Ministry of Finance

PFRDA conducts Atal Pension Yojana Annual Felicitation Programme at New Delhi today

APY records 1.35 crore new subscribers during FY 2025-26; AUM exceeds ₹54,000 crore

Secretary, DFS highlights importance of subscriber persistency, financial literacy and outreach in urban informal sector

Women participation under APY reaches record 55.14% during FY 2025-26

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The Pension Fund Regulatory and Development Authority (PFRDA) organised the APY Annual Felicitation Programme at New Delhi today. In the program, 53 APY SPs, 10 SLBCs and country wide top 5 Branches and Lead District Managers were awarded for their outstanding performance in achieving the annual target under APY during the F.Y. 2025-26.



Shri M. Nagaraju, Secretary, Department of Financial Services, appreciated the collective efforts of banks, SLBCs and PFRDA in strengthening the social security framework. He highlighted that APY has crossed 9 crore gross enrolments and Assets Under Management (AUM) exceeding ₹54,000 crore, with a record 1.35 crore subscribers added during FY 2025-26. He emphasised the importance of subscriber persistency, financial literacy and greater outreach in the urban informal sector.

Shri S. Ramann, Chairperson, PFRDA, underlined the growing importance of retirement preparedness, and highlighted that APY recorded its highest-ever annual enrolment during FY 2025-26. He also highlighted the significant rise in enrolments among the 18–25 age group, reflecting increasing awareness among youth regarding long-term financial security, and emphasised the need to further strengthen subscriber engagement and pension awareness across the country.

Smt. Mamta Shankar, Whole Time Member (Economics), PFRDA, highlighted the strong momentum achieved under APY during FY 2025-26. She appreciated the contribution of banks, SLBCs and LDMs in expanding the scheme's outreach and noted that women participation under APY reached a record 55.14% during the year. She also acknowledged the efforts of stakeholders in strengthening the scheme's outreach and implementation across the country.

APY has been implemented comprehensively across the country covering all States and Union Territories with the total gross enrolments having crossed **9.10 crore as of 18th May 2026**.

In FY 2025-26, the banking fraternity demonstrated outstanding commitment towards APY's success, with several banks and institutions significantly exceeding their annual targets. Among Public Sector Banks, State Bank of India (116%), Union Bank of India (105%), and UCO Bank (105%) led the achievers, followed by Indian Bank (104%) and Bank of Maharashtra (103%). In the Major Private Banks category, IDBI Bank excelled with 156% achievement. Regional Rural Banks (RRBs) emerged as frontrunners, with Jharkhand Rajya Gramin Bank (288%) and Tripura Gramin Bank (185%) setting benchmarks, alongside strong performances from Meghalaya Rural Bank (163%), Punjab Gramin Bank (153%) and Assam Gramin Vikash Bank (152%). AU Small Finance Bank 118% and Ujjivan Small Finance Bank too contributed significantly with 100% achievement. Cooperative Banks also made a mark, led by Shri

Mahila Sewa Sahakari Bank (242%), Andhra Pradesh State Co-op Bank (175%), South Canara DCC Bank (168%), Balaghat DCC Bank (149%), and Sabarkantha DCC Bank (130%). At the state level, SLBCs such as Jharkhand (170%), Bihar (167%), and West Bengal (156%) were top achievers, with Assam (130%) and Madhya Pradesh (133%) also performing strongly.

With APY emerging as one of the most significant social security initiatives, PFRDA reaffirmed its commitment to working closely with banks, SLBCs and the Department of Posts to strengthen pension awareness, improve subscriber experience and move steadily towards achieving pension saturation across the country.

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