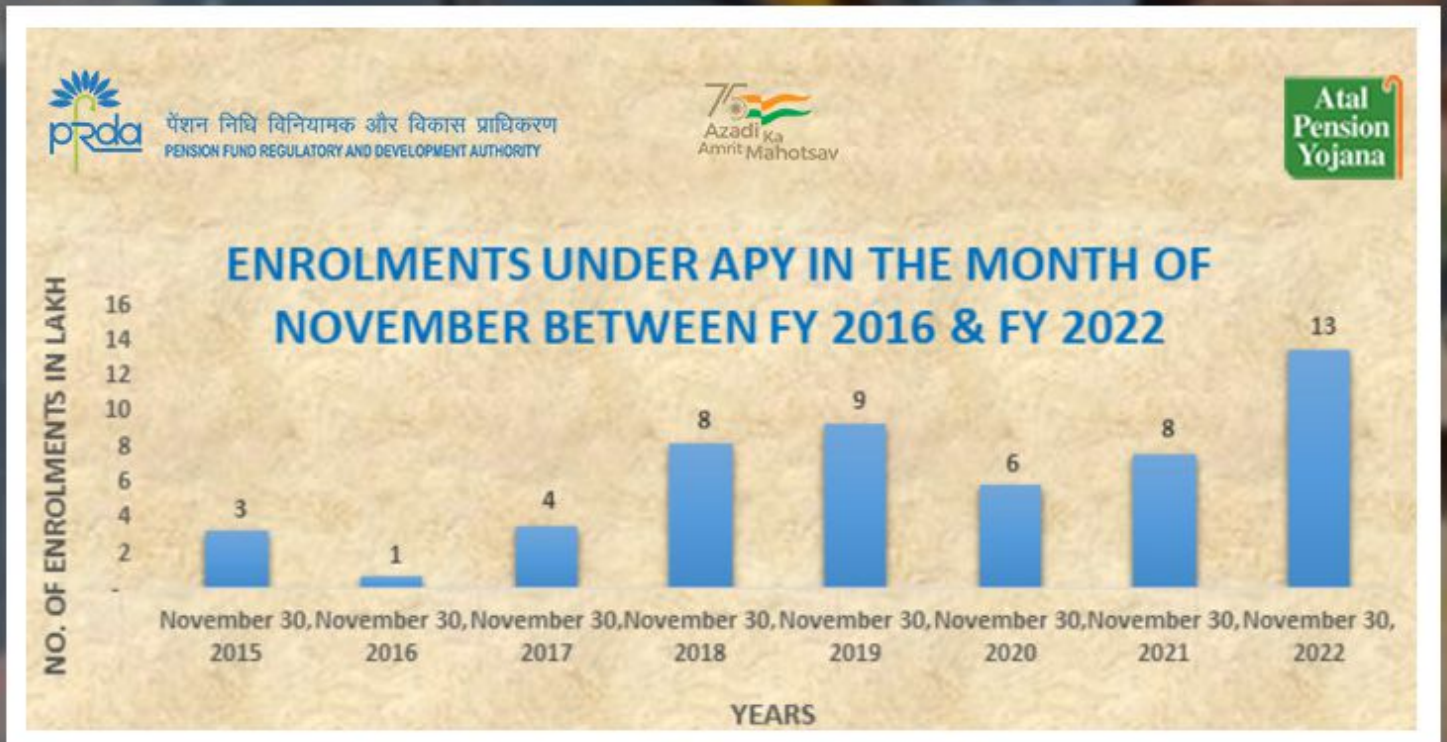


# APY MONTHLY E-NEWSLETTER (NOVEMBER, 2022)

A Newsletter for Officials of  
Bank Branches & Post Offices



**The Month of November 2022 has been Outstanding in terms of Performance of APY.**  
**Enrolments During the Month: 13,49,330**

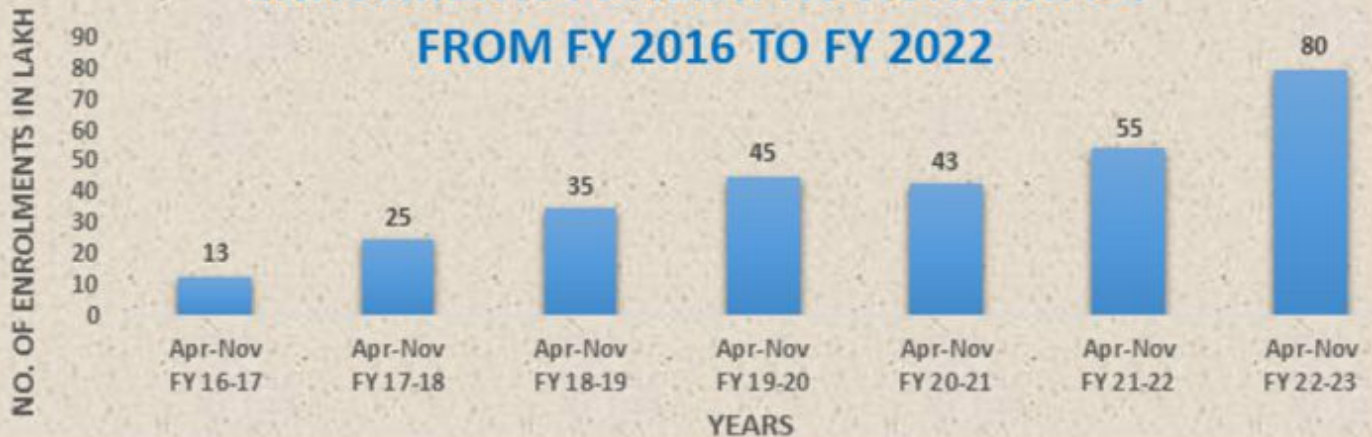
**Congratulations to all Banks and**  
*Winners!*



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



## ENROLMENTS FOR APR-NOV UNDER APY FROM FY 2016 TO FY 2022



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



## ENROLMENTS FROM DEC-NOV UNDER APY FROM 2015-16 TO 2021-22





## TOP PERFORMERS UNDER APY DURING NOVEMBER, 2022

Number of APY accounts sourced during November, 2022:

13,49,330 APY accounts

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

Union Bank of India  
(2,52,545 APY accounts)

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

Jharkhand Rajya Gramin Bank (34 AAPB)

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

Limbdi Surendranagar Branch, State Bank of India  
(1,122 APY accounts)

## SUCCESS STRATEGY BY HIGHEST PERFORMING LIMBDI SURENDRANAGAR BRANCH, SBI

Branch had conducted several **Financial Literacy camps, Seva Setu Camps & Raatri Shivr** with support of RBO officials and CSPs for promoting and spreading awareness about Social Security Schemes including Atal Pension Yojana (APY) among local people, as a result Branch could successfully mobilized good numbers of Social Security Schemes.



**Shri Vijay Sabnani**  
(Branch Manager)

Awareness created by RBO officials & CSPs outside Branch premises.

## STRATEGIES FOR INCREASING NUMBER OF ENROLMENTS OF APY ACCOUNTS

- **Approaching spouse & relatives of existing APY subscribers:** To mobilize spouse, friends, relatives, neighbours, office-employees, maids, servants, driver and other persons working at their houses.
- **Identify & enrol Minor accounts attaining majority:** When minor account holder visit the branch for fresh documentation after attaining age of 18 years, they can be approached or targeted.
- **Sharing of Podcast audio-clips provided by PCRA/PFRDA** for creating awareness of APY triple benefits and registering maximum eligible subscribers.
- **Discuss the need for pension in old age:** Increased life-expectancy, impact of inflation during retirement period, evolving culture of nuclear families, less support from younger ones etc may be discussed for creating need for pension.
- **Educate existing APY subscribers about newly launched services:** Information may be provided regarding new initiatives like issuance of e-Statement, e-PRAN, Chatbot, Helpline Numbers and use of APY app.
- **Highlight Benefits of early age enrolment through small APY contributions:** Prospective young subscribers may be told benefits of opening the APY accounts at an early age; as lesser is the age, less will be contributions.



# 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 NOVEMBER, 2022

Sr. No	CATEGORY	BRANCH NAME
1.	PUBLIC SECTOR BANKS	State Bank of India, Limbdi Surendranagar Branch- 1,122 APY accounts
2.	PRIVATE SECTOR BANKS	Tamilnad Mercantile Bank, Dindigul Branch- 215 APY accounts
3.	REGIONAL RURAL BANKS	Tamil Nadu Grama Bank, Irudukottai Branch- 286 APY accounts
4.	SMALL FINANCE BANKS	Utkarsh Small Finance Bank, Geeta Vatika Branch- 58 APY accounts
5.	COOPERATIVE BANKS	Shri Mahila Sewa Sahakari Bank, Behrampura Branch- 25 APY accounts

## TOP 5 STATE COORDINATORS FOR NOVEMBER, 2022

(On the basis of Average Account Per Branch)

Sr. No	STATE COORDINATORS	AVERAGE ACCOUNT PER BRANCH
1.	Union Bank of India, Himachal Pradesh SLBC	48 AAPB
2.	Union Bank of India, Delhi SLBC	42 AAPB
3.	Indian Bank, Puducherry SLBC	42 AAPB
4.	Union Bank of India, Punjab SLBC	40 AAPB
5.	Union Bank of India, Assam SLBC	39 AAPB

## TOP 5 LEAD DISTRICT MANAGERS FOR NOVEMBER,2022

(On the basis of Average Account Per Branch)

Sr. No	LEAD DISTRICT MANAGERS	AVERAGE ACCOUNT PER BRANCH
1.	Malnpur District, Uttar Pradesh SLBC	42 AAPB
2.	Longleng District, Nagaland SLBC	39 AAPB
3.	Dhubri District, Assam SLBC	36 AAPB
4.	Kangpokpi District, Manipur SLBC	34 AAPB
5.	Marigaon District, Assam SLBC	34 AAPB

## 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

### LIST OF WINNERS FOR Q2, FY 2022-23

BANK CATEGORY	CERTIFICATE OF EXCELLENCE	CERTIFICATE OF ACHIEVEMENT
MAJOR BANKS	ICICI BANK LIMITED	HDFC BANK LTD
PRIVATE SECTOR BANKS	RBL BANK LIMITED	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 AS ON 30th NOVEMBER, 2022

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





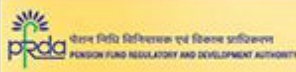
# APY PROGRAMMES IN NOVEMBER, 2022

1. Strategy Review Meeting and Felicitation Programme, Chennai – 18th November
2. Strategy Review Meeting and Felicitation Programme, Kolkata- 25th November









# PRINT & VIEW E-PRAN & E-SOT



**An APY subscriber can now**  
**View & Print e-PRAN & e-Statement online by visiting the following weblink:**

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



Scan QR code for online enrollment under APY

Scan QR code to watch APY video

All Citizens of India between 18 - 40 years of age can join Atal Pension Yojana.  
For further information, contact your nearest Post Office/ Bank Branch today or  
call 1800 110 069 (toll-free) or Visit: [www.pfrda.org.in](http://www.pfrda.org.in)



Scan QR code for online enrollment under APY



Scan QR code to watch APY video

## APY SOCIAL MEDIA PAGES AVAILABLE AT

**APY, PFRDA**  
Page available at:



**APY KI PATHSHALA**  
Page available at:



**PFRDA**  
Page available at:



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

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

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

## **APY Citizen Charter \***

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