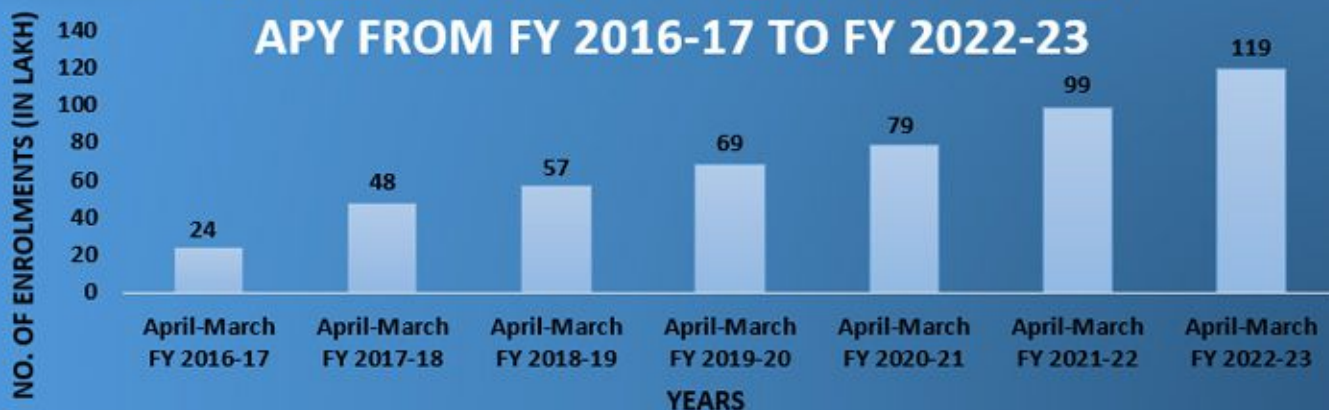


APY MONTHLY E-NEWSLETTER (Annual Issue-March, 2023)

A Newsletter for Officials of
Bank Branches & Post Offices

ENROLMENTS FOR APRIL-MARCH UNDER APY FROM FY 2016-17 TO FY 2022-23



CUMULATIVE APY ENROLMENTS (IN LAKHS)



TOP PERFORMERS UNDER APY DURING MARCH, 2023

Number of APY accounts sourced during March 2023:	9,30,784 APY accounts
Best Performing Bank (No. of APY Enrolments) during the month:	State Bank of India (2,25,576 APY accounts)
Best Performing Bank (Average Account Per Branch) during the month:	Bangiya Gramin Vikash Bank (29 AAPB)
Best Performing Bank Branch (No. of APY Enrolments) during the month:	Rench-Khelar Branch, Odisha Gramya Bank (1,178 APY accounts)

SUCCESS STRATEGY BY HIGHEST PERFORMING RENCH KHELAR BRANCH, ODISHA GRAMYA BANK

Success story:

Rench-khelar is located in rural belt. On an average of more than 200 -300 people visit branch for transactions on daily basis. So the branch officials took this opportunity to mobilize and convince the eligible customers to enroll in APY for their social security. Mostly college students were Target for this campaign. The staff had put their best efforts to get success. During the campaign period, branch had conducted a financial awareness Programme through a street play which was a grand success lead by Head office officials. After this Programme, the branch got further boost to mobilize more people to enroll under the APY campaign. SHG groups, who do business in branch also provided them the opportunity to convince the eligible group members to join APY. Further, they took the help of BC, Bank Mitra and DDA to mobilize in their capacity. As a whole, they worked as a team taking the campaign as a mission which motivated them to achieve the goal. The hard work, dedication and never dying attitude helped the branch in achieving the result.



Branch officials who lead the camp



Camp organised by branch

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 MARCH, 2023

Sr. No.	CATEGORY	BRANCH NAME
1.	PUBLIC SECTOR BANKS	Indian Bank, Shahabad Branch- 1,046 APY accounts
2.	PRIVATE SECTOR BANKS	Tamilnad Mercantile Bank, Mudukulathur Branch- 186 APY accounts
3.	REGIONAL RURAL BANKS	Odisha Gramya Bank, Rench-Khelar Branch- 1,178 APY accounts
4.	SMALL FINANCE BANKS	Utkarsh Small Finance Bank, Salipur Branch- 192 APY accounts
5.	COOPERATIVE BANKS	Shri Mahila Sewa Sahakari Bank, Madhupura Branch- 58 APY accounts

TOP 5 STATE COORDINATORS FOR MARCH, 2023

(On the basis of Average Account Per Branch)

Sr. No.	STATE COORDINATORS	AVERAGE ACCOUNT PER BRANCH
1.	Nagaland, Bank of Maharashtra	48 AAPB
2.	Andhra Pradesh, Andhra Pradesh Grameena Vikas Bank	29 AAPB
3.	Bihar, UCO Bank	29 AAPB
4.	Meghalaya, Central Bank Of India	28 AAPB
5.	Assam, UCO Bank	27 AAPB

TOP 5 LEAD DISTRICT MANAGERS FOR MARCH, 2023

(On the basis of Average Account Per Branch)

Sr. No.	LEAD DISTRICT MANAGERS	AVERAGE ACCOUNT PER BRANCH
1.	Majuli District, Assam SLBC	55 AAPB
2.	Dhubri District, Assam SLBC	36 AAPB
3.	Arwal District, Bihar SLBC	31 AAPB
4.	Bhadrak District, Odisha SLBC	30 AAPB
5.	Udalguri District, Assam SLBC	29 AAPB

TOP 5 BRANCHES FOR FY 2022-2023 (Annual performance)

Sr. No.	CATEGORY	BRANCH NAME
1.	PUBLIC SECTOR BANKS	Bank of India, Parham Branch- 7,508 APY accounts
2.	PRIVATE SECTOR BANKS	Tamilnad Mercantile Bank, Dindigul Branch- 1,069 APY accounts
3.	REGIONAL RURAL BANKS	Tamil Nadu Grama Bank, Irudukottai Branch- 1,833 APY accounts
4.	SMALL FINANCE BANKS	Utkarsh Small Finance Bank, Geeta Vatika Branch- 978 APY accounts
5.	COOPERATIVE BANKS	Shri Mahila Sewa Sahakari Bank, Rkhiyal Branch- 365 APY accounts

TOP 5 STATE COORDINATORS FOR FY 2022-2023

(On the basis of Annual Average Account Per Branch)

Sr. No.	STATE COORDINATORS	AVERAGE ACCOUNT PER BRANCH
1.	State Bank of India, Bihar SLBC	328 AAPB
2.	Jharkhand Rajya Gramin Bank, Jharkhand SLBC	315 AAPB
3.	State Bank of India, Assam SLBC	307 AAPB
4.	State Bank of India, West Bengal SLBC	261 AAPB
5.	Bank of Baroda, Uttar Pradesh SLBC	240 AAPB

TOP 5 LEAD DISTRICT MGRS FOR FY 2022-2023

(On the basis of Annual Average Account Per Branch)

Sr. No.	LEAD DISTRICT MANAGERS	AVERAGE ACCOUNT PER BRANCH
1.	Pakur District, Jharkhand SLBC	381 AAPB
2.	Dhemaji District, Assam SLBC	342 AAPB
3.	Sahebganj District, Jharkhand SLBC	310 AAPB
4.	Dhubri District, Assam SLBC	304 AAPB
5.	Sheopur District, Madhya Pradesh SLBC	298 AAPB

STATE WISE ENROLMENT OF APY AS ON 31ST MARCH 2023

State Wise Enrollment of Atal Pension Yojana as on 31st March 2023



Mission Digital @ APY

(FY 2022-2023)

(Evaluation of performance on the end date of every quarter and financial year)

A QUARTERLY/ANNUAL CAMPAIGN FOCUSED ON ONLINE ONBOARDING FOR APY

WINNERS FOR FY 2022-23

BANK CATEGORY	CERTIFICATE OF EXCELLENCE	CERTIFICATE OF ACHIEVEMENT	CERTIFICATE OF PAR-EXCELLENCE
MAJOR BANKS	ICICI Bank	HDFC Bank	HDFC Bank
PRIVATE SECTOR BANKS	Indusind Bank	Kotak Mahindra Bank	Kotak Mahindra Bank

Mission Upgrade

(Upgrading Pension, Upgrading Lives)

(1st July 2022 – 31st 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 For FY 2022-23

BANK CATEGORY	CAMPAIGN	CAMPAIGN 2	CAMPAIGN 3
MAJOR BANK	1. ICICI Bank	1. State Bank of India, 2. Union Bank of India & 3. UCO Bank	1. ICICI 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. RBL Bank, 13. DCB Bank & 14. Tamilnad Mercantile Bank
REGIONAL RURAL BANK	None	1. Manipur Rural Bank, 2. Tamil Nadu Grama Bank & 3. Odisha Gramya Bank	1. Meghalaya Rural Bank, 2. Arunachal Pradesh Rural Bank, 3. Mizoram Rural Bank, 4. Nagaland Rural Bank, 5. Ellaquai Dehati Bank, 6. Manipur Rural Bank & 7. Utkal Grameen Bank
SMALL FINANCE BANK	None	1. AU Small Finance Bank, 2. ESAF Small Finance Bank & 3. Utkarsh Small Finance Bank	None

POWER TO PERSIST Winners For FY 2022-23

PRIVATE BANKS					
S. No.	Name of the APY Service Provider	APY Accts till January 31, 2023	Persistency (%) as on 31st March	Persistency (%) as on 31st March 2023	Achievement Status as on 31st March, 2023
1	KOTAK MAHINDRA BANK	35,540	92%	88%	Annual Exemplary Award of Par Excellence
2	THE FEDERAL BANK LTD.	23,298	84%	84%	Annual Exemplary Award of Par Excellence
3	THE SOUTH INDIAN BANK LTD.	60,165	86%	81%	Annual Exemplary Award of Par Excellence
4	DHANLAXMI BANK LTD.	15,844	75%	75%	Annual Award of Par Excellence
5	TAMILNAD MERCANTILE BANK	1,79,267	76%	71%	Annual Award of Excellence
REGIONAL RURAL BANKS					
S. No.	Name of the APY Service Provider	APY Accts till January 31, 2023	Persistency (%) as on 31st March	Persistency (%) as on 31st March 2023	Achievement Status as on 31st March, 2023
1	MIZORAM RURAL BANK	8,124	85%	82%	Annual Exemplary Award of Par Excellence
2	SAURASHTRA GRAMIN BANK	51,956	78%	79%	Annual Award of Par Excellence
3	MEGHALAYA RURAL BANK	3,096	79%	76%	Annual Award of Par Excellence
4	CHHATTISGARH RAJYA GRAMIN BANK	1,26,597	79%	76%	Annual Award of Par Excellence
5	UTTARAKHAND GRAMIN BANK	90,655	71%	72%	Annual Award of Excellence
6	PASCHIM BANGA GRAMIN BANK	80,204	71%	70%	Annual Award of Excellence
SMALL FINANCE BANKS					
S. No.	Name of the APY Service Provider	APY Accts till January 31, 2023	Persistency (%) as on 31st March	Persistency (%) as on 31st March 2023	Achievement Status as on 31st March, 2023
1	AU SMALL FINANCE BANK LTD.	57,350	84%	75%	Annual Award of Par Excellence

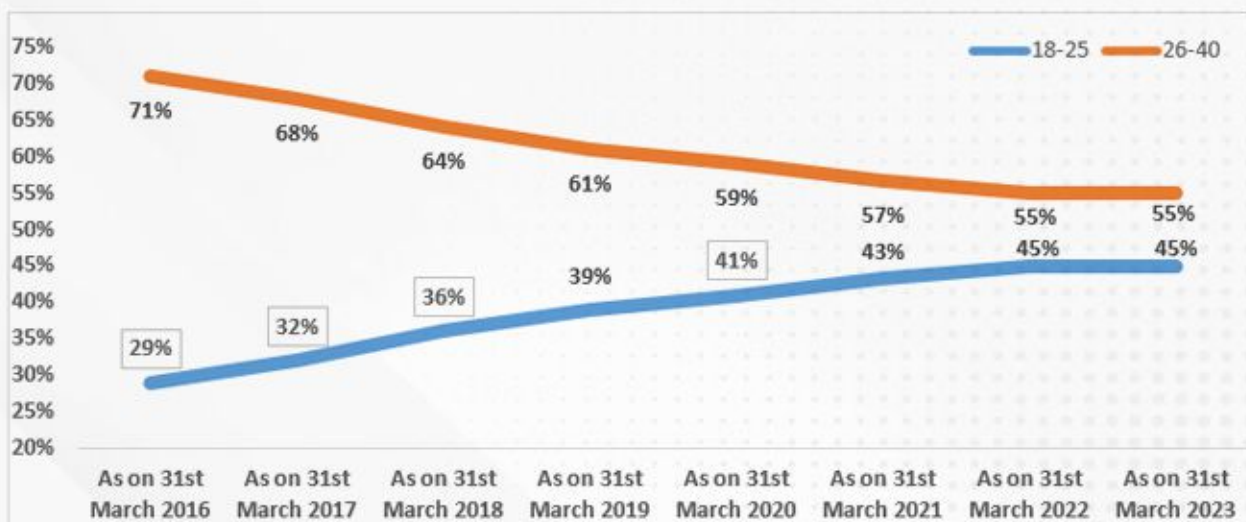
Trend Analysis of Gender-wise APY Enrolments



Trend Analysis of Pension amount-wise APY Enrolments



Trend Analysis of Age-wise APY Enrolments



ACHIEVEMENTS UNDER APY DURING FY 2022-23

(I) Public Sector Banks:

During the FY 2022-23, out of 12 Public Sector Banks, below mentioned **10 Banks** have achieved annual target of 80 Average Account Per Branch (AAPB).

Bank of India (162%)	Bank of Maharashtra (105%)
State Bank of India (155%)	Indian Overseas Bank (101%)
Indian Bank (146%)	Punjab and Sind Bank (101%)
Union Bank of India (122%)	Punjab National Bank (101%)
Bank of Baroda (111%)	Canara Bank (100%)

In Public sector Banks, **Bank of India** enrolled the highest APY Average Account Per Branch of 130 in FY 2022-23 and achieved **162%** of the annual target. While remaining 2 other banks, UCO Bank and Central Bank of India achieved more than 90% of the annual target.

(II) Regional Rural Banks:

Among Regional Rural Banks, out of 43 RRBs, **32 Banks** have achieved annual target of 80 Average Account Per Branch (AAPB).

Jharkhand Rajya Gramin Bank (383%)	Dakshin Bihar Gramin Bank (125%)
Vidharbha Konkan Gramin Bank (247%)	Chaitanya Godavari Grameena Bank (124%)
Tripura Gramin Bank (203%)	Maharashtra Gramin Bank (120%)
Baroda U.P. Bank (201%)	Uttarakhand Gramin Bank (119%)
Assam Gramin Vikash Bank (174%)	Paschim Banga Gramin Bank (118%)
Aryavart Bank (165%)	Chhattisgarh Rajya Gramin Bank (118%)
Manipur Rural Bank (160%)	Tamil Nadu Grama Bank (113%)
Andhra Pragathi Grameena Bank (154%)	Rajasthan Marudhara Gramin Bank (112%)
Odisha Gramya Bank (149%)	Prathama UP Gramin Bank (110%)
Karnataka Vikas Grameena Bank (144%)	Puduvai Bharthiar Grama Bank (108%)
Madhya Pradesh Gramin Bank (143%)	Baroda Rajasthan Kshetriya Gramin Bank (106%)
Uttar Bihar Gramin Bank (139%)	Madhyanchal Gramin Bank (105%)
Telangana Grameena Bank (137%)	Saurashtra Gramin Bank (104%)
Baroda Gujarat Gramin Bank (136%)	Punjab Gramin Bank (104%)
Sarva Haryana Gramin Bank (135%)	Karnataka Gramin Bank (104%)
Uttarbanga Kshetriya Gramin Bank (130%)	Saptagiri Grameena Bank (103%)

In Regional Rural Banks, **Jharkhand Rajya Gramin Bank** enrolled the highest APY Average Account Per Branch of 306 in FY 2022-23 and achieved **383%** of the annual target.

(III) Private Banks:

Among Private Banks, out of 23 Banks, **Tamilnad Mercantile Bank** and **Dhanlaxmi Bank** achieved annual target of 30 AAPB.

(IV) Payment Banks:

Airtel Payments Bank achieved the annual enrolment target for FY 2022-23.

(V) Small Finance Banks:

Among Small Finance Bank, out of 7 Banks **AU Small Finance Bank Limited** achieved annual target of 50 AAPB.

(VI) Co-operative Banks:

Among Co-operative Banks, out of 193 Banks below mentioned **4 Banks** achieved annual target of 20 AAPB.

<i>Shri Mahila Sewa Sahakari Bank Ltd (605%)</i>
<i>The South Canara District Central Co-Operative Bank (160%)</i>
<i>The Udaipur Central Co-Operative Bank (110%)</i>
<i>The Sabarkantha District Central Cooperative Bank Ltd (110%)</i>

SUBSCRIBER-FRIENDLY INITIATIVES

(I) QR Code for APY Mobile App is provided below:

Details	QR Code	Utility
APY Mobile App		<p>APY application can be downloaded from Google play store by the name 'APY and NPS lite' and can be used for</p> <ul style="list-style-type: none"> • Downloading APY e-PRAN • Downloading Statement of Transactions • Checking five latest contributions • Availability of Pension Calculator (upgrade and downgrade) • Viewing current value of Holdings • Raising Grievances

(II) APY YouTube video released by Ministry of Finance: <https://www.youtube.com/watch?v=d-fYfBlRtEo>

(III) PCRA has created 13 Podcasts under guidance of PRFDA which talks about different aspects related to APY. The details of the total 13 Podcasts along with their title and the respective link is provided below for ready-reference. These Podcasts are also available on Sound Cloud, Spotify and KuKu FM.

Sr. No.	Podcast Title	Link
1	APY Scheme- Eligibility And Benefits – Updated	https://bit.ly/3OFnSXH
2	APY Mobile App - How To Download And Its Features - Updated	https://bit.ly/3AN7Bdu
3	e-APY Process	https://bit.ly/3pDYwxF
4	Downloading APY Transaction Statement And ePRAN	https://bit.ly/3cfJ6g5
5	Continuation of APY Accounts by Spouse	https://bit.ly/3VyWHQE
6	Migration of Swavalamban Yojna Subscriber to APY	https://bit.ly/3GRym4d
7	What if APY Subscriber Misses his Contributions for Few Months	https://bit.ly/3VgQdGg
8	Funded APY Accounts And Benefits	https://bit.ly/3uaVwLi
9	How can I modify details registered in APY	https://bit.ly/3F9HMqs
10	Seeding Aadhaar in APY PRAN	https://bit.ly/3GX0jrH
11	Account Opening in APY	https://bit.ly/3XI0Vr8
12	How to raise grievance by APY Subscriber	https://bit.ly/3IRLM1m
13	How to get PRAN Card for APY	https://bit.ly/3iCQeq6

(IV) Subscriber information brochures for existing and prospective subscribers have been made available in Hindi, English, and 11 regional languages.

Link for Subscriber information brochures for existing subscribers:

<https://www.pfrda.org.in/index1.cshtml?lsid=1919>

Link for Subscriber information brochures for Prospective subscribers:

<https://www.pfrda.org.in/index1.cshtml?lsid=1934>

(V) Toll-Free Helpline number dedicated to APY where queries related to APY can be addressed are:

PFRDA's toll-free no. 1800-110-069 (For prospective subscribers)

CRA's toll-free no. 1800-889-1030 (For existing subscribers)

(VI) APY has presence on various social media platforms. Please find the links below for the same:

Social Media Pages	Link
Twitter	https://twitter.com/PFRDAOOfficial?ref_src=twsrc%5Egoogle%7Ctwcamp%5Eserp%7Ctwgr%5Eauthor
LinkedIn	https://in.linkedin.com/company/pfrda
Facebook	https://www.facebook.com/OfficialAPY/
Instagram	https://www.instagram.com/apyindia/
YouTube	https://www.youtube.com/@PFRDAINDIA