GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 2361

ANSWERED ON MONDAY, 3 AUGUST, 2026/ SHRAVANA 12, 1948 (SAKA)

Implementation of Atal Pension Yojana in Unorganised Sector

2361. SHRI B Y RAGHAVENDRA

Will the Minister of Finance be pleased to state:

(a) the details regarding the implementation of Atal Pension Yojana to provide old-age income security to workers in the unorganised sector;
(b) the gross number of subscribers enrolled under the Scheme since its inception along with the number of women subscribers enrolled, State-wise and district-wise particularly for Karnataka;
(c) whether the Scheme has witnessed steady growth in enrolment over the decade since its inception, including increasing participation of women and youth from the unorganised sector, if so, the details thereof;
(d) the total accumulated corpus under the Scheme at the national level as on date;
(e) the measures taken to increase awareness and enrolment among unorganised sector workers, particularly women and those engaged in agriculture and allied activities in rural areas; and
(f) whether enrolment is facilitated through bank and post office savings accounts and if so, the details thereof?

ANSWER

MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) The 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. 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. The Scheme offers flexible minimum guaranteed pension of Rs. 1,000, Rs. 2,000, Rs. 3,000, Rs. 4000, and Rs. 5,000 per month and accordingly per month subscription amount varies from Rs. 42 to Rs, 1454 based on age of joining and pension amount chosen. Subscribers become eligible to receive pension benefits upon attaining the age of 60 years, provided that all due contributions have been made up to that age.

(b) As on 30.06.2026, gross enrolments under APY, since its inception, are 9,29,47,723, out of which 4,56,98,133 are women. The details of State-wise gross enrolments in the country and district-wise gross enrolments for the State of Karnataka under APY, since inception, are at Annexure I and Annexure II respectively.

(c) The Scheme has witnessed steady growth in enrolment over the decade, since its inception, including participation of women and youth. The details are at Annexure III.

(d) As on 30.06.2026, the Asset under Management under APY is approximately Rs. 57,296 crores.

(e) The Government and the Pension Fund Regulatory and Development Authority (PFRDA) have, inter-alia, taken following steps to increase awareness and coverage of APY across the country, including women and among those engaged in agriculture and allied activities in rural areas:

(i) Subscriber Awareness Programs in Hindi, English and other languages being organized for APY subscribers.
(ii) APY outreach programmes are conducted regularly in coordination with Banks and State Level Bankers' Committees (SLBCs)/ Lead District Managers (LDMs) at pan India level.
(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) Periodic advertisements are published in print, electronic, and social media for awareness creation.
(v) APY Subscribers Information Brochure is available in 13 languages.
(vi) Regular monitoring of Banks and State Level Bankers Committees (SLBCs)/State-coordinators of Banks/ Lead District Managers (LDMs) w.r.t the allocated annual targets.
(vii) Performance Review meetings with APY-Service Providers/SLBCs/ Union Territory Level Bankers Committees (UTLBCs)/LDMs.
(viii) 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.
(ix) APY dedicated call centre of PFRDA and Central Recordkeeping Agency (CRA)/PFRDA.
(x) Chatbot option for APY subscribers.

(f) The Scheme has been rolled out throughout the country covering all the State/UT and districts. It is being implemented through the banking institutions, including Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Payments Banks, Cooperative Banks and Department of Posts.

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Annexure I

Annexure-I referred to in Lok Sabha Unstarred Question No. 2361 regarding "Implementation of Atal Pension Yojana in Unorganised Sector" answered on 03.08.2026

State-wise gross enrolments under APY, along with the number of women subscribers, as on 30.06.2026, since inception

Name of the State	**Female**	**Gross Enrolment**
Andaman and Nicobar Islands	7,090	16,696
Andhra Pradesh	28,09,212	46,10,043
Arunachal Pradesh	22,150	45,377
Assam	13,39,456	22,87,880
Bihar	49,93,649	85,36,014
Chandigarh	35,280	93,243
Chhattisgarh	9,87,866	18,39,375
Delhi	4,45,012	11,24,049
Goa	53,842	1,35,538
Gujarat	10,86,880	33,59,551
Haryana	8,29,533	21,17,638
Himachal Pradesh	2,75,560	6,91,716
Jammu and Kashmir	1,06,101	3,16,130
Jharkhand	18,29,743	31,34,717
Karnataka	25,10,470	52,72,744
Kerala	10,00,544	18,59,757
Ladakh	2,834	8,101
Lakshadweep	1,560	4,080
Madhya Pradesh	29,13,243	57,56,238
Maharashtra	29,17,072	65,60,192
Manipur	43,522	82,004
Meghalaya	59,811	1,07,165
Mizoram	23,515	43,810
Nagaland	23,942	48,612
Odisha	20,54,962	36,68,657
Puducherry	68,215	1,20,557
Punjab	11,52,592	27,92,918
Rajasthan	19,24,071	49,94,930
Sikkim	23,898	50,892
Tamil Nadu	34,62,320	60,62,042
Telangana	15,39,451	29,13,708
The Dadra and Nagar Haveli and Daman and Diu	8,950	47,749
Tripura	1,97,849	3,56,337
Uttar Pradesh	62,61,681	1,54,21,181
Uttarakhand	3,96,245	10,01,376
West Bengal	42,90,012	74,66,706
Grand Total	**4,56,98,133**	**9,29,47,723**

Source: PFRDA

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Annexure II

Annexure-II referred to in Lok Sabha Unstarred Question No. 2361 regarding "Implementation of Atal Pension Yojana in Unorganised Sector" answered on 03.08.2026

District-wise gross enrolments under APY, along with the number of women subscribers, in the State of Karnataka, as on 30.06.2026, since inception

Name of District of Karnataka	Female	Gross Enrolment
Bengaluru Urban	3,03,774	7,17,587
Belagavi	1,92,262	4,16,092
Mysuru	1,38,835	2,62,995
Dakshina Kannada	99,536	2,22,182
Kalaburagi	1,07,199	2,14,331
Tumakuru	1,05,152	1,90,978
Vijayapura	78,233	1,74,792
Dharwad	80,662	1,73,518
Hassan	85,054	1,69,534
Bagalkote	70,695	1,62,055
Shivamogga	79,584	1,58,401
Chitradurga	81,473	1,57,570
Raichur	70,160	1,55,131
Haveri	67,309	1,54,329
Udupi	73,092	1,54,430
Mandya	72,844	1,49,766
Davangere	74,500	1,50,346
Ballari	70,357	1,50,187
Uttara Kannada	71,539	1,41,052
Bidar	73,880	1,34,670
Chikkamagaluru	57,798	1,19,255
Koppal	53,996	1,18,957
Kolar	57,056	1,14,014
Gadag	50,042	1,10,797
Vijayanagar	48,476	1,03,795
Bengaluru Rural	49,056	1,00,557
Yadgir	39,873	86,599
Chikkaballapura	43,670	85,453
Ramanagara	39,486	81,614
Chamarajanagara	43,777	80,183
Kodagu	31,100	61,574
Grand Total	**25,10,470**	**52,72,744**

Source: PFRDA

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Annexure III

Annexure-III referred to in Lok Sabha Unstarred Question No. 2361 regarding “Implementation of Atal Pension Yojana in Unorganised Sector” answered on 03.08.2026

Enrolments under APY since inception

Financial Year	**Female**	**Enrolment**
2015-16	9,42,244	24,84,895
2016-17	8,92,846	23,98,934
2017-18	20,51,246	48,21,632
2018-19	25,83,404	57,12,824
2019-20	31,50,428	68,83,373
2020-21	35,98,906	79,14,142
2021-22	45,86,500	99,11,479
2022-23	57,83,964	1,19,31,385
2023-24	63,90,998	1,22,93,490
2024-25	64,14,051	1,17,38,327
2025-26	74,47,015	1,35,13,713
2026-27 (as on 30.06.2026)	18,56,531	33,43,529
Grand Total	**4,56,98,133**	**9,29,47,723**

Source: PFRDA

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