APY MONTHLY E-NEWSLETTER (AUGUST, 2022)

A Newsletter for Officials of Bank **Branches & Post Offices**











amment is incomed on. Durellorin are almost at helping our estimate load a life of dignity and happiness."

Crore Subscribers Enrolled

Atal Pension Yojana now has 4.40 crore subscribers enrolled with the Right to Lifelong Pension & other benefits. What About You?

Life-time gueranteed dun from Re. 1,000 to 6,000 per month

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Equal Me-time penalon to the epistee after death of the subscriber

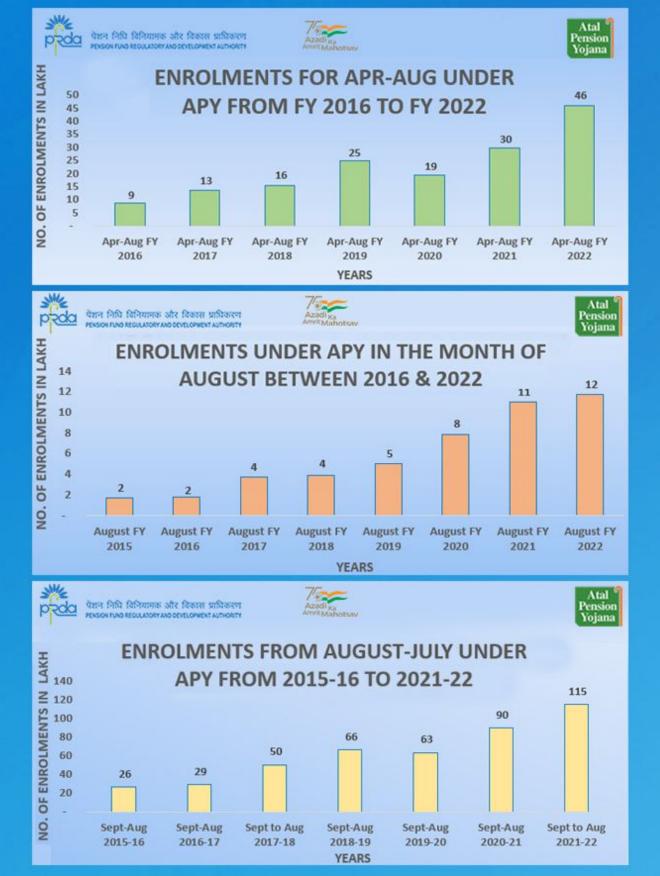
in the event of death of eccount heider and spouse, the registered comines will receive corpus accumula till 60 years of age of the subscriber

If you are between 19 and 40 years of ago, you can John the Mei Pension Yejane. Certact year nemest Post Office Bank Branch today er pell: \$300 115 000 (lot-free)



The Month of August 2022 has been Amazing in terms of Performance of APY. Enrolments During the Month:11,75,001

> CONGRATULATIONS TO ALL BANKS AND TOP PERFORMERS OF THE MONTH!



TOP PERFORMERS UNDER APY DURING AUGUST, 2022

Number of APY accounts sourced during August, 2022:

11,75,001 APY accounts

Best Performing Bank (No. of APY Enrolments) during the month:

State Bank of India (3,28,424 APY accounts)

Best Performing Bank (Average Account Per Branch) during the month:

Tripura Gramin Bank (40 AAPB)

Best Performing Bank Branch (No. of APY Enrolments) during the month:

Kerma Branch, Bank of India (1,224 APY accounts)

SUCCESS STRATEGIES BY HIGHEST PERFORMING BANK BRANCH

KERMA BRANCH, BANK OF INDIA

Success strategy:

- Regular Camps to reach remote area customers.
- Active participation of Banking correspondents.
- 3. Interaction with walk in customers.
- 4. Regular support and guidance from Zonal office, specially AFD.



UPDATES ON APY









FANTASTIC FIVE of APY

A Campaign for Branches of Banks, State Coordinators & Lead District Managers of SLBCs/UTLBCs

Every month from May 2022 to March 2023

TOP 5 BRANCHES FOR AUGUST, 2022

Sr. No.	CATEGORY	BRANCH NAME
1.	PUBLIC SECTOR BANKS	Bank of India, Kerma Branch- 1224 APY accounts
2.	PRIVATE SECTOR BANKS	Karnataka Bank, Honnali Branch- 72 APY accounts
3.	REGIONAL RURAL BANKS	Baroda UP Gramin Bank, Fursatganj Branch- 465 APY accounts
4.	SMALL FINANCE BANKS	AU Small Finance Bank, Mumbai BKC Branch- 41 APY accounts
5.	COOPERATIVE BANKS	Shri Mahila Sewa Sahakari Bank, Behrampura Branch- 45 APY accounts

TOP 5 STATE COORDINATORS FOR AUGUST, 2022

(On the basis of Average Account Per Branch)

Sr. No	STATE COORDINATORS	AVERAGE ACCOUNT PER BRANCH
1.	State Bank of India, Bihar	70 AAPB
2. Bank of Baroda, Uttar Pradesh 56 AAPB		56 AAPB
3. Indian Overseas Bank, Rajasthan 42 AAPB		42 AAPB
4. Tripura Gramin Bank, Tripura 39 AAPB		39 AAPB
5.	Bank of Baroda, Uttarakhand	35 AAPB

TOP 5 LEAD DISTRICT MANAGERS FOR AUGUST, 2022

(On the basis of Average Account Per Branch)

Sr. No.	. LEAD DISTRICT MANAGERS	AVERAGE ACCOUNT PER BRANCH
1.	Pakur District, Jharkhand SLBC	65 AAPB
2.	Fatehpur District, Uttar Pradesh SLBC	60 AAPB
3.	Ambedkar Nagar District, Uttar Pradesh SLBC	58 AAPB
4.	Krishanganj District, Bihar SLBC	51 AAPB
5.	Sahebganj District, Jharkhand SLB0	49 AAPB

STRATEGIES FOR INCREASING NUMBER OF ENROLMENTS OF APY ACCOUNTS

- Scanning database from various schemes to look for potential APY subscribers: Assisting Branches to contact subscribers from various other social security schemes like existing Jan Dhan customers by providing MIS to them, to look for potential subscribers and onboarding them into APY.
- Use of Mobile Van: The banners, videos, audios may be played/displayed on the mobile van
 of the bank.
- Distribution of Information Brochure / Printed Material: Pamphlets and Brochures can be circulated through Newspapers.
- Cross selling: Bank can extend the APY product to the customers having long term association with Banks by the way of Loan/IT etc.
- Launching of Internal APY campaigns: To qualified Branches, Staff and BCs.
- Separate APY login days in Branches with wider advertisement/ announcement through local known bodies of villages including Panchayats etc. and line departments including Agriculture, Horticulture etc., so that maximum customers may get attracted to APY.
- Displaying of APY Banners related to APY scheme benefits at Branches / Bank Mitra locations.

Mission Digital@ APY

(FY 2022-2023)

(Evaluation of performance on the end date of every quarter and financial year)

A QUARTERLY/ANNUAL CAMPAIGN FOCUSED ON ONLINE ONBOARDING FOR	
APY	

APY		
About	PFRDA is pleased to launch the Mission Digital (PAPY campaign for FY 2022-23. In the era of digitalisation and in line of the Govt. of India's mission 'Digital India', it is essential to source new APY accounts through digital modes as well. The Campaign aims to improve the percentage of enrolment of APY accounts through digital mode. For declaration of score-card, respective data needs to be shared by Banks.	
	1 st April 2022 to 31 st March 2023	
Period/Evaluation	Evaluation of Digitalization as on	
Dates under the	30th June 2022	
	30th September 2022	
Campaign	31st December 2022	
	31st March 2023	
	Certificate of Excellence (Quarter Vear) for	

Recognition under Digitalization Campaign

Certificate of Excellence (Quarter, Year) for achieving highest % of total enrolments, bank-category-wise, in any quarter through e-APY during FY 2022-23.

Certificate of Achievement (Quarter,

Year) for achieving highest % of total enrolments, bank-category-wise, in any quarter through Net-Banking, Mobile-app and/or web-portal based on-boarding during FY 2022-23.

Certificate of Par-Excellence (Financial

Year) for achieving highest % of total enrolments, bank-category-wise, during FY 2022-23, through digital onboarding (Net-banking, Mobile app, Web-Portal and e-APY).

LIST OF WINNERS FOR Q1, FY 2022-23

BANK CATEGORY

MAJOR BANKS

PRIVATE SECTOR BANKS

CERTIFICATE OF EXCELLENCE

ICICI BANK LIMITED

RBL BANK LIMITED

CERTIFICATE OF ACHIEVEMENT HDFC BANK LTD

KOTAK MAHINDRA BANK

MISSION UPGRADE

(Upgrading Pension, Upgrading Lives) (1st July 2022 – 31st March 2023)

(Evaluation of performance on the end date of every quarter)

A CAMPAIGN FOR ALL MAJOR BANKS, PRIVATE BANKS, REGIONAL RURAL BANKS, AND SMALL FINANCE BANKS TO UPGRADE PENSION AMOUNTS OF EXISTING APY SUBSCRIBERS ENROLLED UNDER RS. 1000 PENSION & TO ENROLL NEW APY SUBSCRIBERS IN HIGHER PENSION AMOUNTS OTHER THAN RS. 1000 PENSION AMOUNT

Objective & Ways to achieve it **PFRDA** is pleased to launch the **MISSION UPGRADE** campaign commencing on 1st July 2022.

Currently, around 80 per cent of enrollments under APY are under Rs. 1000 pension amount. We all know that as income increases over the years, paying capacity of the APY subscribers also increases, so in order to ensure pension adequacy at the time of attaining the age of 60 years, it is essential to motivate the subscribers under Rs. 1000 pension amount to upgrade to higher pension amounts or get enrolled under higher pension amounts, other than Rs. 1000 pension amount. This campaign requires Banks to motivate their existing APY subscribers under Rs. 1000 for up-gradation to higher pension amounts. Also, this campaign aims to enrol new subscribers in higher pension amounts of Rs. 2000-Rs. 5000, according to their paying capacity. Scorecards of the performances under this campaign will be evaluated w.r.t. to active accounts as on date and will be shared on a monthly basis.

Campaign 1 (Quarterly)

An increment of at least 10 basis points, by the end of a quarter, in the share (%) of active subscribers under the pension slab of Rs. 2000 to Rs. 5000 cumulatively to the total active subscribers under the all-pension slabs as on the end of the previous quarter. First such increment would be judged on 30th Sept 2022 over status as on 30th June 2022, being shared with the campaign template. Targets can be achieved by upgradation of Rs. 1000 pension-amount to

higher pension amounts of Rs. 2000-Rs. 5000 as well as fresh enroll-

ments in higher pension-amounts of Rs. 2000-Rs. 5000.

Campaign 2 (Annual)

Achieving the Highest Average Accounts Per Branch (AAPB) for fresh enrollments under Pension Amounts of Rs. 2000 – Rs. 5000, in their respective bank category, during the period between 1st July 2022 and 31st March 2023.

Campaign 3 (Annual)

Achieving at least 30 per cent share of Rs. 2000 – Rs. 5000 pension amounts in total cumulative APY enrolments, in their respective bank category, as on 31st March 2023.

Evaluation of Performance as on

30th September 2022 - Campaign 1 31st December 2022 - Campaign 1 31st March 2023 - Campaigns 1, 2 & 3

Recognition

Under Campaign 1 (Quarterly) - to all qualifiers

Certificates of Excellence

Under Campaign 2 (Annual) to top 3 banks in each category

Awards of Achievement

Under Campaign 3 (Annual) - to all qualifiers

Awards of Excellence

APY OUTREACH PROGRAMS CONDUCTED IN AUGUST, 2022

- 1. Bangiya Gramin Vikas Bank, Berhampore- 2nd Aug
- 2. SLBC Uttar Pradesh, Lucknow- 5th Aug
- 3. SLBC Bihar, Patna- 23rd Aug
- 4. Dakshin Bihar Gramin Bank, Patna- 23rd Aug
- 5. Paschim Banga Gramin Bank, Kolkata- 26th Aug
- 6. SLBC West Bengal, Kolkata- 26th Aug









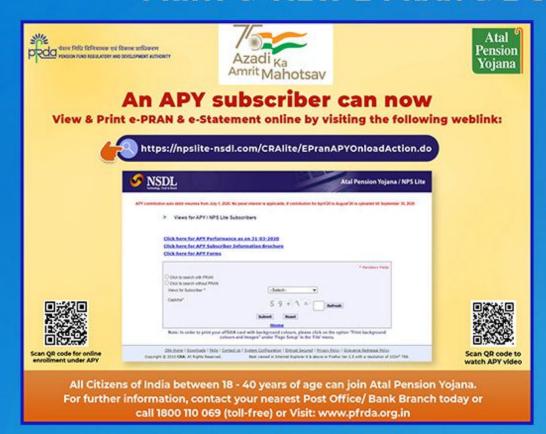








PRINT & VIEW E-PRAN & E-SOT







APY SOCIAL MEDIA PAGES AVAILABLE AT

APY, PFRDA
Page available at:



APY KI PATHSHALA Page available at:



PFRDAPage available at:







APY FAQs in Languages of English & Hindi

https://www.pfrda.org.in/index1.cshtml?lsid=798

https://www.npscra.nsdl.co.in/nsdl-faq.php

APY Subscriber Information Brochure*

https://www.pfrda.org.in/index1.cshtml?lsid=682

https://www.npscra.nsdl.co.in/scheme-details.php

APY Citizen Charter*

https://www.pfrda.org.in/index1.cshtml?lsid=1523

https://www.npscra.nsdl.co.in/nsdl-downloads.php

* Available In Languages of English, Hindi, Assamese, Bengali, Kannada, Malayalam, Marathi, Odiya, Urdu, Punjabi, Gujarati, Tamil, Telugu