

ATAL PENSION YOJANA

A guaranteed Pension Scheme of Government of India

(Minimum investment, Maximum benefits during old age)

If you are between 18 and 40 years of age, you can join the Atal Pension Yojana. Contact your nearest Bank Branch/Post office today.

* From 1st October, 2022, any citizen who is or has been an income-tax payer (under Income Tax Act, 1961), shall not be eligible to join APY.

For further details, please visit:

- PFRDA Website: <https://www.pfrda.org.in/>
>>NPS>>Atal Pension Yojana>>APY Scheme details, <https://www.pfrda.org.in/>>>NPS>>Atal Pension Yojana>>FAQs.
- or
- Protean- CRA Website: www.npscra.nsdl.co.in
>>Home>>Atal Pension Yojana>>Introduction >>APY Scheme details, www.npscra.nsdl.co.in
>>Home>>Atal Pension Yojana>>FAQ's>>APY FAQ's.

- APY chat bot (KYNA) is available on Protean CRA website for real time resolution of queries



or

- NPS Trust Website: <http://www.npstrust.org.in>
>>Atal Pension Yojana >> APYSchemedetails.pdf, <http://www.npstrust.org.in> >>Atal Pension Yojana >>APYFAQs10092015.pdf

or

- Call PFRDA's Atal Pension Yojana Help desk (Toll Free) at 1800 1100 69.

or

- Listen to APY Podcast



or

- Watch APY YouTube video



Basic features of APY

- APY offers the choice of minimum monthly pension guaranteed by Govt. of India of Rs. 1000, Rs 2000, Rs 3000, Rs 4000, Rs. 5000 per month after 60 years of age.
- For opening of APY account, an individual should be a citizen of India between the age of 18 and 40 years and he should not be an income tax payer.
- It is mandatory to provide nomination and spouse details while opening of APY account.
- Contributions can be made on a Monthly or Quarterly or Half yearly basis through auto debit facility from savings Bank account.

Triple benefits of APY after attaining the age of 60



1. Lifelong minimum guaranteed Pension of Rs.1000 to Rs.5000 per month to the subscriber



2.The same pension to the Spouse for lifetime, after death of the subscriber.



3.Return of pension wealth accumulated till 60 years of age to the nominee after death of the subscriber and spouse.

How to join or subscribe APY

- Fill up the application form and submit it to your bank.
- Or
- Online onboarding platform by using Aadhaar eKYC
<https://enps.nsdl.com/eNPS/ApySubRegistration.html>
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- Or
- APY registration through APY mobile application which is available for APY users free of cost. Android users can download APY mobile application from Google play store by typing 'APY and NPS Lite' in search option.
- 
- Or
- Login into your net banking account of your bank and join. (if provided by your Bank)
- Or
- Go to bank's web portal and apply for APY directly. (if provided by your Bank)

