

अटल पेंशन योजना (एपीवाई) ATAL PENSION YOJANA (APY)

Benefits of APY – Guaranteed pension to the subscriber, to the spouse with return of the whole savings to family members (nominees)

How much pension can one get?

Pension amount of Rs 1000, 2000, 3000, 4000 and 5000 depends on the contribution rate selected by the subscriber and regular payment made during the accumulation period.

Who and how can join APY scheme?

- Any citizen of India in the age bracket of 18 and 40 years and who is not paying Income tax can join the scheme.
- Subscribers can join APY through a bank branch/post-office or through a digital platform provided by banks.
- APY Subscriber registration form needs to be submitted wherein details regarding pension slab, contribution frequency etc. have to be provided.
- Contributions can be made on a Monthly/Quarterly/Half yearly basis through an auto debit facility from Savings Bank a/c.

All the eligible members of family in the age bracket of 18 - 40 years can also join APY

Join Early Pay Less

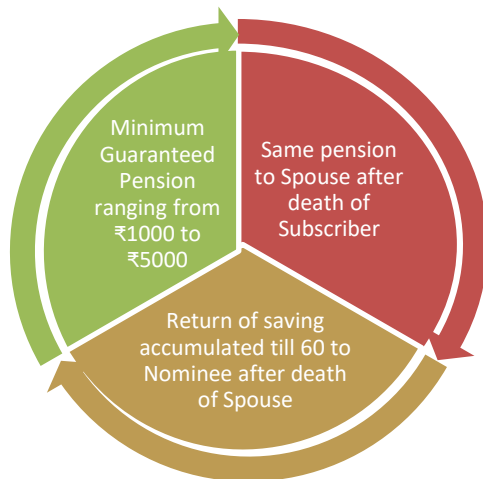
- Periodic contribution amount gets fixed as per age of entry and pension amount; contribution is lower at early age.

Age	Pension slab	Contribution Amount (₹)	Pension slab	Contribution Amount (₹)
18	1000	42 per month	5000	210 per month
40	1000	291 per month	5000	1454 per month

- Indicative pension savings for family members varies between Rs. 1.70 lakh to Rs. 8.50 lakh depending on the pension slab opted and are subject to regular contributions made under prevailing market conditions and parameters.

Pension ke saath bachat ki wapsi, Phir APY lene me deri kyu?

APY ka Saath hai to Jiwan ka Suraksha Kawach Saath hai



Contact your nearest Bank branch
/Post office, Today

APY is a guaranteed Pension Scheme by the Government of India and regulated by PFRDA

For Further Details:

You may contact your nearest Bank Branch or Post office

Call - PFRDA's Help desk at 1800 1100 69 Protean CRA- Help desk at 1800 889 1030

PFRDA Website: <https://www.pfrda.org.in>>>APY>>APY Scheme details; <https://www.pfrda.org.in>>>APY>>FAQs

Protean- CRA Website: www.npscra.nsdl.co.in>>Home>>Atal Pension Yojana>>Introduction>>APY Scheme details

NPS Trust Website: <http://www.npstrust.org.in> >>Atal Pension Yojana >>APY Schemedetails.pdf; <http://www.npstrust.org.in> >>Atal Pension Yojana

APY, PFRDA Page available at:



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