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विकास प्राधिकरण
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CIRCULAR

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To,

All Stakeholders of Atal Pension Yojana

Subject: Digital empowerment tools for APY subscribers

1. PFRDA has enabled several online features to facilitate subscribers to access their Account without visiting the bank/post branch. These features are expected to benefit APY Subscribers and empower them to carry out Account related activities as described below.

- Grievance Module
- APY Upgrade View / Downgrade View
- APY ePRAN card/ Statement View
- Aadhaar Seeding
- APY@eNPS
- Mobile Application

These features are available under the link <https://npslite-nsdl.com/CRAlite/> in the internet.

2. Brief overview of the online features:

No.	Digital Utility	Benefits
1	APY Grievance Module	Module can be used for lodging a grievance and checking the status of grievances raised by the subscribers. The Subscribers can use the facility with or without PRAN.
2	APY Upgrade /APY Downgrade View	APY subscribers can upgrade/downgrade a pension amount once in a year. The feature enables the user to check the differential amount to be deposited/ to be received back as per the new guaranteed pension amount chosen. Higher amount needs to be deposited in case of upgrade and additional contributions would be returned to the subscribers in case of down grade.
3	ePRAN card/e SoT facility	Useful for downloading of transaction statement and ePRAN card. The option contains a search with PRAN and without PRAN. The subscriber can download Transaction Statement financial year wise.
4	Aadhaar Seeding	The OTP based feature wherein aadhaar can be seeded in APY account by providing PRAN & aadhaar number. On successful submission, an acknowledgement number will be provided towards confirmation.

5	APY@eNPS (Digital On boarding facility into APY)	Digital APY enrolment through eNPS ensures wider reach. It is a user friendly platform and makes enrolment under APY in a complete end to end digital interface without submission of physical form by the prospective subscribers and without visiting a bank branch.
6	Mobile Application	APY Mobile applications empower the subscribers to view Statement of Account and other details of their APY account. APY subscribers with smart phones can down load APY mobile applications from google store and install in their mobile phones for real time viewing of APY Accounts.

3. The subscribers' base under the Atal Pension Yojana (APY) had reached more than 95 Lakhs. The scheme became operational from 1st June, 2015 and was dedicated to the Citizens of Country by Honorable PM. APY is available to all citizens of India in the age group of 18-40 years. Under the scheme, a subscriber would receive a minimum guaranteed pension of Rs.1000 to Rs.5000 per month, depending upon his contribution, from the age of 60 years. The same pension would be paid to the spouse of the subscriber after the death of the subscriber. On the demise of both the subscriber and spouse, the accumulated pension wealth is returned to the nominee.

4. All Bank Branches and Postal Branches are authorized by PFRDA to act as APY touch points to ensure the scheme reaches each and every Indian Citizen seamlessly.

Yours Sincerely



K Mohan Gandhi

General Manager