APY MONTHLY E-NEWSLETTER (JULY, 2022)

A Newsletter for Officials of Bank Branches & Post Offices











"Banking the unbanked, funding the unfunded and financially securing the unsecured are the three aspects our Government is focused on. Our offorts are aimed at helping our citizens lead a life of dignity and happiness."

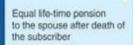
HAPPINESS IS SPREADING FAR AND WIDE

4.25

Crore Subscribers

Atal Pension Yojana now has 4.25 crore subscribers enrolled with the Right to Lifelong Pension & other benefits. What About You?

Life-time guaranteed pension from Rs. 1,000 to 5,000 per month



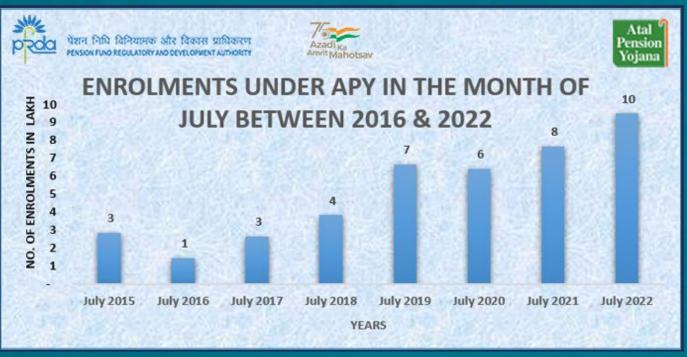
In the event of death of account holder and spouse, the registered nominee will receive corpus accumulated till 60 years of age of the subscriber

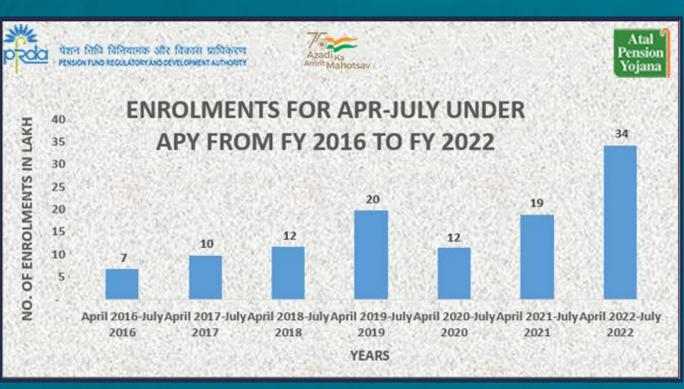
If you are between 18 and 40 years of age, you can join the Atal Pension Yojana. Contact your nearest Post Office/ Bank Branch today or call: 1800 110 069 (toll-free) or visit: www.pfrda.org.in

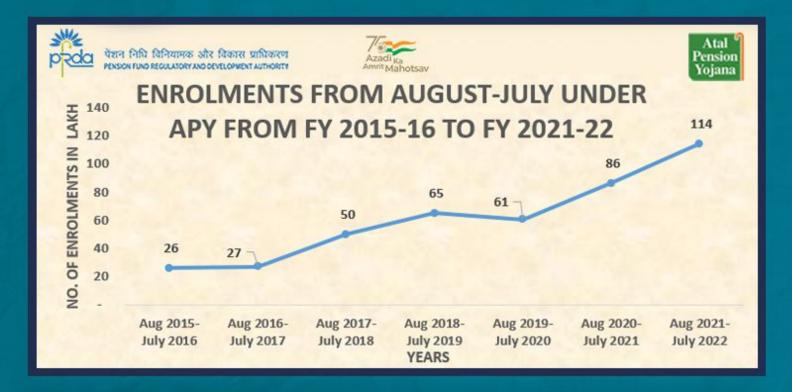


The month of July 2022 has been great in terms of performance of APY. Enrolments during the month: 9,50,334

Congratulations to all Banks and Top performers of the Month. All the Best!







TOP PERFORMERS UNDER APY DURING JULY, 2022

Number of APY accounts sourced during July, 2022:

9.50.334 APY accounts

Best Performing Bank (No. of APY Enrolments) during the month:

State Bank of India (2,18,920 APY accounts)

Best Performing Bank (Average Account Per Branch) during the month:

Jharkhand Rajya Gramin Bank (31 AAPB)

Best Performing Bank Branch (No. of APY Enrolments) during the month:

Baberu (ADB) Branch, Indian Bank (2,712 APY accounts)

SUCCESS STRATEGIES BY HIGHEST PERFORMING BANK BRANCH

BABERU BRANCH, INDIAN BANK

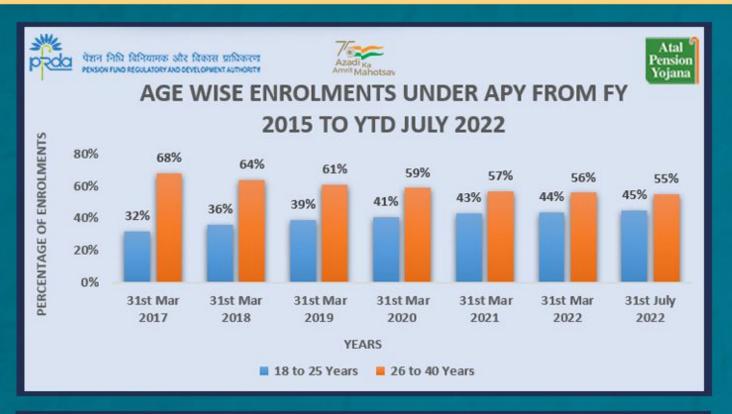
Success strategy:

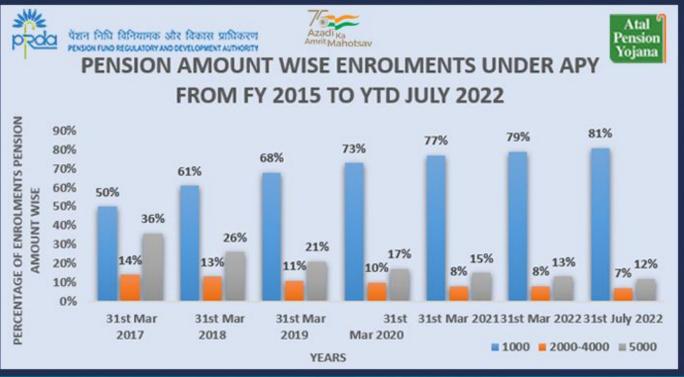
We have organized door to door APY promotional Campaign in nearby villages involving Bank Mitras.

Drum Beating announcement were made and camps organized on next day in which details of scheme was illustrated to villagers involving prominent persons of local area.



GENDERWISE ENROLMENTS UNDER APY





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 JULY, 2022

Sr. No.	CATEGORY	BRANCH NAME
1.	PUBLIC SECTOR BANKS	Indian Bank, Baberu (ADB) Branch- 3414 APY accounts
2.	PRIVATE SECTOR BANKS	Tamilnad Mercantile Bank, Dindigul Branch- 349 APY accounts
3.	REGIONAL RURAL BANKS	Baroda Rajasthan Kshetriya Gramin Bank, DAG Branch- 511 APY accounts
4.	SMALL FINANCE BANKS	Utkarsh Small Finance Bank, Chatra Branch- 129 APY accounts
5.	COOPERATIVE BANKS	Shri Mahila Sewa Sahakari Bank, Rkhiyal Branch- 143 APY accounts

TOP 5 STATE COORDINATORS FOR JULY, 2022

(On the basis of Average Account Per Branch)

Sr. No.	STATE COORDINATORS	AVERAGE ACCOUNT PER BRANCH
1.	State Bank of India, Bihar	128 AAPB
2.	Bank of India, Uttar Pradesh	95 AAPB
3.	State Bank of India, West Bengal	83 AAPB
4.	Karnataka Vikas Grameena Bank, Karnataka	81 AAPB
5.	Bank of Baroda, Uttarakhand	79 AAPB

TOP 5 LEAD DISTRICT MANAGERS FOR JULY, 2022

(On the basis of Average Account Per Branch)

Sr. No.	LEAD DISTRICT MANAGERS	AVERAGE ACCOUNT PER BRANCH
1.	Pakur District, Jharkhand SLBC	109 AAPB
2.	Purnia District, Bihar SLBC	90 AAPB
3.	Ambedkar Nagar District, Uttar Pradesh SLB	83 AAPB
4.	Chatra District, Jharkhand SLBC	80 AAPB
5.	Sahebganj District, Jharkhand SLBC	79 AAPB

STRATEGIES FOR INCREASING NUMBER OF ENROLMENTS OF APY ACCOUNTS

- Banks shall be directed to formulate strategies wherein the existing subscribers of PMJDY
 /PMJJBY/PMSBY/MUDRA/PMAY/Kisan Credit Card holders and spouses of existing APY
 subscribers can be canvassed for APY.
- Registering/activating around 1500 Urban Cooperative Banks (UCBs) and support of NABARD in registering/activating around 300-400 DCCBs/SCBs for distribution of APY.
- Under Ministry of Rural Development, National Rural-Livelihood Mission (NRLM) also caters to SHG members through bank-sakhis who provide doorstep banking services to far-flung communities can enable distributing pensions.
- Under Ministry of Panchayati Raj (MoPR), Gram Panchayats have been mandated for the
 preparation of Gram Panchayat Development Plan (GPDP) for economic development and
 social justice and currently People's Plan Campaign (2nd October 2021-31st January 2022) is
 being launched in which enrolments under APY can also be considered by MoPR through
 nearby bank-branches under the guidance and direction of Lead District Managers (LDMs)
 and State Level Banker's Committee (SLBCs).
- Non-banking entities including CSC (4.12 lakh VLE outlets), MFIs, Cooperatives like IFFCO, KRIBCO, AMUL, other service delivery aggregators involved in food/cab/retail (Zomato, Swiggy, Ola, Uber, Big-basket, Amazon, Flipkart, Snapdeal etc.) and Fin-tech companies/ recently introduced Account-aggregators may be considered to work with banks, preferably as corporate BC for vast outreach of the scheme across their member/customer base.
- Similar to Banking Correspondents (BCs), the Fair Price Shop keepers under PDS, gas
 agencies involved in Ujjwala scheme, bank sakhis involved under NRLM, Grameen Dak Sevaks
 and Postal-agents of Department of Posts may be used by banks through BCs for enrolling
 subscribers under Atal Pension Yojana.

OUTREACH PROGRAMS IN JULY, 2022

Various outreach programs are conducted to engage channel members i.e. Banks and SLBCs. The purpose of these programs is to create awareness and help Banks in building capacity. In order to increase subscriber base so that benefits of the scheme are reaped at grass root level, awareness needs to be created among different stakeholders like BCs and their participation needs to be increased. These programs help in creating awareness, handling queries, providing resolution along with felicitation of bank officials at different levels. The following programs have been conducted at various locations during the month of July, 2022:

SLBC Jharkhand, Ranchi- 8th July 2022 SLBC Andhra Pradesh, Vijayawada- 12th July 2022 SLBC Punjab, Chandigarh- 15th July 2022 SLBC Telangana, Hyderabad- 19th July 2022 SLBC Rajasthan, Jaipur- 25th July 2022 Baroda Rajasthan Kshetriya Gramin Bank, Ajmer-26th July 2022















PRINT & VIEW E-PRAN & E-SOT







APY SOCIAL MEDIA PAGES AVAILABLE AT

APY, PFRDA
Page available at:



APY KI PATHSHALA Page available at:



PFRDAPage available at:







APY FAQs in Languages of English & Hindi

https://www.pfrda.org.in/index1.cshtml?lsid=798

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

APY Subscriber Information Brochure*

https://www.pfrda.org.in/index1.cshtml?lsid=682

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

APY Citizen Charter *

https://www.pfrda.org.in/index1.cshtml?lsid=1523

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