO ALL!!

Enrolments During the Month: 9,36,738

### ENROLMENTS UNDER APY IN THE MONTH OF JANUARY BETWEEN FY 2016 & FY 2023





पेंशन निधि विनियामक और विकास प्राधिकरण  
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY



## ENROLMENTS FOR APR-JAN UNDER APY FROM FY 2016 TO FY 2023



पेंशन निधि विनियामक और विकास प्राधिकरण  
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## ENROLMENTS FROM FEB-JAN UNDER APY FROM FY 2016 TO FY 2023



## TOP PERFORMERS UNDER APY DURING JANUARY, 2023

Number of APY accounts sourced during January, 2023:	9,36,738 APY accounts
Best Performing Bank (No. of APY Enrolments) during the month:	State Bank of India (2,26,161 APY accounts)
Best Performing Bank (Average Account Per Branch) during the month:	Uttarbanga Kshetriya Gramin Bank (30 AAPB)
Best Performing Bank Branch (No. of APY Enrolments) during the month:	Golagakarnath Branch, Indian Bank (2,295 APY accounts)



# SUCCESS STRATEGY BY THE HIGHEST PERFORMING GOLAGAKARNATH BRANCH, INDIAN BANK

## Success strategy of bank:

1. The area is an agriculture belt, hence most of the employment is generated by farm work and unorganised sector. The bank sensitised their customers regarding the importance of pension in old age and its availability at such a low cost.
2. Bank moved Bank Mitras from village to village in their service area and took help from Gram Pradhans to create awareness about APY and its importance as a social security scheme.
3. They targeted Females in the household to enroll in APY for financial independence and subsistence in old age.
4. Bank encouraged borrower firms engaged in labour intensive business to motivate their employees to enroll in APY and in order to achieve this they have organised camps at business units for mass enrolment.

However, no single strategy keeps on working for long, so the bank adapts and improvise accordingly to obtain sustained results.



GOLAGAKARNATH BRANCH TEAM



BC TEAM OF BANK



CAMP ORGANISED BY BANK FOR APY OUTREACH



# STRATEGIES FOR INCREASING NUMBER OF ENROLMENTS OF APY ACCOUNTS

- **Launching of Internal APY campaigns** for Branches, Staff and BCs to increase APY enrolments.
- **Felicitation by Trophies and Certificates** to all qualifiers in Performance Review Meetings/specific bank's own conferences, who achieved the targets allocated to them annually or in a campaign.
- **Adding new BCs and activating BCs** for expansion of APY Outreach.
- **Constant monitoring and follow up** with field functionaries such as Zonal Managers, Regional Managers, Circle Heads and Branch Managers.
- **Activation of Customer Service Point (CSPs)** to collect proposals for APY enrolment by sharing incentive.

## FANTASTIC FIVE of APY

A Campaign for Branches of Banks, State Coordinators & Lead District Managers of SLBCs/UTLBCs

Every month from May 2022 to March 2023

## TOP 5 BRANCHES FOR JANUARY, 2023

Sr. No	CATEGORY	BRANCH NAME
1.	PUBLIC SECTOR BANKS	Indian Bank, Golagakarnath Branch-2,295 APY Accounts
2.	PRIVATE SECTOR BANKS	The Jammu and Kashmir Bank, Magam Branch- 79 APY Accounts
3.	REGIONAL RURAL BANKS	Uttarbanga Kshetriya Gramin Bank, Gossairhat Branch- 787 APY Accounts
4.	SMALL FINANCE BANKS	Utkarsh Small Finance Bank, Geeta Vatika Branch- 153 APY Accounts
5.	COOPERATIVE BANKS	The Sabarkantha District Central Co-Operative Bank, Meghraj Branch- 35 APY Accounts

## TOP 5 STATE COORDINATORS FOR JANUARY, 2023

*(On the basis of Average Account Per Branch)*

Sr. No	STATE COORDINATORS	AVERAGE ACCOUNT PER BRANCH
1.	Tamilnad Mercantile Bank, Dadra & Nagar Havell & Daman & Diu UTLBC	54 AAPB
2.	Union Bank of India, Ladakh UTLBC	40 AAPB
3.	Union Bank of India, Chandigarh UTLBC	40 AAPB
4.	Union Bank of India, Punjab SLBC	37 AAPB
5.	Union Bank of India, Haryana SLBC	37 AAPB

## TOP 5 LEAD DISTRICT MANAGERS FOR JANUARY, 2023

*(On the basis of Average Account Per Branch)*

Sr. No	LEAD DISTRICT MANAGERS	AVERAGE ACCOUNT PER BRANCH
1.	Mahoba District, Uttar Pradesh SLBC	43 AAPB
2.	Longleng District, Nagaland SLBC	33 AAPB
3.	Pakur District, Jharkhand SLBC	32 AAPB
4.	Dhemajli District, Assam SLBC	30 AAPB
5.	Sahebganj District, Jharkhand SLBC	27 AAPB



**APY Citizen's Choice (H2 FY 2023-23)**  
**Exclusively for LDMs**  
**1st Dec 2023 - 31st Jan 2023**

Sr. No.	Name of State / Union Territory (as per NLCCs wise District Mapping)	Status of Achievement (for SLBCs/UTLBCs)	Award of Excellence (Top 6/4/2 LDMs)
<b>LARGE CATEGORY</b>			
1	West Bengal	Certificate of Excellence	MURSHIDABAD, MALDAH, MEDINIPUR EAST, BIRBHUM, PURULIA and DINAJPUR DAKSHIN
2	Bihar	Certificate of Excellence	AURANGABAD, NAWADA, GAYA, JAMUI, KHAGARIA and ARWAL
3	Uttar Pradesh	Certificate of Excellence	LALITPUR, MAHOBA, SANT KABEER NAGAR, SULTANPUR, MAINPURI and AMETHI
4	Madhya Pradesh	Certificate of Excellence	SHEOPUR, SIDHI, PANNA, SHIVPURI, JHABUA and SINGRAULI
5	Maharashtra		GONDIA, WASHIM, GADCHIROLI, BULDHANA, NANDURBAR and JALNA
6	Rajasthan		PRATAPGARH, DHOLPUR, RAJSAMAND, DUNGARPUR, BARMER and BANSWARA
7	Karnataka		YADGIR, KOPPAL, KALABURAGI and KOLAR
8	Tamil Nadu		TENKASI and VILLUPURAM
9	Gujarat		DOHAD
<b>MEDIUM CATEGORY</b>			
10	Assam	Award of Excellence	DHUBRI, DHIMAJI, DARRANG and UDALGURI
11	Jharkhand	Award of Excellence	LATEHAR, PAKUR, SAHEBGANJ and GODDA
12	Chhattisgarh		BALRAMPUR, KONDAGAON, MUNGELI and BALODA BAZAR
13	Delhi		NORTH EAST
14	Odisha		BHADRAK and BALESHWAR
15	Haryana		NUH
16	Telangana		MAHABUBABAD
<b>SMALL CATEGORY</b>			
17	Tripura	Award of Excellence	KHOWAI and SEPAHIJALA

# MISSION UPGRADE

(Upgrading Pension, Upgrading Lives)

(1st July 2022 – 31<sup>st</sup> March 2023)

(Evaluation of performance on the end date of every quarter)

A CAMPAIGN FOR ALL MAJOR BANKS, PRIVATE BANKS, REGIONAL RURAL BANKS, AND SMALL FINANCE BANKS TO UPGRADE PENSION AMOUNTS OF EXISTING APY SUBSCRIBERS ENROLLED UNDER RS. 1000 PENSION & TO ENROLL NEW APY SUBSCRIBERS IN HIGHER PENSION AMOUNTS OTHER THAN RS. 1000 PENSION AMOUNT

## WINNERS AS ON 31st JANUARY, 2023

BANK CATEGORY	CAMPAIGN 1	CAMPAIGN 2	CAMPAIGN 3
MAJOR BANK	1. None	1. State Bank of India, 2. Union Bank of India & 3. Bank of India	1. ICICI Bank & 2. IDBI Bank
PRIVATE BANK	1. IndusInd Bank	1. Tamilnad Mercantile Bank, 2. Karnataka Bank & 3. Dhanlaxmi Bank	1. Kotak Mahindra Bank, 2. The Federal Bank, 3. The Jammu and Kashmir Bank, 4. The Nainital Bank, 5. The Karur Vysya Bank, 6. Bandhan Bank, 7. Karnataka Bank, 8. The Catholic Syrian Bank, 9. The South Indian Bank, 10. City Union Bank, 11. Dhanlaxmi Bank, 12. DCB Bank, 13. Tamilnad Mercantile Bank & 14. RBL Bank
REGIONAL RURAL BANK	1. Mizoram Rural Bank	1. Manipur Rural Bank, 2. Tamil Nadu Grama Bank & 3. Odisha Gramya Bank	1. Meghalaya Rural Bank, 2. Mizoram Rural Bank, 3. Arunachal Pradesh Rural Bank, 4. Ellaquai Dehati Bank, 5. Manipur Rural Bank & 6. Utkal Grameen Bank
SMALL FINANCE BANK	None	1. AU Small Finance Bank 2. ESAF Small Finance Bank & 3. Utkarsh Small Finance Bank	None



# APY OUTREACH PROGRAMMES IN JANUARY, 2023

1. SLBC Maharashtra, Pune- 4th January
2. Maharashtra Gramin Bank, Pune- 5th January
3. Madhya Pradesh Gramin Bank, Indore (MP) – 13th January
4. SLBC Delhi, Delhi- 16th January
5. Tamil Nadu Grama Bank, Coimbatore- 20th January
6. SLBC Tripura & Tripura Gramin Bank, Agartala- 24th January
7. Assam Gramin Vikash Bank, Guwahati- 25th January







## APY SUBSCRIBER AWARENESS PROGRAM IN FEBRUARY 2023


1. Marathi (13-Feb-23)- <https://bit.ly/3H3jZbO>
2. Kannada (15-Feb-23)- <https://bit.ly/3WAVfx5>
3. Malayalam (17-Feb-23)- <https://bit.ly/3iZktYg>
4. Tamil (18-Feb-23)- <https://bit.ly/3iXEgYj>
5. Odia (20-Feb-23)- <https://bit.ly/3RaDhRa>
6. Hindi (22-Feb-23)- <https://bit.ly/3DbDUDY>
7. Telugu (24-Feb-23)- <https://bit.ly/3H4Np9h>
8. Assamese (27-Feb-23)- <https://bit.ly/3Hr0vza>

## PRESS RELEASE

[press release-apy 5 crorea8670a47-aff1-4a3a-b130-1816e19387dc.pdf](https://pfrda.org.in/press-release-apy-5-crorea8670a47-aff1-4a3a-b130-1816e19387dc.pdf) (pfrda.org.in)



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पension निधि विनियामक एवं विकास प्राधिकरण  
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY





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Azadi Ka  
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Atal  
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<https://npslite-nsdl.com/CRAIite/EPranAPYOnloadAction.do>



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APY contribution auto debit resumes from July 1, 2020. No penal interest is applicable, if contribution for April 20 to August 20 is uploaded till September 30, 2020.

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## **APY FAQs in Languages of English & Hindi**

<https://www.pfrda.org.in/index1.cshtml?Isid=798>

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<https://www.npscra.nsdl.co.in/nsdl-faq.php>

## **APY Subscriber Information Brochure\***

<https://www.pfrda.org.in/index1.cshtml?Isid=682>

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<https://www.npscra.nsdl.co.in/scheme-details.php>

## **APY Citizen Charter \***

<https://www.pfrda.org.in/index1.cshtml?Isid=1523>

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<https://www.npscra.nsdl.co.in/nsdl-downloads.php>

\* Available In Languages of English, Hindi, Assamese, Bengali, Kannada, Malayalam, Marathi, Odiya, Urdu, Punjabi, Gujarati, Tamil, Telugu