Atal Pension Yojna crosses 8.34 crore enrolments; Women account for 48%

Awareness campaigns, vernacular outreach, capacity-building initiatives and digital onboarding channels are bolstering APY adoption nationwide

प्रविष्टि तिथि: 01 DEC 2025 8:14PM by PIB Delhi

Atal Pension Yojana (APY) was launched on 09.05.2015, with 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 account in a bank or post-office. As per the Scheme, subscriber will receive pension benefit on attaining the age of 60 years. Hence, the pension benefit under APY is expected to start from 2035 onwards. However, the gross enrolment under Atal Pension Yojana as on 31.10.2025 is 8,34,13,738.

The Government and the Pension Fund Regulatory and Development Authority (PFRDA) have interalia taken following steps to increase awareness and coverage of APY across the country including rural and remote areas:

i. Periodic advertisements are published in print, electronic, and social media for awareness creation.
ii. APY Subscribers Information Brochure in 13 vernacular languages.
iii. Virtual capacity building programs for Banking Correspondents (BCs) and field staff of Banks, Self Help Group (SHG) members, bank-sakhis of State Rural Livelihoods Missions (SRLMs) are being organised to propagate APY among the eligible beneficiaries.
iv. Various Ministries of Government of India, National Centre for Financial Education (NCFE), National Bank for Agriculture and Rural Development (NABARD), National Rural Livelihood Mission (NRLM) and SRLM are engaged to spread awareness and coverage of APY.
v. Activating online channels such as e-APY, net-banking, mobile app and bank's web-portal, for easy online onboarding.
vi. APY outreach programmes are conducted regularly in coordination with Banks and SLBCs/ LDMs at pan India level.
vii. Recently, financial inclusion campaigns for pension saturation were organized pan India.

As on 31.10.2025, the female gross enrolments under APY is 4,04,41,135 which is 48% of the total enrolment. APY is being implemented through the Department of Posts (DoP) and banking institutions including Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Payments Banks, Cooperative Banks. These institutions are registered as Points of Presence – APY (PoP-APY) with PFRDA and are responsible for distribution of APY and servicing of APY subscribers.

This information was given by Union Minister of Finance Smt Nirmala Sitharaman in a reply to a question in Lok Sabha today.

*****

NB/PK