Atal Pension Yojana (APY)

A guaranteed ₹1,000–₹5,000 monthly pension for the unorganised sector.

Guaranteed ₹1,000-₹5,000/month pension | Government-guaranteed pension

In brief

Suits	Workers in the unorganised sector aged 18–40 who want a fixed pension.
You get	A guaranteed pension of ₹1,000–₹5,000 a month from age 60.
Your money	Monthly contributions till 60, auto-debited from a savings account.
Tax	Contributions follow NPS tax rules.
Watch for	Income-tax payers cannot join (since 1 October 2022).

Key facts

Pension	Fixed ₹1,000 / 2,000 / 3,000 / 4,000 / 5,000 a month from 60
Entry age	18 to 40 years
Contribution	Age-based; e.g. ₹42–₹210/month at 18
Eligibility	Savings-account holders; income-tax payers barred (since Oct 2022)
Guarantee	Pension amount guaranteed by the Government of India

What's new

Jan 2026 The Cabinet approved continuing APY up to 2030-31, with support for promotion and gap funding. The scheme has more than 8.6 crore subscribers.

> The full guide answers 11 questions on APY, from eligibility to tax and withdrawals: merasip.com/guides/atal-pension-yojana. To talk it through, WhatsApp 60039 03737.

Sources: Business Today on the Cabinet decision (PIB).

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