

Atal Pension Yojana (APY)

Source: <https://www.npskra.nsdl.co.in/scheme-details.php>

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1. Objective:

- To provide a guaranteed pension to workers in the unorganized sector after the age of 60.

2. Eligibility / Beneficiaries:

- Indian citizens aged 18–40 years.
- Must have a savings bank account and Aadhaar.

3. Benefits / Incentives:

- Guaranteed minimum pension of ₹1,000–₹5,000 per month after age 60.
- Government co-contribution (for eligible subscribers who joined before March 2016).

4. Application / Enrollment Procedure:

- Visit any bank branch or post office.
- Submit Aadhaar, bank details, and APY enrollment form.
- Choose pension amount and contribute monthly.

5. Implementing Agency:

Pension Fund Regulatory and Development Authority (PFRDA), Ministry of Finance.

6. Duration / Important Dates:

- Launched May 2015.
- Ongoing.

7. Official Reference / Link:

<https://www.npskra.nsdl.co.in>