Last checked: 24 September 2026

Atal Pension Yojana (APY)

A pension scheme for people aged 18 to 40 with a savings bank or post office account.

What you may get

A guaranteed monthly pension of Rs 1,000, 2,000, 3,000, 4,000 or 5,000 from age 60, as chosen. The same pension may go to the spouse after the subscriber's death.

Who it is for

People aged 18 to 40 who are not income tax payers and have a savings account.

Main conditions

- Age 18 to 40.
- Savings bank or post office account needed.
- Income tax payers cannot open new accounts from 1 October 2022.

How to apply

1. Go to the bank branch or post office where you have your savings account.
2. Choose a pension amount and how often you will pay.
3. Digital enrolment (e-APY) is also offered.

Status

Active

Official source: https://pfrda.org.in/w/faqs/atal-pension-yojana
LABHLO page: https://labhlo.in/en/schemes/central/atal-pension-yojana/