

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
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LOK SABHA  
UNSTARRED QUESTION NO. 2081

TO BE ANSWERED ON 5<sup>th</sup> AUGUST, 2024 (MONDAY)/ 14 SHRAVANA, 1946 (SAKA)

AIMS AND OBJECTIVES OF ATAL PENSION YOJANA

2081. Shri C M Ramesh

Will the Minister of Finance be pleased to state:

- (a) the aims and objectives of Atal Pension Yojana;
- (b) the details of eligibility criteria for Atal Pension Yojana (APY);
- (c) the details of enrolments under APY since its inception in 2015, year and State-wise;
- (d) whether there is any proposal for increasing the pension under APY and if so, the details thereof;  
and
- (e) the details of return under APY over the years?

ANSWER

MINISTER OF STATE FOR FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) & (b) Atal Pension Yojana (APY) has the objective of creating a universal social security system for all Indians, especially the poor, the under-privileged, and the workers in the unorganised sector. It is open to all citizens of India between 18-40 years of age having a savings bank account in a bank or post-office. For better targeting of guaranteed pension to unorganised sector workers, an income tax payer shall not be eligible to join APY from 01.10.2022.

(c) The details of enrolments under APY since inception, year and State-wise is placed at Annexure A.

(d) APY scheme offers flexible minimum guaranteed pension of Rs. 1000, Rs. 2000, Rs. 3000, Rs.4000 or Rs. 5000 per month based on age of joining and pension amount chosen. Accordingly, per month subscription amount presently varies from Rs. 42 to Rs. 1454 on the basis of chosen option. APY scheme offers a minimum guaranteed pension and any increase in pension amount is likely to increase the subscription amount substantially and put further burden on the subscriber. Presently, it has been decided to continue the scheme with same terms and conditions and not to further increase the pension and consequential subscription amount.

(e) The weighted average return under APY as on 28.06.2024, since inception, is 9.22%.

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**Lok Sabha Unstarred Question No. 2081 regarding “Aims and Objectives of Atal Pension Yojana” to be answered on 05.08.2024**

State-wise and Year-wise cumulative gross enrolments under APY

S. No	Name of State/UT	As on 31.03.2016	As on 31.03.2017	As on 31.03.2018	As on 31.03.2019	As on 31.03.2020	As on 31.03.2021	As on 31.03.2022	As on 31.03.2023	As on 31.03.2024
1	Andaman & Nicobar Islands	996	1,902	3,594	4,896	6,089	7,312	12,770	17,948	22,656
2	Andhra Pradesh	1,82,094	3,54,421	6,33,089	9,92,202	13,64,153	18,79,471	22,99,498	28,20,938	33,84,368
3	Arunachal Pradesh	1,988	4,267	7,577	10,866	15,313	25,264	47,349	72,865	92,840
4	Assam	38,831	68,793	2,08,508	2,85,179	4,16,585	6,53,721	8,86,076	11,98,121	15,39,044
5	Bihar	2,62,416	5,31,158	10,35,501	15,31,911	20,81,488	28,22,476	39,97,372	50,63,225	62,26,052
6	Chandigarh	4,847	8,690	15,268	21,777	30,196	43,048	59,585	93,044	1,14,694
7	Chhattisgarh	33,008	74,358	1,56,366	2,45,602	3,55,448	5,31,692	7,62,034	10,43,809	13,16,508
8	Dadra & Nagar Haveli and Daman & Diu	5,020	11,597	30,473	61,616	76,402	53,650	80,916	1,13,864	1,37,976
9	NCT of Delhi	54,286	93,161	1,73,884	2,65,634	3,88,537	4,88,379	6,93,393	9,05,956	10,75,824
10	Goa	7,042	13,188	25,629	62,615	75,383	95,286	1,26,865	1,60,799	1,85,914
11	Gujarat	1,36,891	2,54,603	4,70,556	7,11,785	9,81,686	12,42,093	16,07,503	19,64,476	23,56,932
12	Haryana	59,143	1,07,990	2,10,849	3,24,435	4,71,620	6,18,505	7,97,787	10,78,626	13,40,929
13	Himachal Pradesh	25,807	38,558	69,284	1,01,474	1,53,639	2,08,917	2,92,622	86,054	4,69,033
14	Jammu & Kashmir	17,778	28,432	41,383	56,439	71,732	88,452	1,14,664	1,54,699	1,93,584
15	Jharkhand	43,985	96,451	2,19,579	3,50,165	5,42,790	8,15,229	11,35,106	15,34,599	19,41,856
16	Karnataka	1,85,016	3,37,339	6,62,845	10,99,381	14,82,149	18,76,534	22,94,858	27,63,104	32,89,016
17	Kerala	51,335	1,06,335	2,10,848	3,45,377	4,92,321	6,09,790	7,52,097	9,07,751	10,97,107
18	Ladakh	-	-	-	-	2,290	2,665	3,209	4,454	5,223
19	Lakshadweep	355	2,241	3,666	4,652	5,178	4,558	5,606	6,943	7,454
20	Madhya Pradesh	1,28,219	2,42,989	4,83,883	7,46,827	11,79,893	17,52,349	22,94,421	30,01,318	38,07,122
21	Maharashtra	2,24,562	4,04,471	7,35,444	11,90,986	17,22,536	23,17,313	30,97,671	40,73,950	51,26,342
22	Manipur	4,533	7,185	11,273	21,862	47,694	41,328	64,089	97,589	1,18,134
23	Meghalaya	5,534	8,258	11,185	35,439	55,097	35,247	65,352	97,735	1,18,647
24	Mizoram	1,073	9,029	14,571	20,457	29,127	18,481	28,665	39,651	48,083
25	Nagaland	9,048	18,260	32,770	60,578	81,257	42,003	75,647	1,11,874	1,40,387
26	Odisha	1,08,126	1,85,484	3,37,979	4,93,842	7,61,795	11,35,243	15,04,968	18,99,877	23,52,825
27	Puducherry	4,480	7,652	18,270	34,450	45,798	52,930	63,446	75,098	86,888
28	Punjab	75,505	1,58,218	3,25,043	4,76,401	6,76,084	8,83,367	11,18,351	14,68,720	18,05,373
29	Rajasthan	1,14,929	2,84,070	4,88,518	6,95,201	10,28,059	14,68,762	21,05,600	28,08,352	34,87,527
30	Sikkim	3,918	6,889	21,756	60,677	1,05,221	58,517	1,21,006	1,92,819	2,48,085
31	Tamil Nadu	1,67,585	3,42,810	7,90,482	12,24,868	17,36,428	22,57,374	29,29,240	36,54,283	43,70,049
32	Telangana	59,681	1,33,925	2,53,263	4,36,472	6,58,329	7,45,965	10,00,678	13,25,709	16,76,324
33	Tripura	4,620	12,164	24,939	47,801	74,720	1,02,019	1,39,317	1,88,110	2,39,629
34	Uttar Pradesh	2,66,827	6,34,576	13,62,314	22,51,904	32,42,742	45,40,489	60,72,347	82,08,639	1,03,32,563
35	Uttarakhand	17,288	40,515	83,839	1,29,661	2,25,837	3,01,922	4,03,359	5,42,097	6,72,437
36	West Bengal	1,54,074	2,53,618	5,30,132	10,13,487	16,15,923	23,92,636	30,70,457	39,77,650	49,20,094

Source: PFRDA