

Atal Pension Yojana (APY)¹ – Details of the Scheme

1. Introduction

1.1 The Government of India is extremely concerned about the old age income security of the working poor and is focused on encouraging and enabling them to join the National Pension System (NPS). To address the longevity risks among the workers in unorganised sector and to encourage the workers in unorganised sector to voluntarily save for their retirement, 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, the Government had started the Swavalamban Scheme in 2010-11. However, coverage under Swavalamban Scheme is inadequate mainly due to lack of guaranteed pension benefits at the age of 60.

1.2 The Government announced the introduction of universal social security schemes in the Insurance and Pension sectors for all Indians, specially the poor and the under-privileged, in the Budget for the year 2015-16. Therefore, it has been announced that the Government will launch the Atal Pension Yojana (APY), which will provide a defined pension, depending on the contribution, and its period. The APY will be focussed on all citizens in the unorganised sector, who join the National Pension System (NPS) administered by the Pension Fund Regulatory and Development Authority (PFRDA). Under the APY, the subscribers would receive the fixed minimum pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions, which itself would be based on the age of joining the APY. The minimum age of joining APY is 18 years and maximum age is 40 years. Therefore, minimum period of contribution by any subscriber under APY would be 20 years or more. The benefit of fixed minimum pension would be guaranteed by the Government. The APY would be introduced from 1st June, 2015.

2. Benefit of APY

¹ The Scheme is subject to the approval of the Government.

2.1 Fixed pension for the subscribers ranging between Rs. 1000 to Rs. 5000, if he joins and contributes between the age of 18 years and 40 years. The contribution levels would vary and would be low if subscriber joins early and increase if he joins late.

3. Eligibility for APY

3.1 Atal Pension Yojana (APY) is open to all bank account holders. The Central Government would also co-contribute 50% of the total contribution or Rs. 1000 per annum, whichever is lower, to each eligible subscriber account, for a period of 5 years, i.e., from Financial Year 2015-16 to 2019-20, who join the NPS between the period 1st June, 2015 and 31st December, 2015 and who are not members of any statutory social security scheme and who are not income tax payers. However the scheme will continue after this date but Government Co-contribution will not be available.

3.2 The Government co-contribution is payable to eligible PRANs by PFRDA after receiving the confirmation from Central Record Keeping Agency at such periodicity as may be decided by PFRDA.

4. Age of joining and contribution period

4.1 The minimum age of joining APY is 18 years and maximum age is 40 years. The age of exit and start of pension would be 60 years. Therefore, minimum period of contribution by the subscriber under APY would be 20 years or more.

Focus of APY

5.1 Mainly targeted at unorganised sector workers.

6. Enrolment and Subscriber Payment

6.1 All bank account holders under the eligible category may join APY with auto-debit facility to accounts, leading to reduction in contribution collection charges. The

subscribers should keep the required balance in their savings bank accounts on the stipulated due dates to avoid any late payment penalty. Due dates for monthly contribution payment is arrived based on the deposit of first contribution amount. In case of repeated defaults for specified period, the account is liable for foreclosure and the Govt co-contributions, if any shall be forfeited. Also any false declaration about his/her eligibility for benefits under this scheme for whatsoever reason, the entire government contribution shall be forfeited along with the penal interest. For enrolment, Aadhaar would be the primary KYC document for identification of beneficiaries, spouse and nominees to avoid pension rights and entitlement related disputes in the long-term. The subscribers are required to opt for a monthly pension from Rs. 1000 - Rs. 5000 and ensure payment of stipulated monthly contribution regularly. The subscribers can opt to decrease or increase pension amount during the course of accumulation phase, as per the available monthly pension amounts. However, the switching option shall be provided once in year during the month of April. Each subscriber will be provided with an acknowledgement slip after joining APY which would invariably record the guaranteed pension amount, due date of contribution payment, PRAN etc.

7. Enrolment agencies

7.1 All Points of Presence (Service Providers) and Aggregators under Swavalamban Scheme would enrol subscribers through architecture of National Pension System. The banks, as POP or aggregators, may employ BCs/Existing non - banking aggregators, micro insurance agents, and mutual fund agents as enablers for operational activities. The banks may share the incentives received by them from PFRDA/Government, as deemed appropriate.

8. Operational Framework of APY

8.1 It is Government of India Scheme, which is administered by the Pension Fund Regulatory and Development Authority. The Institutional Architecture of NPS would be utilised to enrol subscribers under APY. The offer document of APY including the account opening form would be formulated by PFRDA.

9. Funding of APY

9.1 Government would provide (i) fixed pension guarantee for the subscribers; (ii) would co-contribute 50% of the total contribution or Rs. 1000 per annum, whichever is lower, to eligible subscribers; and (iii) would also reimburse the promotional and development activities including incentive to the contribution collection agencies to encourage people to join the APY.

10. Migration of existing subscribers of Swavalamban Scheme to APY

10.1 The existing Swavalamban subscriber, if eligible, may be automatically migrated to APY with an option to opt out. 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. Existing Swavalamban beneficiaries opting out from the proposed APY will be given Government co-contribution till 2016-17, if eligible, and the NPS Swavalamban continued till such people attained the age of exit under that scheme.

10.2 The existing Swavalamban subscribers between 18-40 years will be automatically migrated to APY. For seamless migration to the new scheme, the associated aggregator will facilitate those subscribers for completing the process of migration. Those subscribers may also approach the nearest authorised bank branch for shifting their Swavalamban account into APY with PRAN details.

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

11. Penalty for default

11.1 Under APY, the individual subscribers shall have an option to make the contribution on a monthly basis. Banks are required to collect additional amount for delayed payments, such amount will vary from minimum Rs. 1 per month to Rs 10/- per month as shown below:

- Rs. 1 per month for contribution upto Rs. 100 per month.
- Rs. 2 per month for contribution upto Rs. 101 to 500/- per month.
- Rs. 5 per month for contribution between Rs 501/- to 1000/- per month.
- Rs. 10 per month for contribution beyond Rs 1001/- per month.

The fixed amount of interest/penalty will remain as part of the pension corpus of the subscriber.

11.2 Discontinuation of payments of contribution amount shall lead to following:

- After 6 months account will be frozen.
- After 12 months account will be deactivated.
- After 24 months account will be closed.

12. Operation of additional amount for delayed payments

12.1 APY module will raise demand on the due date and continue to raise demand till the amount is recovered from the subscriber's account.

12.2 The due date for recovery of monthly contribution may be treated as the first day /or any other day during the calendar month for each subscriber. Bank can recover amount any day till the last day of the month. It will imply that contribution are recovered as and when funds are available any point during the month.

12.3 Monthly contribution will be recovered on FIFO basis- earliest due instalment will recovered first along with the fixed amount of charges as mentioned above.

12.4 More than one monthly contribution can be recovered in month subject to availability of the funds. Monthly contribution will be recovered along with the monthly fixed due amount, if any. In all cases, the contribution is to be recovered along with the fixed charges. This will be banks' internal process. The due amount will be recovered as and when funds are available in the account.

13. Investment of the contributions under APY

13.1 The amount collected under APY are managed by Pension Funds appointed by PFRDA as per the investment pattern specified by the Government. The subscriber has no option to choose either the investment pattern or Pension Fund.

14. Continuous Information Alerts to Subscribers

14.1 Periodical information to the subscribers regarding balance in the account, contribution credits etc. will be intimated to APY subscribers by way of SMS alerts. The subscribers will have the option to change the non – financial details like nominee's name, address, phone number etc whenever required.

14.2 All subscribers under APY remain connected on their mobile so that timely SMS alerts can be provided to them at the time of making their subscription, auto-debit of their accounts and the balance in their accounts.

15. Exit and pension payment

15.1 Upon completion of 60 years, the subscribers will submit the request to the associated bank for drawing the guaranteed monthly pension.

15.2 Exit before 60 years of age is not permitted, however, it is permitted only in exceptional circumstances, i.e., in the event of the death of beneficiary or terminal disease.

16. Age of Joining, Contribution Levels, Fixed Monthly Pension and Return of Corpus to the nominee of subscribers

16.1 The Table of contribution levels, fixed minimum monthly pension to subscribers and his spouse and return of corpus to nominees of subscribers and the contribution period is given below. For example, to get a fixed monthly pension between Rs. 1,000 per month and Rs. 5,000 per month, the subscriber has to contribute on monthly basis between Rs. 42 and Rs. 210, if he joins at the age of 18 years. For the same fixed pension levels, the contribution would range between Rs. 291 and Rs. 1,454, if the subscriber joins at the age of 40 years.

Table of contribution levels, fixed monthly pension of Rs. 1,000 per month to subscribers and his spouse and return of corpus to nominees of subscribers and the contribution period under Atal Pension Yojana

Age of Joining	Years of Contribution	Indicative Monthly Contribution (in Rs.)	Monthly Pension to the subscribers and his spouse (in Rs.)	Indicative Return of Corpus to the nominee of the subscribers (in Rs.)
18	42	42	1,000	1.7 Lakh
20	40	50	1,000	1.7 Lakh
25	35	76	1,000	1.7 Lakh
30	30	116	1,000	1.7 Lakh
35	25	181	1,000	1.7 Lakh
40	20	291	1,000	1.7 Lakh

Table of contribution levels, fixed monthly pension of Rs. 2,000 per month to subscribers and his spouse and return of corpus to nominees of subscribers and the contribution period under Atal Pension Yojana

Age of Joining	Years of Contribution	Indicative Monthly Contribution (in Rs.)	Monthly Pension to the subscribers and his spouse (in Rs.)	Indicative Return of Corpus to the nominee of the subscribers (in Rs.)
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18	42	84	2,000	3.4 lakh
20	40	100	2,000	3.4 lakh
25	35	151	2,000	3.4 lakh
30	30	231	2,000	3.4 lakh
35	25	362	2,000	3.4 lakh
40	20	582	2,000	3.4 lakh

Table of contribution levels, fixed monthly pension of Rs. 3,000 per month to subscribers and his spouse and return of corpus to nominees of subscribers and the contribution period under Atal Pension Yojana

Age of Joining	Years of Contribution	Indicative Monthly Contribution (in Rs.)	Monthly Pension to the subscribers and his spouse (in Rs.)	Indicative Return of Corpus to the nominee of the subscribers (in Rs.)
18	42	126	3,000	5.1 Lakh
20	40	150	3,000	5.1 Lakh
25	35	226	3,000	5.1 Lakh
30	30	347	3,000	5.1 Lakh
35	25	543	3,000	5.1 Lakh
40	20	873	3,000	5.1 Lakh

Table of contribution levels, fixed monthly pension of Rs. 4,000 per month to subscribers and his spouse and return of corpus to nominees of subscribers and the contribution period under Atal Pension Yojana

Age of Joining	Years of Contribution	Indicative Monthly Contribution (in	Monthly Pension to the subscribers and his spouse	Indicative Return of Corpus to the nominee of the
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		Rs.)	(in Rs.)	subscribers (in Rs.)
18	42	168	4,000	6.8 Lakh
20	40	198	4,000	6.8 Lakh
25	35	301	4,000	6.8 Lakh
30	30	462	4,000	6.8 Lakh
35	25	722	4,000	6.8 Lakh
40	20	1164	4,000	6.8 Lakh

Table of contribution levels, fixed monthly pension of Rs. 5,000 per month to subscribers and his spouse and return of corpus to nominees of subscribers and the contribution period under Atal Pension Yojana

Age of Joining	Years of Contribution	Indicative Monthly Contribution (in Rs.)	Monthly Pension to the subscribers and his spouse (in Rs.)	Indicative Return of Corpus to the nominee of the subscribers (in Rs.)
18	42	210	5,000	8.5 Lakh
20	40	248	5,000	8.5 Lakh
25	35	376	5,000	8.5 Lakh
30	30	577	5,000	8.5 Lakh
35	25	902	5,000	8.5 Lakh
40	20	1,454	5,000	8.5 Lakh



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CIRCULAR

File Ref. No.: PFRDA/4/62

August 23rd, 2016

To all Banks/DoP

Nomination in APY

In Atal Pension Yojana, the prospective applicants are required to provide the following details while enrolling into the scheme

- A. Name of the spouse
- B. Name of the nominee.

1. The spouse of the subscriber who is designated as default nominee is entitled to receive the accumulated corpus lying in APY-PRAN in case of death of the subscribers before the attaining the age of 60 years.

2. The spouse also will be eligible for receipt of pension for life after the death of the subscriber after the latter receives the pension from the age of 60 years.

3. The unmarried subscribers are required to furnish the spouse details after marriage.

4. With regards to name of nominee, it is clarified that the name of the nominee should preferably be a person other than spouse to avail the third benefits described as per the scheme which is the return of pension corpus after the death of the subscriber and the spouse. The nominee is designated as the beneficiary of the recipient of indicative pension corpus amount ie Rs 1.70 lac - Rs 8.50 lac as the case may be.

5. It is observed that the subscribers of APY are providing the same person's details at both places ie for spouse and nominee. Banks are advised to verify the details before enrollment. The exiting subscribers who have furnished incorrect details are advised to correct the same by submitting the change request to the respective bank branches.

Yours Sincerely

Ananta Gopal Das
Chief General Manager



ATAL PENSION YOJANA (APY) - SUBSCRIBER REGISTRATION FORM (Administered by Pension Fund Regulatory and Development Authority)

To,
The Branch Manager, _____ Bank _____ Branch

Dear Sir/Madam,
I hereby request that an APY account be opened in my name under NPS as per the particulars given below:

*** Indicates mandatory fields. Please fill the form in English and BLOCK letters**

1. BANK DETAILS:

Bank A/c Number*		Bank Branch*	
Bank Name*			

2. PERSONAL DETAILS:

Name of Applicant in full		Shri	Smt.	Kumari	
Full Name					
Date of Birth*	d	d	/	m	m
Age	y	y	y		
Mobile No					
Email ID				Aadhaar	
Married	Yes	No	default nominee under APY.		
Name of Spouse	A		B		
Nominee's Name*					
Nominee's Relationship with the subscriber					
Additional Details in case nominee is a Minor					
Date of Birth*	d	d	/	m	m
Guardian's Name*					
Whether beneficiary of other statutory social security schemes				Yes	No
Whether Income Tax Payer				Yes	No

A and B should be different names. A - Spouse B - Nominee, the recipient of pension corpus after the death of the Subscriber and the spouse

3. PENSION DETAILS

Pension Amount (Please tick(√)) *	1000	2000	3000	4000	5000
Contribution Amount (Monthly/Quarterly) (in Rs.) (To be filled by the Bank)	I hereby authorize the bank to debit my above mentioned bank account till the age of 60 for making payment under APY as applicable based on my age and the Pension Amount selected by me. If the transaction is delayed or not effected at all for insufficient balance, I would not hold the bank responsible. I also undertake to deposit the additional amount together with penalty thereon.				

4. Periodicity of contribution payments (Tick one)	Monthly	
	Quarterly	
	Half Yearly	

Declaration & Authorization by all subscribers
I meet the prescribed eligibility criteria for assistance under APY and I have read and understood the terms and conditions of the Scheme. I hereby agree to the same and declare that the information furnished by me is true and correct, to the best of my knowledge and belief. I undertake to immediately inform the bank of any change in the above information furnished by me. I understand that I shall be fully liable for submission of any false or incorrect information or documents. I have read/been explained and have understood the APY guidelines. I further agree to be bound by the terms and conditions of provision of services under the scheme as approved by PFRDA/Govt. of India.

Date	d	d	/	m	m	y	y	y	y
Place	Signature/Thumb Impression* of Subscriber (* LTI in case of male and RTI in case of female)								

**ACKNOWLEDGEMENT - SUBSCRIBER REGISTRATION FOR ATAL PENSION YOJANA (APY)
(To be filled by the Bank)**

Name of the Subscriber:						
PRAN Number						
Guaranteed Pension Amount						
Periodicity of Contribution (Tick one)	M	o	n	t	h	l
	l	y	Q	u	a	r
	t	e	r	l	y	
Monthly Contribution/ Quarterly Contribution Amount under APY						
Name of the Bank						
Bank Branch:						
Receiving Officer's Name:						
Date of Receipt of Application:						
Stamp and Signature of the Bank						



**पेंशन निधि विनियामक और
विकास प्राधिकरण**

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CIRCULAR

PFRDA/3/APY/109

May 02, 2016

To all Banks/DoP

Voluntary Exit in APY before 60 years

Under Atal Pension Yojana (APY) a guaranteed minimum pension of Rs.1,000/- to Rs.5,000/- per month will be given to a subscriber on attaining the age of 60 years depending on the contributions by the subscriber. Any citizens of India in the age group of 18 - 40 years can join the APY who has a savings bank account/ post office savings bank account.

Government of India would co-contribute 50% of the total subscription subject to a maximum of Rs.1000/- per annum for a period of 5 years, i.e., from the Financial Year 2015-16 to 2019-20 for the subscribers, who join the scheme during the period from 1st June, 2015 to 31st March, 2016 and who are not covered by any statutory social security scheme and are not income tax payers.

In case of death of subscriber during the pension phase, i.e. after 60 years of age, pension would be available to the spouse and on the death of both (the subscriber and spouse); the pension wealth accumulated till age 60 years of the subscriber would be returned to the nominee.

If the subscriber dies before the age of 60 years, his / her spouse would be given an option to continue contributing to APY account of the subscriber, which can be maintained in the spouse's name, for the remaining vesting period, till the original subscriber would have attained the age of 60 years. The spouse of the subscriber shall be entitled to receive the same pension amount as that of the subscriber until the death of the spouse.

The guidelines for voluntary exit of subscribers before attaining the age of 60 are as under:

Exit before 60 years of age is generally not permitted. However, it may be permitted in exceptional circumstances such as due to terminal illness or death of the Subscriber.

If the APY account is closed due to terminal illness or death of the Subscriber, the accumulated corpus (subscriber contribution, Government co-contribution and the returns thereon) in the subscriber account will be returned to the subscriber or the nominee as the case may be.

In case a subscriber, who has availed of Government co-contribution under APY, chooses to voluntarily exit APY before attaining the age of 60 years, he/she shall be refunded the contributions made by him/her to APY along with the net accrued income earned on his/her contributions after deducting the account maintenance, investment management, etc. charges. The Government co-contribution and the accrued income earned on the Government co-contribution shall not be given to such subscribers.

Funds redeemed will be transferred to the subscriber's Bank account registered in APY.

Following steps would be allowed for Voluntary Closure of APY accounts:

1. Subscriber will submit the Account Closure request in the specified format to the concerned bank. The subscriber has to fill up the Account Closure form completely including the reason for closure. The format of the Form for Voluntary Exit is enclosed as annexure.
2. Bank shall verify the Form and signature of the subscriber. On acceptance of request, bank shall provide an acknowledgement to the subscriber.
3. Bank will be required to initiate the account closure request in the bank APY module which is currently under development.
4. The Bank APY Module will generate a file in a specific format (prescribed by CRA) for all exit cases.
5. The file will be uploaded in the CRA system.
6. On upload of details in the CRA system, the account closure request will be executed in the CRA system.
7. The redeemed amount (based on the units available in APY account) will be transferred to Subscriber's Bank Account (registered in APY).

Interim process:

At present, the system to process the exit requests under APY as mentioned above is under development. Till such time the APY exit module is developed and made operational by the CRA and banks, an interim process would be followed as under:

The first two steps will be same as listed above. The banks/India Post will forward the details of all such requests (such as PRAN, Name of subscriber, and date of receipt of the request, reason for closure) to CRA. The letter should be signed by the Authorized signatory or the Compliance Officer. CRA will handle the request administratively. After the request is processed, the redeemed amount based on the units available in APY account will be transferred to Subscriber's Bank account registered in APY.

PFRDA advises all banks/ Department of Post to explain the APY product features to the subscribers/ prospective subscribers thoroughly before enrolment into APY so as to prevent any unwarranted misunderstandings on this front. It is also clarified that the APY accounts which are closed within a period of 12 months from their opening or which have NIL balances, no incentive will be admissible to banks/ India Post for such accounts.

Yours Sincerely



Ananta Gopal Das
Chief General Manager

ATAL PENSION YOJANA (APY) – ACCOUNT CLOSURE FORM (VOLUNTARY EXIT)

To,

The Branch Manager,

_____ Branch
_____ Branch

Dear Sir/Madam,

I hereby request that my account opened under Atal Pension Yojana may be closed. The details are as follows:

PRAN :

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Name of PRAN Holder : _____

Savings Bank Account for credit of Corpus (Pension Wealth)* :

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Reason for Closure (Please select) :

Not able to pay contributions

Require Funds urgently

Others (specify : _____)

* In case a subscriber, who has availed Government co-contribution under APY, chooses to voluntarily exit APY before the age 60, he/she shall only be refunded the contributions made by him/her to APY, along with the net actual income earned on his/her contributions (after deducting the account maintenance, assets management etc. charges), whereas, the Government co-contribution, and the income earned on the Government co-contribution, shall not be returned to such subscribers.

Date:

Place: **Signature/Thumb Impression* of Subscriber**
(* LTI in case of male and RTI in case of female)

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ACKNOWLEDGEMENT – ACCOUNT CLOSURE FOR ATAL PENSION YOJANA (APY) (To be filled by the Bank)

Name of the Subscriber: _____

PRAN:

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Corpus (pension wealth) would be credited in the savings Bank account No:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name of the Bank:		Stamp and Signature of the Bank
Bank Branch:		
Receiving Officers Name:		
Date of Receipt		



पेंशन निधि विनियामक और
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CIRCULAR

File Ref. No.: PFRDA/4/62

October 18th, 2016

To all Banks/DoP

Settlement of Death Cases before the age of 60 years under APY

As per APY scheme details if the subscriber dies before the age of 60 years, his / her spouse would be given an option to continue contributing to APY account of the subscriber, which can be maintained in the spouse's name, for the remaining vesting period, till the original subscriber would have attained the age of 60 years. The spouse of the subscriber shall be entitled to receive the same pension amount as that of the subscriber until the death of the spouse.

2. In case the spouse wishes to exit from the scheme and close the account, the corpus will be settled in the name of the spouse. If spouse is not present then the corpus will be settled in the name of the nominee.
3. The application form for closure of the account in case of death of the subscriber before the age of 60 years is attached herewith.

Yours Sincerely

Ananta Gopal Das

Chief General Manager

ATAL PENSION YOJANA (APY) – ACCOUNT CLOSURE FORM (Death)

To,

The Branch Manager,

_____ Bank

_____ Branch

Dear Sir/Madam,

I/We _____ being a spouse/nominee(s) of the deceased subscriber hereby request that account opened under Atal Pension Yojana of Shri _____ /Smt. _____

a) to be closed

b) to be continued by spouse

(as per PFRDA Circular dated May 2, 2016)

The PRAN details are as follows:

c) PRAN

d) Name of deceased Subscriber _____

e) Name of the Spouse _____

f) Bank details of Spouse _____

g) Saving Bank Account Number of Spouse

h) IFS Code

i) Name of the Nominee _____
(where subscriber is not married, divorced, legally separated or spouse has expired)

j) Name of the Nominee Bank : _____

k) Nominee's Saving Account Number:

l) IFS Code of nominees bank

Date :

Place:

Signature / Thumb Impression of the Nominee
(*LTI in case of male and RTI in case of female)

ACKNOWLEDGEMENT – ACCOUNT CLOSURE FOR ATAL PENSION YOJANA (APY)-Death Case

A/c to be closed

A/c to be continued by Spouse

Name of the Spouse _____

Name of the Nominee _____

PRAN _____

Corpus (pension wealth) would be credited in the saving Bank account No.:

Name of the Bank:		Stamp and Signature of the Bank
Bank Branch:		
Receiving Officers Name:		
Date of Receipt		

List of documents to be obtained from the spouse or the nominee.

1. Original death certificate of the subscriber.
2. KYC of spouse or nominee.
3. Proof of bank details for spouse or nominee.
4. Relationship proof of claimant with subscriber

Note: As per APY Scheme, in case of death of the subscriber before 60 years, the corpus will be settled in the name of the spouse who is the default nominee. In other cases it will be settled in the name of the nominee.