

ATAL PENSION YOJANA (APY) -SUBSCRIBER INFORMATION BROCHURE

- APY offers choice of minimum monthly pension guaranteed by Govt. of India of Rs. 1000, Rs 2000, Rs 3000, Rs 4000 and Rs. 5000 per month after 60 years of age.
- Subscriber should be a citizen of India. The Subscriber's Age should be between 18 - 40 years for joining APY.
- Subscriber can join APY through a bank branch/post-office (through Online/ Offline modes ,as available).
- It is mandatory to provide nomination and spouse details in APY account.
- Contributions can be made on Monthly or Quarterly or Half yearly basis through auto debit facility from savings Bank account.

PRAN, Transaction Statements and Contribution Under APY

- Transaction statement and PRAN Card can be viewed and printed anytime, from anywhere and free of cost by visiting www.npscra.nsdl.co.in>> Home>>Atal pension Yojana>> APY e-PRAN/Transaction statement view.
- Subscriber can request for issuance of Physical PRAN card after paying the requisite sum at the website- <https://enps.nsdl.com/eNPS/APYRePrintPRAN.html>>>Atal Pension Yojana>>Print APY PRAN Card,
- After enrolling into Atal Pension Yojana, Physical transaction statement will be sent once in a year to the registered address i.e. the address provided by a subscriber after enrolling for Atal Pension Yojana.
- All the queries regarding APY account / contribution should be made to the APY-SP branch only or through CGMS.
- Information about the status of contributions will be communicated by CRA-NSDL through periodic SMS alerts on registered mobile number of the subscriber.

Modification of Subscriber Details under APY

- Subscriber will have to fill the desired changes in APY Subscriber modification form and submit the same to the APY-SP branch along with the required documents for modification of personal information like address, phone number, etc. The form can be downloaded online from <https://www.npscra.nsdl.co.in/nsdl-forms.php>
- Change in frequency of contribution e.g. from quarterly contribution to monthly contribution or from half yearly contribution to quarterly contribution etc. may be done after submission of written request by the APY subscriber to the APY-SP branch.

Upgrade/ Downgrade of Pension Amount

- APY subscribers can upgrade/downgrade their pension amount once in a financial year.
- The feature enables the user to check the differential amount to be deposited/ to be received back as per the new guaranteed pension amount chosen.
- Higher amount needs to be deposited in case of upgrade and additional contributions would be returned to the subscribers in case of down grade.
- Switching facility is available anytime once in a year for which "APY Subscriber Modification Form" available at <https://www.npscra.nsdl.co.in/> >>Home>>Atal Pension Yojana>>Forms>>Subscriber Maintenance>> Subscriber Modification Form, is to be submitted to APY-SP branch. To upgrade the pension amount means to increase the pension amount of a subscriber and to downgrade the pension amount means to decrease the pension amount of a subscriber.

Exit from APY

- **Voluntary exit (Exit before 60 Years of age):** For closure of APY accounts a duly filled "Account Closure Form (Voluntary Exit) form" and other relevant documents is to be submitted to the concerned APY-SP branch. The form is available at: www.npscra.nsdl.co.in>>Home>>Atal Pension Yojana>>Forms>>Withdrawal Form>>Voluntary exit APY withdrawal form. It will also be available at APY-SP branch as well. Subscriber should not close the savings bank account linked with APY account even though the APY account gets closed because the closure proceeds which the subscriber will receive on the pre-mature exit is transferred into the APY linked savings bank account and closure of this account may create problem in transfer of closure proceeds.
- **Exit due to Death:** The claimant may submit the duly filled "APY Closure Form (Death)" along with a copy of the death certificate to the concerned APY-SP branch. The form is available at: www.npscra.nsdl.co.in>>Home>>Atal Pension Yojana>>Forms>>Withdrawal Form>>APY death form. It will also be available at APY-SP Branch as well.
- **On death of the APY account subscriber before 60 years,** spouse has the option to continue the contribution in the APY account of subscriber, which can be maintained in the spouse's name, for the remaining vesting time, till the time original subscriber would have attained 60 years of age. In case the spouse does not wish to continue the account, he/she shall only be refunded the accumulated pension wealth i.e. contributions made by him to APY, along with the net actual interest earned on his contributions (after deducting the account maintenance charges).
- **On death of the APY account subscriber after 60 years,** the monthly guaranteed pension shall be payable to the spouse of the subscriber and in the absence or subsequent death of the spouse, the pension wealth/corpus as accumulated as per the pension plan subscribed shall be payable to the nominee of the subscriber. The nominee has to be someone else other than the spouse of the subscriber.

APY Mobile Application

- APY mobile application is available for APY users free of cost, where, recent 5 contributions can be checked and transaction statement and e-PRAN can also be downloaded anytime without paying any charge. Android users can download APY mobile application from Google play store by typing 'APY and NPS Lite' in search option.

Raising Grievance Under APY

- Subscriber can anytime raise grievance free of cost and from anywhere by visiting: www.npscra.nsdl.co.in >>Home >> select: NPS-Lite or through CGMS
- Subscriber raising the grievance will be allotted a token number against the grievance raised. Subscriber may check the status of the grievance under "Check the status of Grievance / Enquiry already registered".

APY Social Media Page Links

APY, PFRDA Page available at	PFRDA Page available at
<ul style="list-style-type: none">▪ FACEBOOK  https://www.facebook.com/OfficialAPY/▪ You Tube link of APY KI PATHSHALA - https://www.youtube.com/channel/UC5SuHg-O6ipH1J_HTfU17ug	<ul style="list-style-type: none">▪ LINKEDIN  https://www.linkedin.com/in/pfrda-pension-fund-regulator-of-india-051614168/?originalSubdomain=in▪ YOUTUBE  https://www.youtube.com/channel/UCLMx1eZWY-LDevlWCwYu15Q▪ TWITTER  https://twitter.com/pfrdaofficial?lang=en

For Further Details: Please Call:

Atal Pension Yojana Help desk (Toll Free): 1800 110 069

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

NSDL 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

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