मध्य प्रदेश शासन
लोक स्वास्थ्य एवं परिवार कल्याण विभाग
मंत्रालय

क्रमांक 308/332/2017/सत्रह/मेड-2, भोपाल, दिनांक 47/03/2017,

प्रति,

आयुक्त,
स्वास्थ्य सेवाएं,
मध्यप्रदेश, भोपाल।

विषय:— बगैर पेंशन वाले समाज हेतु अटल पेंशन योजना का क्रियान्वयन।

उपरोक्त विषयक संचालनालय संस्थागत वित्त, भोपाल से प्राप्त पत्र
क्रमांक— प्राविभ/प्रमजंदयो—2/संविसं/2017/335, 28.01.2017 की छाया प्रति
संलग्न प्रेषित है।
2/ निर्देशानुसार अनुरोध है कि अटल पेंशन योजना के अंतर्गत दिये गए
निर्देशों का पालन करने का कष्ट करें।
संलग्न:— उपरोक्तानुसार।

(गिरीश कुमार नेगी)
अबर सचिव,
मध्यप्रदेश शासन,
लोक स्वास्थ्य एवं परिवार कल्याण विभाग

Deepika -Letter-2017 03-Mar-17 2:49:17 PM
संवादनालय संस्थागत वित्त, मध्य प्रदेश
ग-खंड, प्रधान तल, विन्यासाचल भवन,
भोपाल - 462004
- (0755) 2551199, 2552003
पैकेस - 0755-2551387

क प्राविधि / प्रमंजधयो-2 / संविसं / 2017 / 335
भोपाल, दिनांक 28 जानवरी 2017
31 - 01 - 2017

तत्काल / महत्वपूर्ण

प्रति,
1. अपर मुख्य सचिव, मोप्रोशासन, पंचायत एवं प्रामौणिक विकास विभाग, वल्लभ भवन, भोपाल।
2. अपर मुख्य सचिव, मोप्रोशासन, श्रम विभाग, वल्लभ भवन, भोपाल।
3. प्रदेश सचिव, मोप्रोशासन, लोक सहकार कल्याण विभाग, मंत्रालय, भोपाल।
4. प्रदेश सचिव, मोप्रोशासन, नगरीय विकास एवं पर्यावरण विभाग, मंत्रालय, वल्लभ भवन, भोपाल।
5. प्रदेश सचिव, मोप्रोशासन, महिला एवं वाणिज्य विकास विभाग, मंत्रालय, भोपाल।
6. प्रदेश सचिव, मोप्रोशासन, सामाजिक न्याय एवं नि:शक्तिजन कल्याण विभाग, मंत्रालय, भोपाल।

विषय:- बंगार पेशन वाले समाज हेतु अटल पेशन योजना का क्रियान्वयन।
संबंध:- 1. पेशन निधि विनियमक और विकास प्राधिकरण का आदेश प्रविष्ट की एफआरडीए / 3 / 109 दिनांक 27-12-2016।
2. मुख्यमंत्री कार्यालय की नोटिस के. 13 / सीएएस / एसएएसएस / 2017 दि. 23-01-2017।

उपरोक्त विषयान्तरगत पेशन समिति और विनियमक प्राधिकरण से प्राप्त संदर्भित पत्र तथा मुख्यमंत्री कार्यालय की नोटिस की चाहतात्मक संलग्न कर प्रस्तुत है। अवश्य, पेशन निधि विनियमक और विकास प्राधिकरण ने माननीय मुख्य मंत्रीजी को यह लेख करते हुए अनुरोध किया है कि ऐसा वर्ग जो अभी तक किसी भी पेशन योजना के जंगले में-नहीं आ पाए हैं, उन्हें अटल पेशन योजना का लाभ पहुँचाने की पहल की जाये।

अनुरोध है कि भारत सरकार की महती योजना ‘अटल पेशन योजना’ अत्यंत आवश्यक विभाग के अधीन आने वाले ऐसे वर्ग को उक्त योजना का लाभ लेने हेतु प्रस्तुत करते हुए सदस्य बनाने की पहल करने हेतु संबंधित विभागों को उन्नतिविधि, निदेश जारी कर अवघड करने का काम करे।

संबन्ध:- उक्तनुसार।

(अमित संजीव)

आयुक्त संस्थागत वित्त
भोपाल, दिनांक 28 जानवरी 2017
31-01-2017

प्रतिलिपि:
1. अपर मुख्य सचिव, मोप्रोशासन, पंचायत एवं प्रामौणिक विकास विभाग का अधीन आदेश प्रविष्ट की एफआरडीए / 3 / 109 दिनांक 27-12-2016।
2. मुख्य सचिव, भारत सरकार, वित्तीय सुविधाएं विभाग, जीवनदीर्घ वित्त, संसद मंत्री, नई दिल्ली।
3. अपर मुख्य सचिव, मोप्रोशासन, विकास विभाग, मंत्रालय, वल्लभ भवन, भोपाल।
4. सचिव (एचईएसएस), मुख्य सचिव कार्यालय, मोप्रोशासन, मंत्रालय, वल्लभ भवन, भोपाल।
5. क्षेत्रीय निदेशक, भारतीय रिजर्व बैंक, क्षेत्रीय कार्यालय, भोपाल।
6. मुख्य महापरबंधन, नामांकन, क्षेत्रीय कार्यालय, भोपाल।
7. मुख्य जज, राज्य सरकार बैंकर्स समिति, मध्य प्रदेश, भोपाल।

को और सूचनार्थ अपेक्षित।

आयुक्त संस्थागत वित्त
विषय: मुख्यमंत्री कार्यालय मध्यप्रदेश

माननीय मुख्यमंत्री जी को श्री हेमंत जी. काँटेक्टर, अध्यक्ष, पेंशन निधि वित्तीयामक और विकास प्राधिकरण, नई दिल्ली का एक पत्र प्राप्त हुआ है। इस पत्र में अटल पेंशन योजना का लाभ उस वर्ग तक पहुंचने का अनुरोध किया है जो अभी किसी भी पेंशन योजना के दायरे में नहीं आ पाए हैं। प्राप्त पत्र संलग्न है।

निर्देशनुसार कृपया संलग्न पत्र में उल्लेखित कार्य के संबंध में समुचित कार्यवाही करने का कष्ट करें।

(हरि रजन साव)
सचिव, मुख्यमंत्री

अपर मुख्य सचिव
वित्त विभाग
File No: PFRDA/3/109

27th December, 2016

Dear Honourable Chief Minister Shri Shriji Singh Chauhan,

Atal Pension Yojana for Pension less sections of the Society

The Government of India had launched Atal Pension Yojana in May, 2015, a scheme that specially targets the poor and the under-privileged sections of society. APY is available for all Indian citizens from 18-40 years in the unorganized sector, and provides guaranteed pension benefits on attaining the age of 60 years. APY is administered by the Pension Fund Regulatory and Development Authority (PFRDA).

2. In India, over 83% of workers are employed in unorganized sectors which do not provide any retirement benefits due to lack of formal employer/employee relations. To cover this class of unorganized sector workers, APY was visualized and rolled out by GoI through all Banks and Dept of Posts.

3. As on date more than 38 lakh subscribers are registered under the scheme. Under APY, the subscriber would receive a minimum guaranteed monthly pension of Rs. 1000 to Rs. 5000 at the age of 60 years depending upon the contributions, which in turn depends on the age of entry of the subscriber. The scheme has three major benefits, which include minimum guaranteed pension for the life of the subscriber after attainment of 60 years, second, the same pension to the spouse in case of subscriber’s death, and third, return of the corpus to the nominee of the subscriber after death of the spouse. The scheme details are enclosed for ready reference.

4. A subscriber can join through any bank/India Post branches. The pre-requisite for opening APY is to have a Savings Bank (SB) Account with any bank branch/India Post which is under CBS platform.

5. State Governments like Himachal Pradesh, Andhra Pradesh (Labour Dept) & Gujarat are co-contributing Rs 500 and above to those subscribers’ accounts who are from the poorer sections like Anganwadi workers, Asha worker, construction laborers etc. Every State has multiple unorganized workers attached to different Ministries/Departments like labour, health, family welfare, mid-day meal etc. These Ministries/Departments may consider offering APY to
all those workers, as a measure of social welfare for financial security in their old age. In case the workers are already covered under the earlier Swavalamban scheme, they may be migrated into APY if they are between 18-40 years so as to avail of the benefit of the guaranteed pension.

6. PFRDA would be very happy to clarify any queries that the State Government may have in this regard and can depute its officer for such clarification at the convenience of the State Government. For any clarification your office may reach the following officers:

1. Shri A G Das – Chief General Manager – ag.das@pfrda.org.in
2. Shri K Mohan Gandhi DGM – k.mohangandhi@pfrda.org.in

With regards,

Yours sincerely,

(Hemant G Contractor)

Shri Shivraj Singh Chouhan
Chief Minister
Government of Madhya Pradesh
Mantralaya, CM House, Shyamla Hills,
Bhopal-462001,
Madhya Pradesh

Enclosure: As above.

Copy to: Shri Basant Pratap Singh, Chief Secretary, Government of Madhya Pradesh, Mantralaya,
Vallabh Bhawan, Bhopal-462004
Introduction to Atal Pension Yojana

Introduction

Atal Pension Yojana (APY), a pension scheme for citizens of India is focused on the unorganized sector workers. Under the APY, guaranteed minimum pension of Rs. 1,000/- or 2,000/- or 3,000/- or 4,000 or 5,000/- per month will be given at the age of 60 years depending on the contributions by the subscribers. Any Citizen of India can join APY scheme. Following are the eligibility criteria:

- The age of the subscriber should be between 18 - 40 years.
- He / She should have a savings bank account/ post office savings bank account.

The prospective applicant may provide Aadhaar and mobile number to the bank during registration to facilitate receipt of periodic updates on APY account. However, Aadhaar is not mandatory for enrollment.

Need for Pension

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

- Decreased income earning potential with age.
- The rise of nuclear family-migration of earning member.
- Rise in cost of living.
- Increased longevity.
- Assured monthly income ensures dignified life in old age.

Benefits of APY

The benefit of minimum pension under Atal Pension Yojana would be guaranteed by the Government in the sense that if the actual realized returns on the pension contributions are less than the assumed returns for minimum guaranteed pension, over the period of contribution, such shortfall shall be funded by the Government. On the other hand, if the actual returns on the pension contributions are higher than the assumed returns for minimum guaranteed pension, over the period of contribution, such excess shall be credited to the subscriber’s account, resulting in enhanced scheme benefits to the subscribers.
The Government had also co-contributed 50% of the total contribution or Rs. 1000 per annum, whichever is lower, to each eligible subscriber, who joins the scheme during the period 1st June, 2015 to 31st March, 2016 and who is not a beneficiary of any social security scheme and is not an income tax payer. The Government co-contribution will be given for 5 years from the Financial Year 2015-16 to 2019-20.

At present, a subscriber under the National Pension System (NPS) is eligible to get tax benefit for the contribution, up to a ceiling, and even for the investment returns on such contributions. Further, the purchase price of the annuity on exit from NPS is also not taxed and only the pension income of the subscribers are considered to be part of normal income and taxed at the appropriate marginal rate of tax, applicable to the subscriber. Similar tax treatment is applicable to the subscribers of APY.

Procedure for Opening an APY Account:

1. Approach the bank branch/post office where individual’s savings bank account is held or open a savings account if the subscriber doesn’t have one.

2. Provide the Bank A/c number/ Post office savings bank account number and with the help of the Bank staff, fill up the APY registration form.

3. Provide Aadhaar / Mobile Number. This is not mandatory, but may be provided to facilitate the communication regarding contribution.

4. Ensure keeping the required balance in the savings bank account/ post office savings bank account for transfer of monthly / quarterly / half yearly contribution.

Mode of contribution, how to contribute, and due date of contribution

The contributions can be made at monthly / quarterly / half yearly intervals through auto-debit facility from savings bank account/ post office savings bank account of the subscriber. The monthly/ quarterly / half yearly contribution depends upon the intended / desired monthly pension and the age of subscriber at entry. The contribution may be paid to APY through savings bank account/ post office savings bank account on any date of the particular month, in case of monthly contributions or any day of the first month of the quarter, in case of quarterly contributions or any day of the first month of the half year, in case of half-yearly contributions.
In case of continuous default

The subscribers should keep the required balance in their savings bank accounts/post office savings bank account on the stipulated due dates to avoid any overdue interest for delayed contributions. The monthly/quarterly/half-yearly contribution may be deposited on the first date of month/quarter/half year in the savings bank account/post office savings bank account. However, if there is inadequate balance in the saving bank account/post office savings bank account of the subscriber till the last date of the month/last date of the first month in a quarter/last day of the first month in a half year, it will be treated as a default and contribution will have to be paid in the subsequent month along with overdue interest for delayed contributions. Banks are required to collect Rs. 1 per month for contribution of every Rs. 100, or part thereof, for each delayed monthly contributions. Overdue interest for delayed contribution for quarterly/half yearly mode of contribution shall be recovered accordingly. The overdue interest amount collected will remain as part of the pension corpus of the subscriber. More than one monthly/quarterly/half yearly contribution can be recovered subject to availability of the funds. In all cases, the contribution is to be recovered along with the overdue charges if any. This will be bank’s internal process. The due amount will be recovered as and when funds are available in the account.

Deduction would be made in the subscribers account for account maintenance charges and other related charges on a periodic basis. For those subscribers, who have availed Government co-contribution, the account would be treated as becoming zero when the subscriber corpus minus the Government co-contribution would be equal to the account maintenance charges, fees and overdue interest and hence the net corpus becomes zero. In this case, the Government co-contribution would be given back to the Government.

Withdrawal procedure from APY

- **On attaining age of 60**
  
  Upon completion of 60 years, the subscribers will submit the request to the associated bank for drawing the guaranteed minimum monthly pension or higher monthly pension, if investment returns are higher than the guaranteed returns embedded in APY. The same amount of monthly pension is payable to spouse (default nominee) upon death of subscriber. Nominee will be eligible for return of pension wealth accumulated till age 60 of the subscriber upon death of both the subscriber and spouse.

- **In case of death of the subscriber due to any cause after the age of 60**
In case of death of subscriber, same pension would be available to the spouse and on the
death of both of them (subscriber and spouse), the pension wealth accumulated till age 60
of the subscriber would be returned to the nominee.

- **Exit before the age of 60**
  In case a subscriber, who has availed Government co-contribution under APY, chooses to
voluntarily exit APY at a future date, he shall only be refunded the contributions made by
him to APY, along with the net actual accrued income earned on his contributions (after
deducting the account maintenance charges). The Government co-contribution, and the
accrued income earned on the Government co-contribution, shall not be returned to such
subscribers.

- **Death of subscriber before age of 60**
  1. In case of death of the subscriber before 60 years, option will be available to the
spouse of the subscriber to continue contribution in the 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 the
subscriber until death of the spouse.
  2. Or, the entire accumulated corpus under APY will be returned to the
spouse/nominee.

**Other important facts**
- It is mandatory to provide nominee details in APY account. If the subscriber is married, the
spouse will be the default nominee. Unmarried subscribers can nominate any other person as
nominee & they have to provide spouse details after marriage. The Aadhaar details of spouse and
nominees may be provided.
- A subscriber can open only one APY account and it is unique. Multiple accounts are not
permitted.
- A subscriber can opt to decrease or increase pension amount during the course of
accumulation phase, once a year.
- The periodical information to the subscriber regarding activation of PRAN, balance in the
account, contribution credits etc. will be intimated to APY subscribers by way of SMS alerts. The
subscriber will also be receiving physical statement of Account once a year.
- The physical statement of APY will be provided to the subscriber annually.
- The contribution may be remitted through auto debit uninterrupted even in case of change of residence/location.
- The scheme is open for Indian citizen only.
- The subscriber can change the mode (monthly/quarterly/half yearly) of auto debit facility once in a year during the month of April.