

**Minimum Investment,
Maximum Benefits
during old-age**

About Scheme



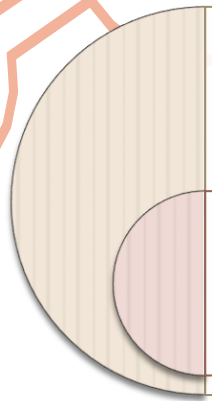
APY is administered by the Pension Fund Regulatory and Development Authority (PFRDA) under the National Pension System (NPS).

A minimum monthly pension between Rs.1000 to Rs.5000 is guaranteed for the beneficiaries.

For the Assistance of poor people & for their security for future , the govt. of India is promoting them to participate in the APY



Atal Pension Yojana is focused upon:



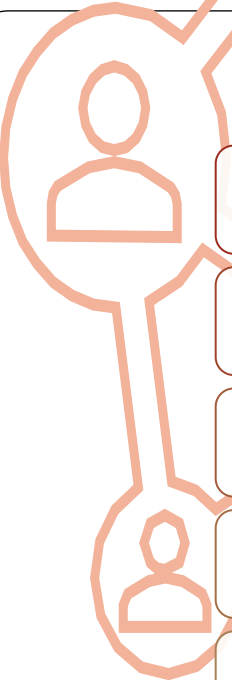
Unorganized sector such as House Help, Gardeners,
Delivery Boys etc.

Ensure a sense of security and protect the citizens
from accidents, illness, diseases





- Pension will start after the subscriber attains the age of 60 years.
- The subscriber is free to opt for a pension amount of their choice ranging from Rs.1,000 to Rs.5,000 with increases in slabs of Rs.1,000.
- The government will contribute 50 percent of the subscriber's contribution or Rs.1,000 for 5 continuous years as an incentive to the pensioner's account.
- If the contributor dies during an active scheme, the monthly pension is paid out to the spouse and to the nominee as a lump sum after death of the spouse.
- The monthly contribution is minimal and is not burdensome on the subscriber.
- Tax Benefit are Provided



Must be an Indian citizen.

Must be between the age of 18 to 40 years

Must have a bank account in any bank

Should make contributions for a minimum of 20 years.

Must have a bank account linked with your Aadhar

Must have a valid mobile number





- To apply for the APY scheme, you need to fill out the form and submit a photocopy of your Aadhar Card.
- No other documents are required.

All nationalized banks provide the scheme. You can visit any of these banks to start your APY account.

The account opening forms are available online on the bank websites as well. Individuals can download the application form.

The forms are available in English, Hindi, Bangla, Gujarati, Kannada, Marathi, Odia, Tamil, and Telugu.

The application form must be filled and submitted at the bank.

A valid mobile number should be provided.

Aadhaar card photocopy must be submitted.

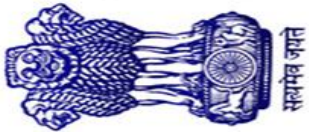
Application Procedure



Atal Pension Yojana (APY)-How to Fill Form



Atal Pension Yojana Govt
Scheme



Step 1: Addressing the form

You can find out the name of your Branch Manager by calling or visiting the bank. Enter your bank name and branch.

Step 2: Bank details

Enter your bank account number, bank name and bank branch.

Step 3: Personal details

Enter your Personal Detail like Name , Fathers Name , Address , DOB etc.

Step 4: Pension details

Enter the Amount which you are going to contribute towards your pension.

Step 5: Declaration and Authorisation

By signing the document, you declare that you meet the APY eligibility criteria.

Step 6: To be filled in by the bank

The last section of the Atal Pension Scheme form, titled “Acknowledgement - Subscriber Registration for APY ” is to be filled in by the bank. You should leave this box blank.

Withdrawal



This scheme did not permit exiting before you reach the age of 60, the Atal Pension Yojana withdrawal procedure has been slightly modified:

If you have reached 60 years of age

You can exit this scheme with a complete annuitization of the pension amount

You can exit the scheme before turning 60 years old

Under exceptional circumstances such as terminal illness or death.

In case of your demise before reaching the age of 60, your spouse will receive your pension.

In the event that both you and your spouse have expired, the pension would be paid to your nominee.

If you are a part of any other social security scheme and a tax payer, then you are not entitled for government contribution. For instance, members of the Social Security Schemes under the following enactments would not be eligible to receive Government co-contribution:

Employees' Provident Fund & Miscellaneous Provision Act, 1952.

The Coal Mines Provident Fund and Miscellaneous Provision Act, 1948.

Assam Tea Plantation Provident Fund and Miscellaneous Provision, 1955.

Seamens' Provident Fund Act, 1966.

Jammu Kashmir Employees' Provident Fund & Miscellaneous Provision Act, 1961.

Any other statutory social security scheme.



Restrictions



Government contribution





THANK YOU