ATAL PENSION YOJANA

(A GoI Guaranteed Pension Scheme)

Trainer /Facilitator Information

The accompanying presentation is intended for familiarizing the participants with Atal Pension Yojana (APY)\(^1\) as a product and also other features of NPS System. This will help the presenter to effectively communicate with the intended ground level stakeholders (subscribers, employees of Banks or APY marketing team of the Banks).

In order to effectively deliver the presentation:

- Presenter must have a knowledge of the material contained in this guide, hence he/she may also read all relevant documents from the PFRDA and NSDL websites.
- The guide is intended to assist the presenter to understand the various issues mentioned in the accompanying presentation. This guide provides additional information/clarification on the scope of each slide and intended message sought to be covered.

\(^1\) The Scheme is subject to the approval of the Government.

OBJECTIVES OF THE PRESENTATION

- Explain Atal Pension Yojana as a product.
- Elicit queries on various aspects of the product.
- To obtain feedback on additional clarification/Information that will be required by the Bank staff for communicating with subscriber.
- Help the Banks to prepare minutes for reference / record.

Prepared by:
Pension Fund Regulatory and Development Authority
Pension Fund Regulatory and Development Authority (PFRDA)

- PFRDA is the regulator established by GoI to promote old age income security in the country.
- PFRDA establishes, develop and regulate pension funds, to protect the interests of subscribers to schemes of pension funds and for matters connected therewith or incidental thereto.
- PFRDA has put in place the institutional framework and infrastructure required for administering ‘National Pension System’ (NPS) for government employees and all citizens of India.

Trainer/Facilitator Information

The trainer/facilitator should brief the participants about the importance of Regulatory Body to be in place for driving the sector in terms of regulations, promotion and development.

The Presenter must explain the Pension system prior to 2004 and how it catered to only 12% of population (Government employees) and was based on defined contribution.

Source: National Sample Survey of the Indian Workforce, 2004

Who is eligible for pension?
- Earlier only Govt. employees were eligible, now after the introduction of NPS, all citizens of India are eligible to enroll under NPS

After taking the feedback/answers, the facilitator may present the actual definitions.

INFORMATION ON PFRDA

- On 10th October, 2003, Interim Pension Fund Regulatory and Development Authority (PFRDA) was established through a resolution by the Government of India to promote, develop and regulate pension sector in India.
- The Pension Fund Regulatory and Development Authority Act was passed on 19th September, 2013 and notified on 1st February, 2014.
PENSION– THE NEED OF THE HOUR

A pension provides people with a monthly income when they are no longer earning.

- Workers in the organized sector covered under various social security legislations, who constitute 88% of the total labour force of 47.29 crore as per the 66th Round of NSSO Survey of 2011-12, but do not have any formal pension provision.

- GoI passed the 'Unorganized Workers' Social Security Act, 2008 which envisages formulation of welfare schemes to meet the three major social security needs i.e. (a) Life and Disability Cover, (b) Health and Maternity Support and (c) Old Age Protection.

- GoI had launched the Swavalambn Scheme in 2010 based on defined contribution pension system, however to provide fixed pension, Government of India has announced the launch of momentous Guaranteed monthly Pension Scheme “Atal Pension Yojana Scheme” in FY 2015-16 budget. The scheme will be operationalized from June 2015.

Trainer /Facilitator Information

After the presentation is over the participants should be able to engage with the prospective subscriber and explain various aspects of Atal Pension Yojana and reply effectively to the queries of the potential subscriber.

The facilitator may ask the audience few questions:

- What is pension?
  - Explain Pension as a concept like- Longevity, Average Life Span, Productive/Non Productive phase of life, Various sources of income in old age, who can get pension.

Presenter may brief the participant about the scenario of unorganized sector workers in India and also explain the GoI initiatives to cater the social security needs of workers in the unorganized sector.

Use the below mentioned slogan during the presentation:

- Save today for a secured day after.
- Small efforts, big results
- Start early for financial security
- Age with grace.
- APY is for pensioned society from pension less society.

INTRODUCTION TO ATAL PENSION YOJANA
INTRODUCTION TO ATAL PENSION YOJANA

- Atal Pension Yojana (APY) is a Government of India Scheme administered by PFRDA through NPS.

- The objective of the APY is to encourage the persons to save small amounts during their productive years to enable them to draw a pension in old age.

- APY is based on defined benefit for providing fixed minimum pension ranging from Rs 1000 to Rs 5000 p.m.

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Trainer /Facilitator Information

Government of India announced a scheme under the name of ‘Atal Pension Yojana’ in which government will contribute 50% of the contribution amount or Rs. 1000 per annum to encourage persons from unorganized sector to save for themselves for their old age income security. GoI co-contribution is presently available for 5 years i.e. 2015-16 to 2019-20

The scheme will be administered by PFRDA under the platform of Naional Pension System.

Person joining Atal pension Yojana would be having choice for pension amount to be selected for retirement age (60 years) while subscribing the scheme, the amount of pension chosen by the subscriber will decide the monthly contribution amount. The illustration chart on the same will be shown in the coming slides.

For example:
Person opting for Rs 1000/- pension at the retirement age will have to contribute less than the person opting for Rs 5000/- pension. The income and saving capacity of the subscriber will be the basis for choosing the pension amount. However there is a option available to Switch to subscribers for changing the option of pension to higher or lower level.

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ATAL PENSION YOJANA-SALIENT FEATURES

- Honorable Finance Minister of India, Shri Arun Jaitley had declared the launch of Atal Pension Yojana in the budget FY 2015-16 to secure the old age income of Citizens of India specifically from unorganized sector.

- Atal Pension Yojana is to be launched on 1st June 2015.
**ATAL PENSION YOJANA – SALIENT FEATURES**

- Under the APY, a fixed monthly pension ranging between Rs. 1000 to Rs. 5000 for the subscribers, if he/she joins and contributes between the age of 18 years and 40 years, depending on their contributions.

- The benefit of fixed minimum pension is guaranteed by the GoI.

- GoI will also co-contribute 50% of the contribution amount or Rs. 1000 per annum, whichever is lower.

- GoI co-contributes to each eligible subscriber’s account, for a period of 5 years, i.e., from 2015-16 to 2019-20, who joins on or before 31st December 2015.

- GOI co-contribution is available for the subscribers who are not covered under any statutory social security scheme and are not income tax payers.

**Trainer /Facilitator Information**

- Explain benefit of fixed pension which is guaranteed by the Government of India.

- To get the benefit of fixed pension, subscriber to contribute under the scheme till 60 Yrs of age.

- Subscriber contribution- 20 years or more, long term commitment from subscriber is required.

- Account should be adequately funded for execution of standing Instruction.

- Why people covered under statutory social security scheme and Income Tax Payer has not been included for the co-contribution in this scheme? -To ensure the Govt. co-contribution should be given to the targeted group.

- The subscriber wishing the Government co-contribution should not be covered by a social security scheme under any of the following laws:
  - Employees’ Provident Fund and Miscellaneous Provisions Act, 1952
  - The Coal Mines Provident Fund and Miscellaneous Provisions Act, 1948
  - The Seamen’s Provident Fund Act, 1966
  - The Assam Tea Plantations Provident Fund and Pension Fund Scheme Act, 1955
  - The Jammu and Kashmir Employees’ Provident Fund Act, 1961
  - and other statutory social security schemes.

**Questions & Answers**

For how many years will the subscriber receive GOI Co-contribution?

A: Under the scheme, Government will co-contribute 50% of the contribution amount or Rs. 1000 per annum, whichever is lower for 5 years i.e., from 2015-16 to 2019-20.

Q: Whom should Bank contact for any information on Atal pension Yojana?

A: Based on nature of information required, Bank can approach PFRDA or CRA.
ATAL PENSION YOJANA - ELIGIBILITY CRITERIA

ELIGIBILITY CRITERIA

➤ Any Citizen of India in unorganised sector.
➤ Age of joining – 18 years - 40 years. Date of Birth Proof is mandatory.
➤ Aadhar No. to be preferred at the time of opening APY account.
➤ Non Aadhar bank account customers can also join the scheme but Aadhar details are to be provided later.
➤ Valid mobile number mandatory

CHARGES/CONTRIBUTION UNDER APY

➤ Contributions are to be deposited by selecting monthly auto debit facility.
➤ Non-maintenance of required balance in the savings bank account for contribution on the specified date will be considered as default. Banks are required to collect additional amount for delayed payments, such amount will vary from minimum Re 1 per month to Rs 10/- per month upto Rs. 100 per month.
➤ Re. 2 per month for contribution upto Rs. 101 to 500/- per month.
➤ Re 5 per month for contribution between Rs 501/- to 1000/- per month.
➤ Rs 10 per month for contribution beyond Rs 1001/- per month.

Trainer/Facilitator Information

Atal Pension Yojana is available to all citizens of India, but is especially focused on unorganised sector workers who do not have coverage under any other formal statutory social security scheme.

A person from unorganized sector age between 18-40 years can subscribe to the scheme by providing Account number, Aadhaar number and Mobile number.

A person from unorganised sector subscribing to APY who is income tax payer will not be eligible for co-contribution of GoI.

The presenter may emphasise that the subscriber should keep adequate balance in his/her account for the execution of standing instruction and to avoid any delayed interest/penalty.
The presenter may use this slide to emphasize that:

All schedule banks on core banking platform will implement the APY Scheme

The presence of branches of banks may be utilized for extending the benefits/services of Atal Pension Yojana across various states in the country.

He may also explain that it is possible for subscriber to continue with APY account even if he/she moves from the present location.

Other entities involved in Financial Services can approach banks for becoming business Correspondents (BCs) for sourcing of accounts. However, the sole responsibility of subscriber servicing etc. remains with the bank where subscriber has opened his APY account.
HOW TO OPEN APY ACCOUNT

The subscriber will:
- Contact Bank branches under core banking platform

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<th>BANK ACCOUNT HOLDER</th>
<th>NON BANK ACCOUNT HOLDER</th>
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<tr>
<td>Submit the APY Form</td>
<td>Provide KYC Documents and open a Bank account by providing KYC document and Aadhaar</td>
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<tr>
<td>Provide Aadhaar No and Mobile Number</td>
<td>Submit a signed APY proposal form</td>
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<tr>
<td>Deposit the initial contribution according to the type of pension opted.</td>
<td>Mandatory to provide Savings Bank account details, mobile number and authorization letter to the bank for the monthly auto debit option for remittance of contribution.</td>
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- Mandatory to provide Spouse/Nominee details in APY form.
- Receive Permanent Retirement Account Number (PRAN) immediately.

Trainer/Facilitator Information

How to get Atal Pension account?

Bank Account Holder

i. Approach ... “Bank Branch (core banking branch)”.  
ii. Fill up a APY registration form. 
iii. Provide the Bank account number, Aadhar no. and Mobile number 
iv. First contribution amount will be deducted from the account itself and thereafter on monthly basis. 
v. Banks is to issue acknowledgement number / PRAN number on the counter foil slip against their subscription application.

Non Bank Account Holder

i. Approach ... “Bank Branch (core banking branch)”.  
ii. Open an Account by proving KYC document Aadhaar. 
iii. Fill up a APY registration form. 
iv. Provide the Bank account number, Aadhaar no. and Mobile number 
v. First contribution amount will be deducted from the account itself and thereafter on monthly basis. 
vi. Bank to issue acknowledgement number/PRAN number on the counter foil against their subscription application.

Person not having Aadhaar may also open their APY account but they need to submit their Aadhaar details within specified time duration.

OPERATIONS- ATAL PENSION YOJANA
**OPERATIONAL PROCESS – APY**

**Migration from Swavalambn Scheme to APY**
- All the registered subscriber aged between 18-40 yrs will be automatically migrated to APY.
- Other subscribers beyond 40 yrs and do not wish to continue may opt out with lump sum withdrawal.
- Subscribers may also opt to continue till the age of 60 Yrs and eligible for annuities.

**Remittance of Fund**
- Due date of subscriber contribution will be the anniversary date. For Ex: 15-July is initial date of deposit, the next contribution date will be 15-August.
- In case of default, next contribution date will be 15-September along with arrears/applicable penalty.
- The Banks should remit the funds by the next day to trustee bank. The trustee bank to transfer the funds to PFs as per the trustee bank regulations.

**OPERATIONAL PROCESS – APY**

**Trainer/Facilitator Information**

Operations under APY are performed by Central Recordkeeping Agency (CRA) as per operational guidelines provided by PFRDA.

The existing Subscribers of Swavalamban subscribers between 18-40 years will be automatically migrated into APY. For seamless migration to the new scheme, the associated aggregator will facilitate the Subscribers of Swavalamban for completing the process of migration. However, the benefit of five years of government Co-contribution under APY would not exceed 5 years for all subscribers. This would imply that if, as a Swavalamban beneficiary, he has received the benefit of government Co- Contribution of 1 year, then the Government co-contribution under APY would be available only 4 years and so on.

The Swavalamban Subscribers who are beyond the age of 40 and do not wish to continue may opt out by submitting a withdrawal of entire amount in lump sum or may prefer to continue till 60 years and be eligible for annuities there under.

Contribution collected through standing instruction by the Banks needs to be remitted next day to the Trustee Bank account. Further Trustee Bank will transfer the funds to Pension Funds as per the trustee bank regulations.

**Who is CRA?**

National Securities Depository Limited (NSDL) has been appointed as the CRA under the architecture of NPS.

Activities performed centrally by CRA are:
- Recordkeeping
- Administration
- Customer service functions for all subscribers
OPERATIONAL PROCESS – APY

Discontinuation of payments of contribution amount shall lead to following:

a) After 3 months account will be frozen.
b) After 12 months account will be deactivated.
c) After 24 months account will be closed.

- Subscriber should ensure that the Bank account to be funded enough for auto debit of contribution amount.
- The fixed amount of interest/penalty will remain as part of the pension corpus of the subscriber.

Trainer/Facilitator Information

Bankers to ensure the dissemination of information to subscribers for adequate balance in their savings bank account to facilitate the auto debit from their account for monthly contributions.

APY module will raise demand on the due date and continue to raise demands till the amount is recovered from subscriber’s account. The due date for recovery of monthly contribution may be treated as the first day/or any other day during the course of calendar moth for each of subscriber. If no funds are available till the last day of the month, the subscriber will be treated as have default for the month.

Non-contribution to APY continuously for more than 6 months account will be frozen, after 12 months account will be deactivated and after 24 months account will be closed.

Bank can recover amount any day till last day of the month. It will imply that the contribution will be recovered as and when funds are any point during the month.

It may be informed to subscriber that the fixed amount of interest / penalty will remain as part of their pension corpus.
Schematic representation of process flow to be followed by the Bank branch:

Person walks in the branch with APY form:

1. Bank official enters the Bank Account number in the APY module.
2. The entire subscriber details are fetched from the CBS and displayed in the APY module.
3. Bank official cross checks Subscriber’s name and DOB with form and enters the Pension Amount and periodicity as mentioned in the form as well as the mobile number.
4. The APY module calculates and prompts the amount that the subscriber needs to contribute monthly based on the DOB, Periodicity and Pension Amount as entered in the system.
5. Bank official submits the request in the APY system and PRAN is allotted to the subscriber from PRAN Library.
6. APY Module will then generate an Acknowledgement (with the PRAN) which is handed over to the subscriber. The Acknowledgement will clearly mention that the subscriber has registered in the APY with a guaranteed pension of desired amount and the payment schedule.

Presenter to emphasis that for the subscriber without the bank account, the bank branch official will have to first open a bank account to enroll the subscriber under APY scheme, and the process to be followed as mentioned above.
Trainer /Facilitator Information

Schematic representation of process flow at Central Processing Unit (CPU):
Trainer should stepwise inform the participants about the process flow:

1. At the EOD, Bank will generate – centrally - a file (as per the specification shared by CRA) which contains details of all the APY accounts opened during the day. The file will contain the PRANs allotted by the all the branches along with the subscriber details.
2. The generated file is to be passed through the utility provide by CRA and uploaded in the CRA system.
3. The PRAN numbers allocated by the branches to the subscribers are activated by CRA system.
4. CRA will send the SMS alerts to all the subscribers confirming the activation of PRAN.

These all activities are to be performed by the branches on the same day i.e., T- day, some more activities for T-day are in next page.
PROCESS FLOW- CONTRIBUTION

1. The account of all subscribers who have registered themselves under APY have to be debited by the branch and credit of the same into the designated APY pool account. (T-day process)
2. After reconciliation, a separate fund contribution file is generated from the system. (T-day process)
3. The file generated has to be passed through the utility provided by the CRA and to be uploaded into the CRA system by the branch. (T-day or T+1 day process)
4. A transaction ID will be generated after successful upload of the file into the CRA system. (T+1 day process)
5. Bank has to remit the funds to trustee bank (Axis Bank) mentioning the transaction details in sender receiver information place. This transaction details will be the base for reconciliation of the funds with the files uploaded into the CRA system. (T+1 day process)
6. Once funds are received by the trustee bank a confirmation for the receipt of fund will be uploaded by trustee bank. (T+2 day process)
7. After matching, the funds are remitted to Pension Funds for investment. (T+3 day process)
8. Units will be credited to the subscriber’s PRAN and SMS alert will be sent to subscribers confirming the credit of units. (T+3 day process)
OTHER FEATURES OF APY

› Periodical mobile alerts to the subscribers for subscriptions, balance and credits.

› Subscribers can open only one NPS-APY account.

› Incentive is payable to banks up to Rs. 120/- per account.

› The contributions under APY are invested as per the investment pattern specified by Government for India for Non-Government PFs, Superannuation Funds/Gratuity Funds

› The subscribers do not have any other choice on investment pattern or Pension Fund.

Trainer/Facilitator Information

Under APY subscriber will be having below facilities

• SMS Alerts – Subscribers will be intimated by Bank/CRA for the due contribution, balance, credits into PRAN etc.

• Each subscriber will have one unique individual account number and not permitted to open more than one account.

• Banks will be incentivised Rs. 120/- per account by the GoI.
ILLUSTRATION OF CONTRIBUTION CHART

<table>
<thead>
<tr>
<th>Age of Entry</th>
<th>Monthly pension of Rs 1000 and return of indicative corpus of Rs 1.7 lacs</th>
<th>Monthly pension of Rs2000 and return of indicative corpus of Rs3.4 lacs</th>
<th>Monthly pension of Rs3000 and return of indicative corpus of Rs5.1 lacs</th>
<th>Monthly pension of Rs4000 and return of indicative corpus of Rs6.8 lacs</th>
<th>Monthly pension of Rs5000 and return of indicative corpus of Rs8.5 lacs</th>
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Q: What is corpus amount?
A: Subscriber contribution (Accumulated) + Govt. of India contribution + Interest earned (Returns) = Corpus Amount

Q: Where will my savings be invested?
A: The contributions under APY are invested as per the investment pattern specified by GoI.
- G-Securities-Min-45% and up to 50%,
- Debt Securities and term deposits of banks-Minimum 35% and up to 45%,
- Money Market Instruments-Up to 5%
- Equity and related instrument-Minimum 5% up to 15%,
- Asset Backed Securities etc. – Up to 5%.

Trainer/Facilitator Information

- The above age wise contribution chart is shown for the choice of a subscriber, as per the desired pension amount the subscriber may choose to save the money on monthly basis.

- It may be highlighted that the person joining at the early stage has to contribute less for the same desired pension amount for which a person is entering into the system at later age. The contribution amount is higher if he joins at the age of 40.

- The monthly pension is guaranteed by the Govt. to the subscribers and his spouse and return of corpus to nominees of subscribers depending upon the subscriber’s contribution and annuitisation.
Refer Annexure 1 for complete age wise contribution.
EXIT/WITHDRAWAL FROM ATAL PENSION YOJANA

EXIT / WITHDRAWAL FROM APY

A. On attaining the age of 60 years:
The exit from APY is permitted at the age with 100% annuitisation of pension wealth. On exit, pension would be available to the subscriber.

B. In case of death of the Subscriber due to any cause:
In case of death of subscriber pension would be available to the spouse and on the death of both of them (subscriber & spouse), the pension corpus would be returned to his nominee.

c. Exit Before the age of 60 Years:
The Exit before age 60 would be permitted only in exceptional circumstances, i.e., in the event of the death of beneficiary or terminal disease.

Repeated defaults for a year:
The APY account will be closed. Government co-contribution will be forfeited with penalty. Subscriber contribution can be withdrawn as lump sum.

Trainer/Facilitator Information
Presenter should explain the exit/withdrawal process.

Subscribers can normally exit from APY on attaining the age of 60. Any exit before the age of 60 is permitted but will deemed as pre-mature withdrawal.

Normal Exit: On attaining the age of 60 years, benefit of fixed pension ranging from Rs. 1000/- to Rs. 5000/- per month to subscribers and his spouse and return of corpus to nominees of subscriber will be given.

In case of death of the Subscriber:
In case of death of subscriber, pension would be available to the spouse and on the death of both of them (subscriber and spouse), the pension corpus would be returned to his nominee.

Exit before 60 years of age is not permitted, however in exceptional circumstances, i.e., in the event of the death of beneficiary or terminal disease, there is provision of withdrawal after due diligence on case to case basis.

The withdrawal request can be submitted to the Bank.

It should be made clear that once the withdrawal request is executed in full, the NPS/APY account is closed.
## Indicative APY Contribution Chart (Age-wise)

### Annexure 1.

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<tr>
<th>Age of Entry</th>
<th>Years of Contribution</th>
<th>Monthly pension of Rs. 1000</th>
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Important Websites
Pension Fund Regulatory Development Authority
www.pfrda.org.in
Central Recordkeeping Agency
Transactional Website: https://cra-nsdl.com
Business Website: www.npscra.nsdl.co.in
Important Documents
Notifications
Visit http://pfrda.org.in
Toll Free Numbers
• CRA- 1800222080
• NPS Helpdesk- 1800110708