

**F. No. FS-10/24/2022-FS-DOP**  
**Government of India**  
**Ministry of Communications**  
**Department of Posts**  
**(FS Division)**

Dak Bhawan, Sansad Marg,  
New Delhi-110001

Dated: 30<sup>th</sup> September, 2022.

**Subject : Amendment in Atal Pension Yojana (APY) Notification - Change in eligibility criteria - reg.**

This is in continuation of this office letter of even number dated 22.08.2022 on the captioned subject.

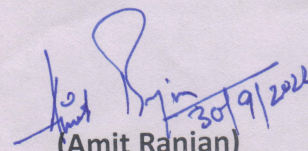
In this connection, this office is in receipt of additional clarifications from PFRDA vide their office letter No. PFRDA/03/05/1/0071/2017-PnD-APY-Part (1) dated 15<sup>th</sup> September, 2022, the same are forwarded herewith for kind information and further needful in the matter.

Circles are requested to collect the self-declaration regarding income tax payee status from the subscribers at the time of enrolment w.e.f. 01.10.2022. Further, registration of subscriber with Income Tax Payee status as "NO" only be register under APY as per the eligibility criteria.

This is for kind information and further needful.

This issues with the approval of competent authority.

Encl. : As above

  
(Amit Ranjan)  
ADG (FS-I)

To,

All HOCs

Copy for kind information to :

1. **PFRDA, New Delhi:** It is requested to revise the APY enrolment form by making necessary changes in view of the gazette notification under reference. Further, the complete requirements for changes in APY module may kindly be conveyed to this office further taking up with our FSI Vendor. It is suggested that PAN validation of APY Accounts may be undertaken at NSDL (now Protean) itself
2. **NSDL (Now Protean), Mumbai**
3. **Deputy Director CEPT Chennai/FSI Team, CEPT Chennai**
4. **AD FS (Delhi) / Sr. PM SMHO**
5. **Portal Upload Team, CEPT Mysuru**
6. **Office Copy**



**F. No. FS-10/24/2022-FS-DOP**  
**Government of India**  
**Ministry of Communications**  
**Department of Posts**  
**(FS Division)**

Dak Bhawan, Sansad Marg,  
New Delhi-110001  
Dated: 22<sup>nd</sup> August, 2022.

**Subject : Amendment in Atal Pension Yojana (APY) Notification - Change in eligibility criteria - reg.**

This is in reference to the the Gazette notification dated 10th August 2022 of the Department of Financial Services, Ministry of Finance regarding **Amendment in Atal Pension Yojana (APY) Notification - Change in eligibility criteria (copy enclosed).**

2. Initially, it has been informed that as per the notification, any citizen between 18 and 40 years, who is an income tax payer, shall not be eligible to join APY from 1st October, 2022. In case a subscriber, joining APY on or after 1st October, 2022, is subsequently found to have been an income-tax payer on or before the date of application, his/her APY account shall be closed and the accumulated pension wealth till date would be given to the subscriber.

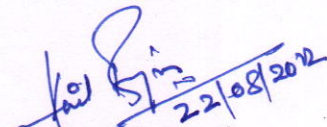
3. Now, PFRDA vide its email communication has clarified that the new notification is not applicable to existing APY subscribers/income tax-payers who have ALREADY joined APY and also it will not be applicable to prospective subscribers/income tax-payers who will be joining APY by 30th September, 2022. It is also clarified that any APY subscriber joining APY on or after 1st October, 2022, who is not an income-tax payer on the date of application, subsequently becomes an income-tax payer, his/her APY account will not be closed.

4. Accordingly, the Circles are requested to continue accepting subscribers registration forms from prospective subscribers who are income-tax payers, for opening of their APY accounts in the system till 30th September, 2022 in order to avoid any dispute/grievance.

5. The above clarification may be circulated to all concerned in the circle for compliance.

This issues with the approval of competent authority.

Encl. : As above

  
(Amit Ranjan)  
ADG (FS-I)

To,

All HOCs

Copy for kind information to :

1. Director CEPT Chennai:
2. FSI Team, CEPT Chennai
3. AD FS (Delhi) / Sr. PM SMHO
4. Portal Upload Team, CEPT Mysuru
5. Office Copy
6. PFRDA - for intimation,



# भारत का राजपत्र The Gazette of India

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CG-DL-E-10082022-238023

असाधारण  
EXTRAORDINARY

भाग I—खण्ड 1  
PART I—Section 1

प्राधिकार से प्रकाशित  
PUBLISHED BY AUTHORITY

सं. 195]

नई दिल्ली, बुधवार, अगस्त 10, 2022/श्रावण 19, 1944

No. 195]

NEW DELHI, WEDNESDAY, AUGUST 10, 2022/SHRAVANA 19, 1944

वित्त मंत्रालय

(वित्तीय सेवाएं विभाग)

अधिसूचना

नई दिल्ली, 10 अगस्त, 2022

**फा. सं. 16/1/2015-पीआर.—**अटल पेंशन योजना – भारत के राजपत्र, असाधारण, भाग-I, खंड-1 में अटल पेंशन योजना के संबंध में प्रकाशित वित्त मंत्रालय, वित्तीय सेवाएं विभाग की 16 अक्तूबर, 2015 की अधिसूचना संख्या 16/1/2015-पीआर में आंशिक परिवर्तन करते हुए, एतद्वारा, निम्नलिखित संशोधन किया जाता है:-

I उक्त अधिसूचना के पैरा 2 के अंत में निम्नलिखित को अंतःस्थापित किया जाएगा, अर्थात्:

“परन्तु यह कि 1 अक्तूबर, 2022 से कोई भी नागरिक, जो आयकर-दाता है अथवा रहा है, एपीवाई में शामिल होने के लिए पात्र नहीं होगा।”

स्पष्टीकरण: इस खंड के प्रयोजनार्थ, “आयकर-दाता पद से कोई व्यक्ति अभिप्रेत होगा जो समय-समय पर यथा-संशोधित आयकर अधिनियम, 1961 के अनुसार आयकर का भुगतान करने के लिए उत्तरदायी हो।”

II उक्त अधिसूचना के पैरा 13 के अंत में निम्नलिखित को अंतःस्थापित किया जाएगा, अर्थात्:

“यदि कोई अभिदाता, जो 1 अक्तूबर, 2022 को अथवा उसके पश्चात योजना में शामिल हुआ हो तथा तदनंतर लागू होने की तारीख अथवा उसके पहले आयकर-दाता पाया जाता है, तब एपीवाई खाते को बंद कर दिया जाएगा तथा उक्त तारीख तक संचित पेंशन धनराशि अभिदाता को वापस कर दी जाएगी।”

पंकज शर्मा, संयुक्त सचिव

**पाद टिप्पणी:** मूल अधिसूचना 16 अक्टूबर, 2015 को जारी की गई थी तथा तदनंतर 19 जनवरी, 2016 तथा 22 मार्च, 2016 की अधिसूचना के माध्यम से इसे संशोधित किया गया था।

**MINISTRY OF FINANCE**  
**(Department of Financial Services)**

**NOTIFICATION**

New Delhi, the 10th August, 2022

**F. No. 16/1/2015-PR.**—Atal Pension Yojana.— In partial modification of Ministry of Finance, Department of Financial Services Notification No. 16/1/2015-PR dated 16th October, 2015 on Atal Pension Yojana, published in the Gazette of India, Extraordinary, Part I, Section 1, the following amendment are hereby made:--

I. In the said notification at the end of para 2 the following shall be inserted, namely:-

“Provided that from 1<sup>st</sup> October, 2022, any citizen who is or has been an income-tax payer, shall not be eligible to join APY.

Explanation: For the purpose of this clause, the expression “income-tax payer” shall mean a person who is liable to pay income-tax in accordance with the Income Tax Act, 1961, as amended from time to time.”.

II. In the said notification, at the end of para 13, the following shall be inserted, namely:-

“In case a subscriber, who joined on or after 1st October, 2022, is subsequently found to have been an income-tax payer on or before the date of application, the APY account shall be closed and the accumulated pension wealth till date would be given to the subscriber.”.

PANKAJ SHARMA, Jt. Secy.

**Foot Note :** The Original Notification was issued on 16th October, 2015 and was subsequently amended by Notification dated 19th January, 2016 and Notification dated 22nd March, 2016.



### Circular Letter

File: PFRDA/03/05/1/0071/2017-PnD-APY-Part(1)

Date: 15th September 2022

To

All APY Service Providers

Dear Sir/ Madam,

**Subject: Clarification pursuant to change in the eligibility criteria for joining Atal Pension Yojana- as per DFS, MoF Notification dated 10.08.2022**

The Government of India had introduced Atal Pension Yojana (APY), with effect from 1st June 2015, pursuant to the announcement in the budget for 2015-16, in order to create a universal social security system for all Indians, especially for the poor, the under-privileged and the workers in the unorganized sector.

2. APY was notified by Government of India vide Gazette Notification dated the 16th October 2015 and amended vide notifications dated the 19th January 2016, and 22nd March 2016. Subsequently, On 10th August 2022, the amendments were made in the original notification dated 16<sup>th</sup> October 2015 (copy attached).

3. After issuance of the amendment, various queries have been received from stakeholders seeking clarification. Please find such queries and responses in the following table:

S. N.	Query	Response
1	Information in APY Subscriber Registration form	<p>Since in the APY subscriber registration form declaration regarding Income tax payee status is already available, therefore, response on the same from customers would be mandatory at the time of enrolment from 1<sup>st</sup> October, 2022.</p> <p>Also, the PoP-APYs shall ensure that the self-declaration regarding income tax payee status is mandatorily obtained from the subscribers at the time of the enrollment w.e.f 1<sup>st</sup> October, 2022 .</p> <p>Scenario 1: Income tax payee status as "YES"</p> <p>Offline mode of registration of subscriber: The subscriber registration form should be rejected and not to be processed further.</p> <p>Online mode of registration of subscriber: The system should display a pop-up message to the customers regarding</p>



		<p>their ineligibility to join APY w.r.t the amendment and not permit further to fill up information in the next fields.</p> <p>Scenario 2 : Income tax payee status as "NO"</p> <p>Offline/Online modes of registration of subscriber: Subscriber registration to be done under APY.</p>
2	If APY SP is required to take PAN or conduct any due-diligence at Bank's end to verify whether the applicant is an Income tax payer or not.	<p>Status needs to be captured by APY-SPs on the basis of self-declaration made by the customers/subscribers, at the time of registration.</p> <p>However, APY-SPs are required to do some basic due-diligence on customer-profiling with respect to the savings bank account linked/proposed to be linked with APY account, for auto-debit purpose.</p>
3	Any changes in the existing process of application received through physical mode	<p>APY-SPs are suggested to make changes in their existing APY module to ensure system-level rejection of such APY subscriber-registration forms, w.e.f October 1, 2022; wherein tax payer status of the subscriber is "Yes".</p> <p>Till the time such system-level changes are not carried out in the APY module, the APY-SPs shall ensure that only the eligible subscriber, in line to notification dated 10.08.2022 are enrolled and registered under APY.</p>
4	APY registration option provided in internet banking/mobile banking/any alternate channel.	<p>APY-SPs are required to make changes in the APY registration process in the internet banking/mobile banking/any other alternate channel.</p> <ul style="list-style-type: none"> <li>• In case, bank has already included the Income tax payer field as Yes or No. They only need to make a validation in the system, not to allow registrations of those customers under APY, who are income tax payers.</li> <li>• In case, the bank has not included the field of Income Tax payer in the internet banking/mobile banking/ any other alternate channels, as of now, then the same should be introduced from 1<sup>st</sup> October, 2022, with an option as Yes and No. If yes is selected, then the customers should not be allowed to proceed further for registration under APY.</li> </ul>
5	If customer has filed income tax returns previously, but stopped now or does not file returns at all, is he eligible for the subscription or not.	<p>No.</p> <p>Customers who have filed income tax return on or before their application for registering under APY cannot join APY. Such subscribers, if subsequently found Income Tax payer on or before date of application, their APY account should be closed and accumulated pension wealth would be given back to the subscriber.</p>



6	Today customer is a non tax payer and post subscription he starts filling returns, customer can continue with APY?	Yes. The customer should not be an income tax payer on the date of making application for registration under APY. If on a later date, he or she becomes an income tax payer, then, in that case, there shall not be any effect on their APY account. All such APY subscribers can continue their APY accounts for getting triple benefits under APY
7	Customer has income but it is under non-taxable bracket, then will he be eligible to subscribe.	Yes.
8	Process for closure of Atal Pension Scheme (APY) if a customer is found to be a taxpayer	Separate guidelines will be issued shortly.
9	If later on it is found that the customer is an Income Tax payer and his APY is to be closed. Will any penalty be levied on the customer in this regard.	No.  There will not be any penalty on subscriber for opening APY account. However, APY account of such subscriber shall be closed and accumulated pension wealth would be given back to the subscriber, as stipulated under notification dated 10.08.2022.
10	What will be the method and frequency followed by regulators for the reconciliation of Income tax payers? Will any communication be sent to customers from regulators in this regard?	Registration under APY would be on the basis of self-declaration of the customers/subscriber regarding their income-tax payer status from 1 <sup>st</sup> October, 2022. There are no other stipulations as of now.  However, further development, if any, on the subject-matter would be communicated to all APY-SPs, in due-course.
11	Continuation of the scheme by Spouse	In case of continuation of the scheme by Spouse wherein the spouse is continuing the PRAN on behalf of deceased husband/wife, the declaration of Yes or No provided on Income Tax Payer status by deceased husband/wife at the time of their registration will only be considered. The income tax payer status of the spouse will not be considered, as such APY accounts will be continued on behalf of the deceased subscriber. Thus, in case of death of subscriber, who was registered on or after 01.10.2022, the option to continue the APY account will be available to the spouse and income tax status of the spouse will not be considered.
12	Subscriber Shifting from one APY-SP to another APY-SP	The declaration given at the time of registration will be considered.
13	Applications with Income Tax payer status as "Yes" with date of application before "October 1, 2022".	With the said amendment, there is a possibility that some APY-SP/BCs might be in receipt of APY registration forms (having/not having declaration w.r.t Income Tax status) and the APY-SPs may process the subscriber-registration form for



		<p>the subscriber with Income Tax payer status as "Yes" and carrying date of application before "October 1, 2022". Such applications will be accepted for registration as date of application is prior to Oct 1, 2022.</p> <p>However, at the same time, APY-SPs should adhere to the Circular no. PFRDA/2021/31/SUP-POP/5 dated 23/12/2021 on 'Guidelines for Operational Activities- to be followed by POPs-APY for maintaining/complying to TAT w.r.t Registration of subscribers as prescribed under Schedule I .</p>
14	Any effect on existing APY subscribers or subscribers joining APY on or before 30 <sup>th</sup> September, 2022 with respect to closure of their APY accounts.	<p>No.</p> <p>All such APY subscribers can continue their APY accounts for getting benefits under APY in line to the GoI notification.</p>

(ASHISH KUMAR)

Chief General Manager





# भारत का राजपत्र The Gazette of India

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असाधारण  
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भाग I—खण्ड 1  
PART I—Section 1

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नई दिल्ली, बुधवार, अगस्त 10, 2022/श्रावण 19, 1944

No. 195]

NEW DELHI, WEDNESDAY, AUGUST 10, 2022/SHRAVANA 19, 1944

वित्त मंत्रालय

(वित्तीय सेवाएं विभाग)

अधिसूचना

नई दिल्ली, 10 अगस्त, 2022

फा. सं. 16/1/2015-पीआर.—अटल पेंशन योजना – भारत के राजपत्र, असाधारण, भाग-I, खंड-1 में अटल पेंशन योजना के संबंध में प्रकाशित वित्त मंत्रालय, वित्तीय सेवाएं विभाग की 16 अक्तूबर, 2015 की अधिसूचना संख्या 16/1/2015-पीआर में आंशिक परिवर्तन करते हुए, एतद्वारा, निम्नलिखित संशोधन किया जाता है:-

I उक्त अधिसूचना के पैरा 2 के अंत में निम्नलिखित को अंतःस्थापित किया जाएगा, अर्थात्:

“परन्तु यह कि 1 अक्तूबर, 2022 से कोई भी नागरिक, जो आयकर-दाता है अथवा रहा है, एपीवाई में शामिल होने के लिए पात्र नहीं होगा।”

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II उक्त अधिसूचना के पैरा 13 के अंत में निम्नलिखित को अंतःस्थापित किया जाएगा, अर्थात्:

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पंकज शर्मा, संयुक्त सचिव

**पाद टिप्पणी:** मूल अधिसूचना 16 अक्टूबर, 2015 को जारी की गई थी तथा तदनंतर 19 जनवरी, 2016 तथा 22 मार्च, 2016 की अधिसूचना के माध्यम से इसे संशोधित किया गया था।

**MINISTRY OF FINANCE**  
**(Department of Financial Services)**

**NOTIFICATION**

New Delhi, the 10th August, 2022

**F. No. 16/1/2015-PR.**—Atal Pension Yojana.— In partial modification of Ministry of Finance, Department of Financial Services Notification No. 16/1/2015-PR dated 16th October, 2015 on Atal Pension Yojana, published in the Gazette of India, Extraordinary, Part I, Section 1, the following amendment are hereby made:--

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“Provided that from 1<sup>st</sup> October, 2022, any citizen who is or has been an income-tax payer, shall not be eligible to join APY.

Explanation: For the purpose of this clause, the expression “income-tax payer” shall mean a person who is liable to pay income-tax in accordance with the Income Tax Act, 1961, as amended from time to time.”.

II. In the said notification, at the end of para 13, the following shall be inserted, namely:-

“In case a subscriber, who joined on or after 1st October, 2022, is subsequently found to have been an income-tax payer on or before the date of application, the APY account shall be closed and the accumulated pension wealth till date would be given to the subscriber.”.

PANKAJ SHARMA, Jt. Secy.

**Foot Note :** The Original Notification was issued on 16th October, 2015 and was subsequently amended by Notification dated 19th January, 2016 and Notification dated 22nd March, 2016.