

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 1987

ANSWERED ON TUESDAY, 18 MARCH, 2025/ 27 PHALGUNA, 1946 (SAKA)

ATAL PENSION YOJANA

1987. Shri Narayana Koragappa

Will the Minister of Finance be pleased to state:

- (a) whether any assessment has been made to find out people eligible to enroll under Atal Pension Yojana (APY);
- (b) if so, the details thereof, State-wise and in specific for Karnataka;
- (c) whether about 5.2 lakh people were enrolled under APY from Karnataka in 2023-24 and 489 about 4.5 lakhs in 2024-25;
- (d) if so, the status of enrolment since launch of scheme in May, 2015, year-wise and district-wise;
- (e) to what extent the objective of better targeting beneficiaries from October, 2022 by eliminating income tax payers, etc., helped to extend the coverage; and
- (f) the challenges faced in disbursing the benefits under APY?

ANSWER

MINISTER OF STATE FOR FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) & (b) 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 bank account in a bank or post-office. For the outreach of the Scheme, the APY- Service Providers are encouraged to cover the eligible customer base, including the Pradhan Mantri Jan Dhan Yojana (PMJDY) account holders.

(c) & (d) In Karnataka, 5,25,886 subscribers and 5,85,778 subscribers were enrolled during FY 2023-24 and FY 2024-25 (till 28.02.2025) respectively. Details of district-wise year-wise gross enrolments under APY, since inception, in Karnataka, is placed at Annexure A.

(e) For better targeting of the scheme, from 01.10.2022 an income tax payer is not eligible to join APY. With the elimination of income tax payers, the APY-Service Providers such as Public Sector Banks, Private Sector Banks, Regional Rural Banks, Small Finance Banks, Payments Banks, Cooperative Banks and the Department of Posts, are more focused on covering eligible citizens under their reach, especially the poor, underprivileged, unorganised sector workers, and women under APY through all the branches situated in urban, semi-urban and rural areas.

(f) The Scheme is currently in its accumulation phase and the first payout of pension benefits under APY shall start from 2035 onwards.

Rajya Sabha Unstarred Question No. 1987 regarding "Atal Pension Yojana" for 18.03.2025

District-wise year-wise gross enrolments under APY, since inception, in Karnataka

Name of district	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025 (As on 28.02.2025)
Bagalkote	4,889	3,252	7,748	11,144	10,248	14,461	19,723	17,158	20,413	19,445
Ballari	5,196	4,217	8,747	10,261	10,723	15,020	17,434	17,660	14,831	17,689
Belagavi	10,148	9,679	19,984	32,948	31,591	47,609	43,015	46,156	43,746	47,048
Bengaluru rural	3,734	3,835	6,772	9,567	9,130	8,011	9,502	10,522	9,473	9,326
Bengaluru urban	58,048	28,755	59,598	63,322	65,540	60,000	63,813	67,010	65,171	64,344
Bidar	1,513	1,702	7,218	6,680	9,449	12,697	14,464	15,153	16,674	17,438
Chamarajanagara	2,201	1,974	3,547	4,099	3,958	7,033	8,814	9,030	13,120	10,435
Chikkaballapura	1,774	2,556	7,631	6,458	6,274	6,623	7,368	8,906	9,207	9,193
Chikkamagaluru	2,979	3,611	9,522	13,271	8,223	11,438	13,028	12,684	10,775	11,102
Chitradurga	2,544	7,450	10,502	10,524	11,788	11,284	16,563	16,511	19,758	19,937
Dakshina Kannada	9,297	7,124	19,112	17,123	15,699	18,835	22,971	26,957	23,921	20,632
Davangere	3,232	4,340	7,289	9,477	8,505	11,641	18,287	20,976	19,714	16,719
Dharwad	7,876	3,454	8,827	15,197	15,418	13,980	15,356	19,341	21,047	20,004
Gadag	2,483	2,197	5,511	10,117	7,674	11,345	11,868	12,225	13,739	13,634
Hassan	4,195	4,592	10,838	14,170	13,005	18,877	17,048	19,099	18,007	17,826
Haveri	4,728	2,505	5,810	12,092	9,035	23,810	15,670	17,837	17,455	16,152
Kalaburagi	3,501	3,058	11,230	16,071	13,843	17,652	24,999	24,120	26,122	27,566
Kodagu	2,373	1,444	5,597	5,391	4,671	4,323	5,452	7,127	7,781	6,057
Kolar	2,628	5,105	10,160	9,099	7,477	6,732	8,484	12,768	12,693	13,736
Koppal	2,727	3,645	5,634	6,572	6,582	9,646	13,909	15,060	14,218	15,480
Mandya	3,624	3,390	11,028	22,921	10,128	9,773	14,837	13,880	15,831	16,558
Mysuru	6,908	6,254	17,307	23,310	17,722	23,335	25,751	27,263	26,892	33,305
Raichur	3,129	6,209	8,471	9,172	9,080	11,714	18,560	18,392	18,521	20,241
Ramanagara	2,405	2,185	5,763	7,378	7,929	6,084	7,617	10,088	7,443	8,088
Shivamogga	5,414	6,043	12,027	12,390	10,619	10,066	18,252	18,306	18,084	17,537
Tumakuru	4,638	4,322	9,574	14,063	14,689	17,537	18,016	23,467	24,281	21,798
Udupi	6,714	6,156	14,850	13,391	10,437	8,159	15,284	17,984	15,833	15,154
Uttara kannada	9,570	8,260	8,478	9,825	8,597	8,095	13,633	14,813	15,947	14,815
Vijayanagar	2,252	2,893	5,798	6,659	7,909	10,946	12,006	10,700	11,814	12,634
Vijayapura	3,287	1,901	6,198	10,540	13,093	15,093	18,984	26,067	22,843	20,355
Yadgir	1,085	952	4,497	5,435	6,171	7,181	9,698	11,487	10,844	11,530

Source PFRDA