



राष्ट्रीय वित्तीय शिक्षा केन्द्र

National Centre for Financial Education

एक आर्थिक रूप से जागरूक और सशक्त भारत

A financially aware and empowered India

Promoted By :




अटल  
पेंशन  
योजना




Atal Pension Yojana




The Palace School,




Hello Son, how was the day?



Hi Mom. I have something to share with you.



**Mamma, Pawan bhaiya  
who is a guard in our  
school retired today.**




**He must be sad  
while leaving  
the school.**

Yes Mamma, we all tried to cheer him up but it was all in vain.


Mamma, I heard him sharing with Ratan bhaiya, our gardener, that the school gave him a cheque on retirement.

But, this amount won't be enough for his safe retirement.






Has he not enrolled himself in any of the pension schemes?




No Mamma, he has not. I heard him talking to Ratan Bhaiya, who briefed him about the Atal Pension Yojna.



**Were you not aware about Atal Pension Yojna?**

**No, I am not Aware. Please tell me something more about it.**

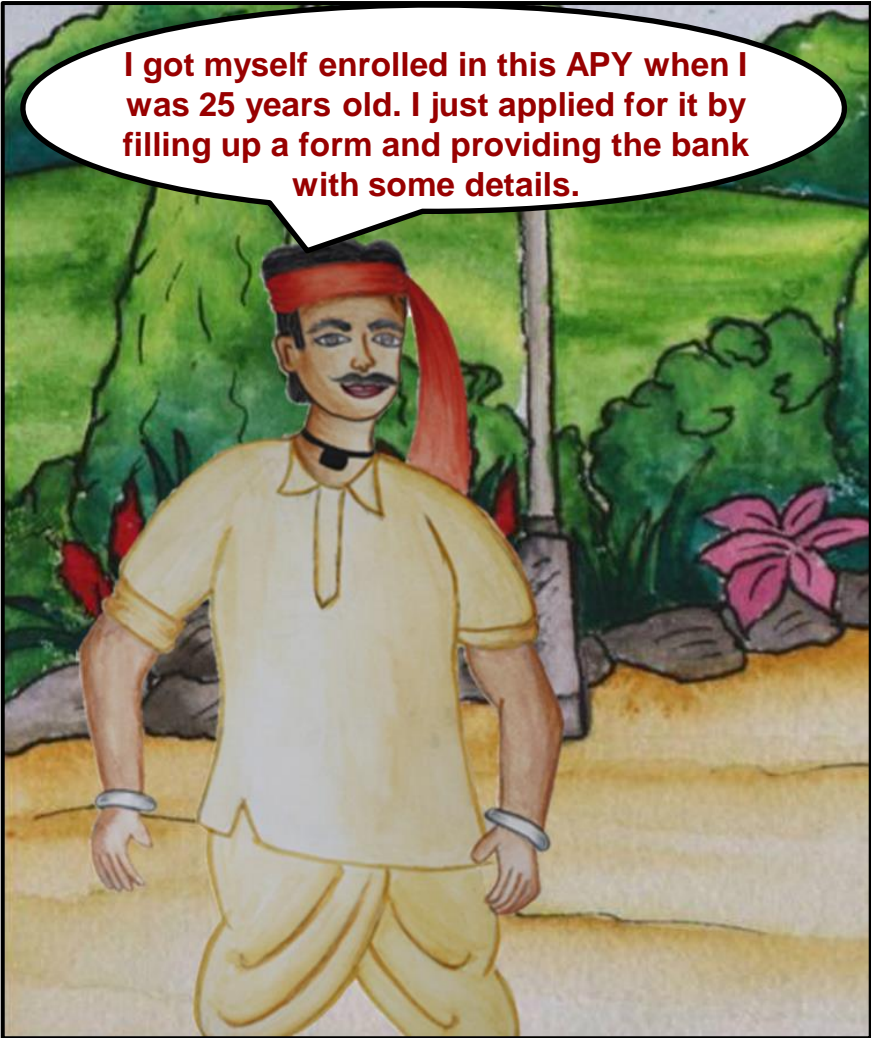





**Come, let's sit in the garden. I will tell you all about this Atal Pension Yojna.**

**Yes Ratan, come let's go.**



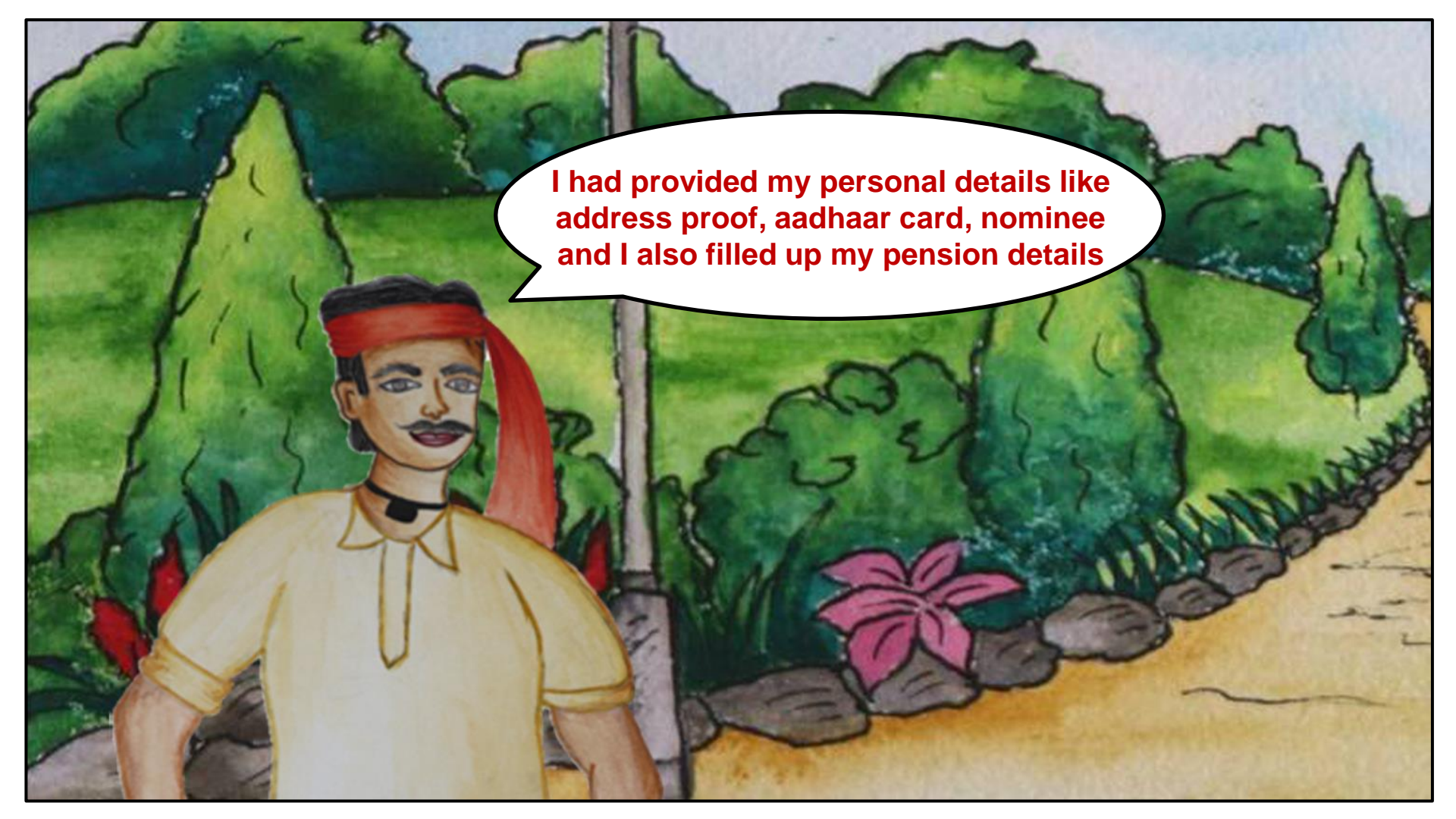
A man with a mustache, wearing a yellow kurta and dhoti, a red headscarf, and a black choker, stands in a garden. He has white bangles on both wrists. The background shows green foliage and a pink flower.

I got myself enrolled in this APY when I was 25 years old. I just applied for it by filling up a form and providing the bank with some details.

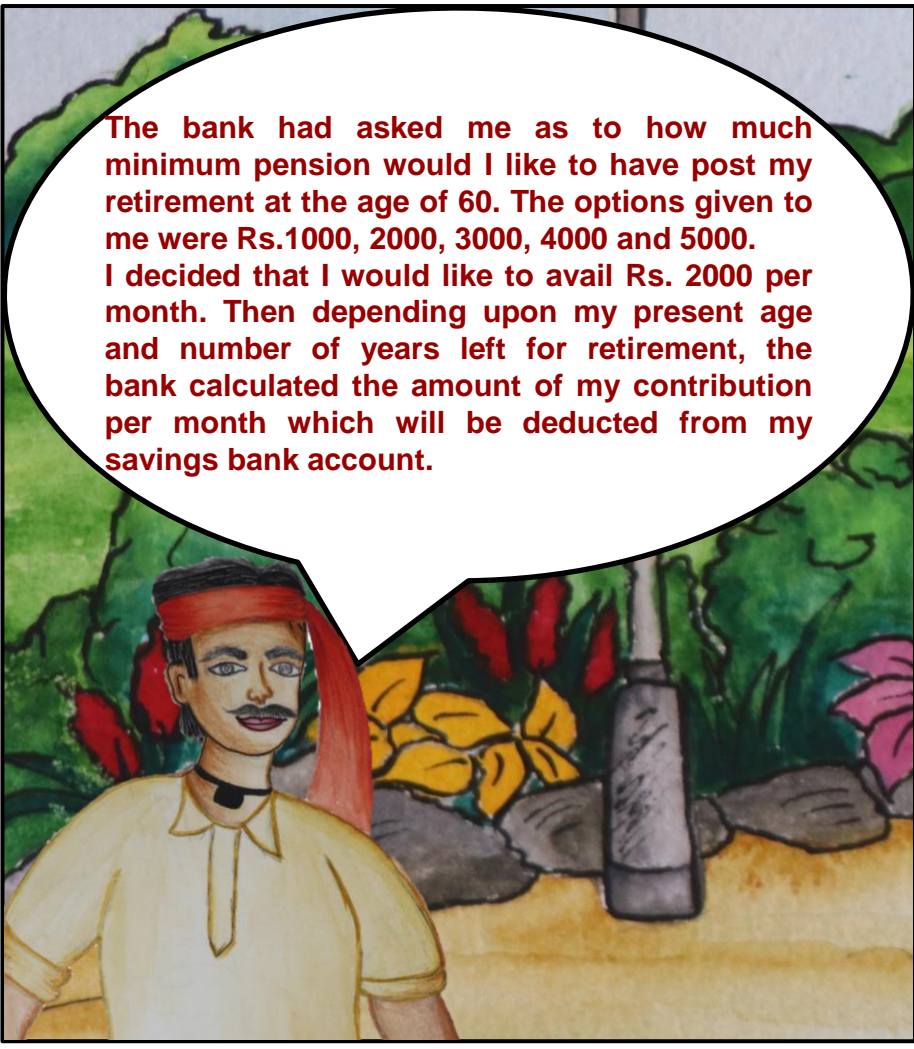
A man with curly brown hair and a mustache, wearing a light blue button-down shirt and brown trousers, stands on a dirt path. He is holding a long wooden stick. The background shows a garden with green bushes and a path.

What kind of details did you provide?





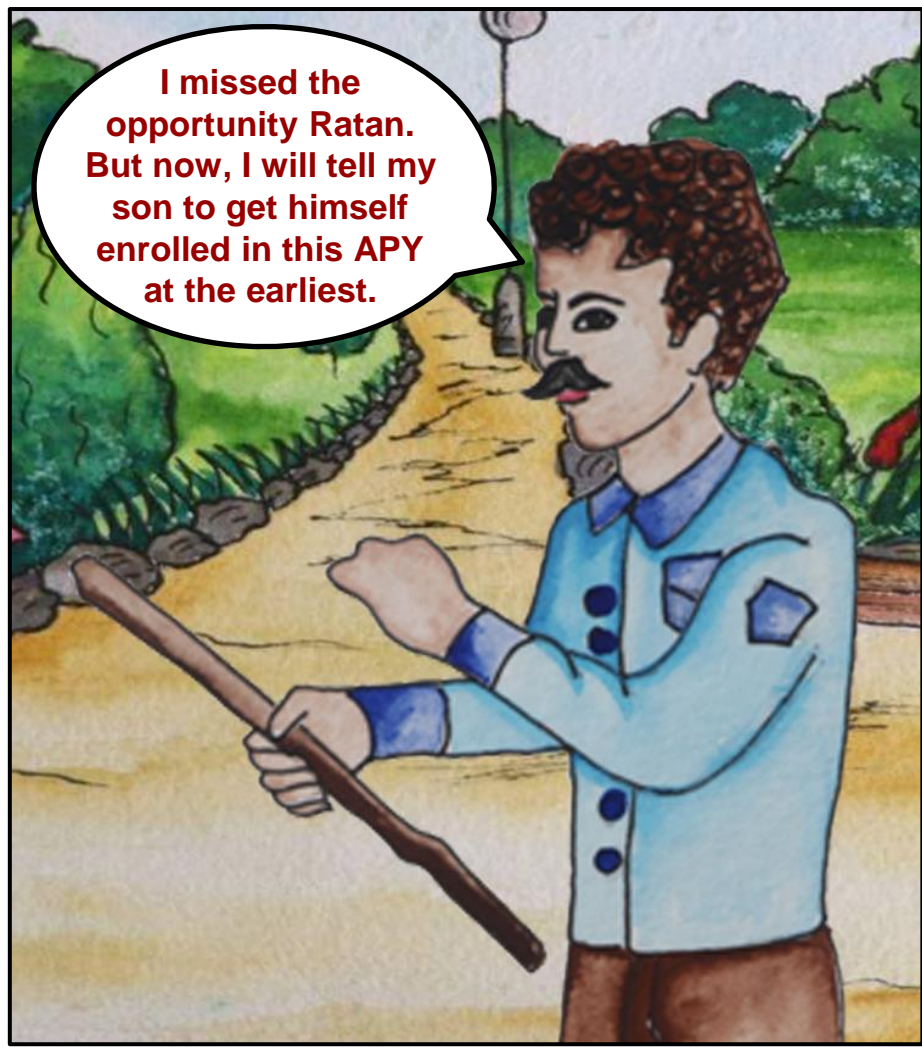
**I had provided my personal details like address proof, aadhaar card, nominee and I also filled up my pension details**


A man with a mustache, wearing a yellow polo shirt and a red headscarf, stands in a garden. The garden has green bushes, red flowers, and a stone path. A large speech bubble is positioned above him, containing text about pension options.

The bank had asked me as to how much minimum pension would I like to have post my retirement at the age of 60. The options given to me were Rs.1000, 2000, 3000, 4000 and 5000. I decided that I would like to avail Rs. 2000 per month. Then depending upon my present age and number of years left for retirement, the bank calculated the amount of my contribution per month which will be deducted from my savings bank account.

A man with a mustache and curly brown hair, wearing a light blue button-down shirt and brown pants, stands on a dirt path. He is holding a long wooden staff. The background shows a garden with green bushes and a stone path.

This sounds really good.



A woman with dark hair, wearing a pink dress and a purple shawl, stands and speaks to a young boy. The boy is sitting on a blue chair with a red patterned tablecloth in front of him. He is wearing a white school shirt, a green tie, and blue jeans, and is holding a yellow bag. The background features vertical stripes in orange and white, and a hanging basket. The floor is made of wooden planks.

Yes son, to have our future secure, we need to plan for our retirement by investing in APY Scheme at the earliest.

Yes mamma. I also learnt that retirement planning should start at a young age.