

Latest Standard Operating Procedure of Atal Pension Yojana (APY) through Identified Post Offices

1. General

Any individual or existing Swavalamban Yojana subscriber who has completed 18 Years of age and is below 40 Years of Age on the day of applying can open APY account in any authorized CBS Post Office. The contribution for APY will be debited every month (if opted for monthly) or the first month of a quarter (if opted for Qtrly.) or first month of the Half Year (if opted for Half Yearly) from the subscriber Savings Account based on the Standing Instruction provided by the subscriber in APY Subscriber Registration Form. Under the APY, the subscribers would receive the fixed pension from Rs. 1000 to Rs. 5000 per month (Rs. 1000, 2000, 3000, 4000 and 5000), at the age of 60 years, depending on their contributions. The contributions would vary as per the age of the subscriber on the day of joining APY and the pension amount opted by the subscriber. In addition, Government co-contribution (50% of the total contribution or Rs. 1,000/- per annum, whichever is lower) will be made available for 5 years, i.e., from the Financial year 2015-16 to 2019-20 for the subscribers who join the scheme up to 31st March, 2016 and who are not covered by any Statutory Social Security Schemes and are not Income Tax payers. GDS employees who are members of SDBS are not eligible for APY enrollment under Swalamban Yojana. However, these GDS employees if eligible as per age criteria, can enroll as APY subscribers in addition to the membership of SDBS under normal enrollment but shall not be eligible for Government Contribution. Similarly, Departmental employees who are subscribers of NPS and eligible for APY as per age criteria can also enroll for APY but shall not be eligible for any Government contribution.

1.1 At Post Office Level, following activities are to be undertaken:

- Acceptance of Subscriber Registration Application and issuance of acknowledgement.
- Capturing of minimum registration details in APY Module.
- Handle requests for the subscribers such as Subscriber Details Modification, Issuance of Transaction Statement to the subscriber (based on request received)
- Resolve the grievances/queries of the subscribers, if any

1.2 At Nodal Office Level, following activities are to be undertaken:

- Download of PRAN Library from CRA system and updating in APY Module
- Preparation & Upload of Subscriber Registration details in the CRA system
- Receiving Response File from CRA system for Subscriber Registration
- Upload Subscriber Contribution File (SCF) in the CRA system
- Remit the contribution amount to the Trustee Bank as per the SCF uploaded in the CRA system

(For APY, Sansad Marg HO of Delhi Circle will be the Nodal Office)

2. Activities to be carried out at authorized CBS Post Offices.

2.1 CBS Post Offices are being registered as NLCC for accepting subscription to APY. In first phase, all CBS HOs were registered and list of CBS HOs with their NLCC number was sent to circles over mail from Director CBS. This is being extended to CBS SOs and will be extended to BOs under CBS Hos and SOs in a phased manner. **Therefore, any Savings Account standing at any CBS SO or HO will be eligible for subscribing in APY but registration can be accepted only at authorized CBS HOs and SOs having NLCC number. For the time being, Accounts standing at BOs attached to CBS HOs and SOs should not be accepted for APY. SOP for handling Accounts standing at BOs attached to CBS SOs and HOs will be circulated separately.**

2.2 Any Postal Official (including GDS attached to any CBS HO or SO) can pursue either a depositor having Savings Account in any EDBO/SO/HO migrated to CBS Platform or any Indian Citizen who is ready to open a Savings Account in any such post office which is migrated to CBS, to fill Atal Pension Yojana (APY) Subscriber Registration Form to get Guaranteed Pension after attaining age of 60 Year by paying Monthly/quarterly/half Yearly contribution as given in the attached table. Any existing Swavalamban Yojana Subscriber can also apply for APY registration on the prescribed form for Swalamban Yojana Subscriber. GDS who have already enrolled for SBDS and are in the age bracket of 18-40 years should be encouraged to join APY as a fresh subscriber as there is no guaranteed Pension in SBDS but in APY, Pension is guaranteed.

2.3 It has to be ensured that the Savings Account holder or Indian Citizen who wants to open new savings account for this purpose has already completed 18 Years of Age but not yet completed 40 years of Age (as per Date of Birth mentioned in any of the KYC Documents showing date of birth). The Account Holder has the option to select Pension Amount of his/her choice between Rs.1000/-, 2000/-, 3000/-, 4000/- and 5000/- per month. Contribution amount (monthly/Qtrly/Half Yearly) can be seen from the attached table.

2.4 First Contribution amount (as per table) will be deducted from the Savings Account Balance on the day of successful registration. For, subsequent contribution, the Savings Account Holder should be pursued to maintain balance (minimum balance+ Contribution amount as per table) in his/her Savings Account on any working day of the month (if contribution is to be deducted monthly) or any working day of the first month of a quarter i.e January or April or July or October (if contribution is to be deducted quarterly) or any working day of the first month of a Half Year i.e April or October (if contribution is to be deducted Half Yearly as half year in APY starts from April to Sept. and Oct. to March every year). If sufficient balance will not be available in Savings Account in the required month, penalty fee will (@Rs.1/- per Rs.100/- contribution per month) will be added to the amount of contribution be charged and deducted from the Savings Account.

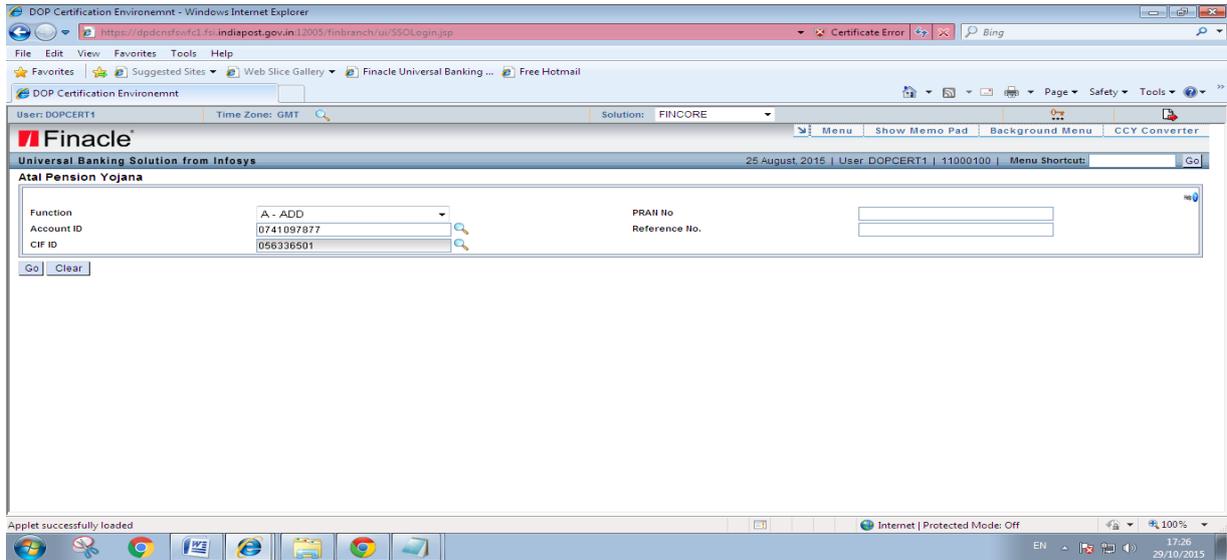
2.5. Postal Official (including GDS) who collects APY Subscriber Registration Form has to ensure that the depositor is above 18 Years and below 40 Years of age and has filled all fields with * mark. The official will fill his/her own details in the Form at “ To be filled by the official who collects form” part of the form and sign to become eligible for incentive. Incentive will be payable only on the successful registration of the subscriber.

2.6 When any POSB Account Holder or new customer attends post office either directly or through any messenger, Counter PA has to very carefully examine the Subscriber Registration Form and see that all the mandatory fields are filled by the depositor/customer. If Form is received through a Postal Official who has already filled details for becoming eligible for incentive, the Counter PA or BPM has to countersign the Form with name, designation, office of posting and HO from where pay is drawn to become eligible for incentive of their part.

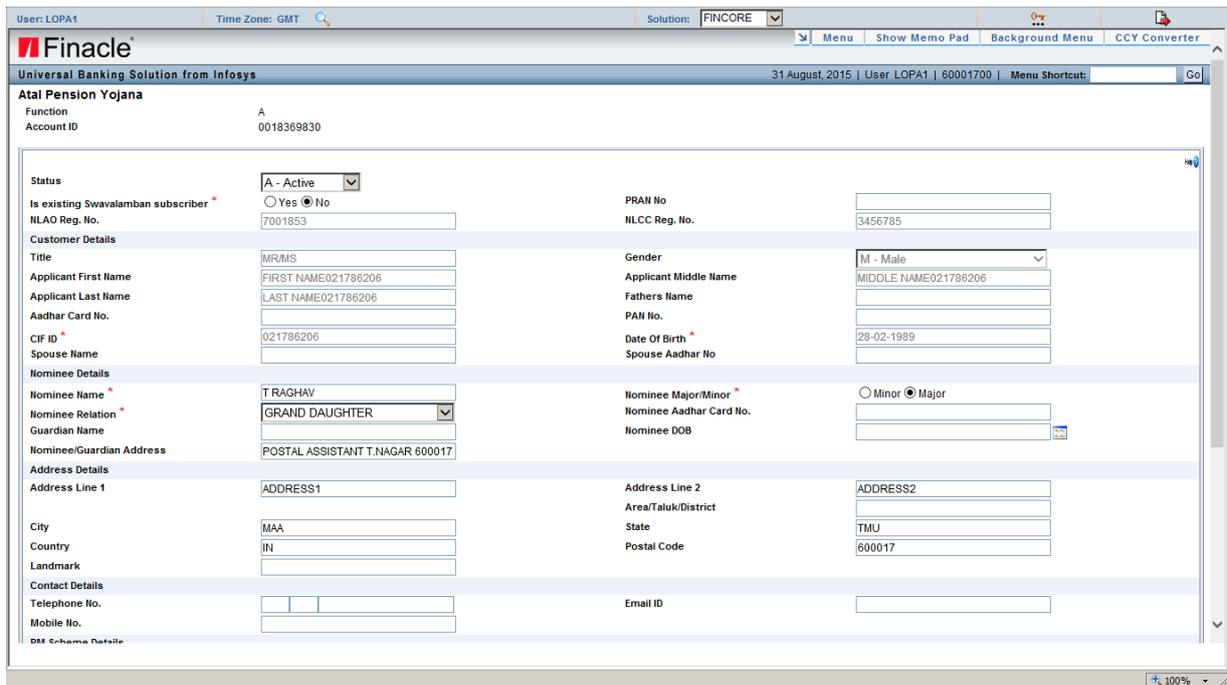
2.7 Counter PA or Designated PA (CPA) at SO/HO will receive Subscriber Registration Forms for APY or Subscriber Registration Form of Swavalamban Yjana Subscribers either at the Counter or from other Postal Officials. Before doing data entry into the Finacle menu CAPY, CPA will go to IES menu and verify signatures on the Form (if depositor is literate) and tally signatures with signatures in Finacle. If signatures are tallied, he will invoke Finacle menu CAPY and select functions as ADD. Then enter Account Number in the relevant Field as shown in the below screen shot:-

The screenshot displays the Finacle Universal Banking Solution interface for Atal Pension Yojana. The browser window shows the URL <https://dpcert1swfcl.fsi.indiapost.gov.in:12005/finbranch/ui/SSOLogin.jsp>. The application header includes 'Finacle Universal Banking Solution from Infosys' and 'Atal Pension Yojana'. The main form area contains fields for 'Function' (set to 'A - ADD'), 'Account ID' (0741097877), 'PRAN No.', and 'Reference No.'. There are 'Go' and 'Clear' buttons at the bottom left of the form area. The status bar at the bottom indicates 'Applet successfully loaded' and 'Internet | Protected Mode: Off'.

2.8 All account holders of Joint'B' account can apply for registration with same Savings Account number but Account holders of Joint 'A' type of account are not eligible for registration through same Savings Account. In case any of the joint account holder of a Joint'B' type of Savings Account applies for registration, CPA, in addition to Account number, has to enter CIF ID of the account holder also who wants to enroll for APY as shown in the below screen shot:-



CPA will click on "GO" and following fields will be auto-populated:-



User: LOPA1		Time Zone: GMT		Solution: FINCORE	
Applicant Last Name	LAST NAME:021786206	Fathers Name			
Aadhar Card No.		PAN No.			
CIF ID *	021786206	Date Of Birth *	28-02-1989		
Spouse Name		Spouse Aadhar No			
Nominee Details					
Nominee Name *	T RAGHAV	Nominee Major/Minor *	<input type="radio"/> Minor <input checked="" type="radio"/> Major		
Nominee Relation *	GRAND DAUGHTER	Nominee Aadhar Card No.			
Guardian Name		Nominee DOB			
Nominee/Guardian Address	POSTAL ASSISTANT T.NAGAR 600017				
Address Details					
Address Line 1	ADDRESS1	Address Line 2	ADDRESS2		
City	MAA	Area/Taluk/District			
Country	IN	State	TMU		
Landmark		Postal Code	600017		
Contact Details					
Telephone No.		Email ID			
Mobile No.					
PM Scheme Details					
Pension Amount *	<input checked="" type="radio"/> 1000 <input type="radio"/> 2000 <input type="radio"/> 3000 <input type="radio"/> 4000 <input type="radio"/> 5000	Age at time of Enrollment	26		
Penalty Overdue	0	SMS subscription flag	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Premium Amount	82	Application Date *	31-08-2015		
Place of Application *	THYGARAYANAGAR	Income Tax Payer	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Overdue Int / Govt. Contribution *	0	Remarks	NO REMARKS		
Arrears Remarks	NO ARREARS	Frequency of Installment *	M - Monthly		
Bank Name *	DOP	Branch Name	THYGARAYANAGAR H.O		
Bank MICR Code		Branch IFSC Code			
Subscriber's Bank A/c Type		SI Date *	1		
Premium Overdue	0	Beneficiary of other social security schemes	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Next Premium Due Date	01-09-2015				

2.9 If any of the mandatory field is not auto-populated or date of birth is populated as 1.7.1960 and Gender as OTHERS, PA has to go to CCRC to modify the CIF. While modifying CIF, user has to modify date of Birth as written on the Subscriber Registration Form, Correct the Gender, enter Mobile Number, E mail ID, Aadhar Number etc. and Supervisor has to verify the CIF Modification. Once this is done, PA will again go to the CAPY and enter Account Number and CIF ID (in case of Joint Account) to get all these fields Auto-Populated.

2.10 CPA has to ensure that account stands in any CBS Post Office i.e SO or HO (**not in BOs attached to CBS SO or HO**) and fill the following fields from the Subscription Registration Form as shown below:-

(a) If Married is ticked in the Form, Spouse (husband or wife) name entered in the Form has to be entered in the SPOUSE NAME field. In the field Nominee Name, name of spouse has to be entered and in the field, Nominee Relationship, Wife or Husband has to be selected.

(b) CPA should note that Nomination is mandatory. If subscriber is unmarried, he/she has to fill nominee name and relationship in the form. From the Form, CPA has to fill the details of nominee. If depositor has already made nomination in Savings Account, that will be populated but these fields will be in editable form and CPA has to replace the nominee details as mentioned in the Subscription Form.

- (c) Date of birth is a mandatory field and will be populated from CIF level. If it is shown as 1.7.1960, it should be first corrected in CIF Modification as mentioned above.
- (d) Guardian's name is mandatory if nominee is minor. CPA has to see the date of birth mentioned in the Form for minor and enter Guardian Name mentioned in the Form in the relevant field.
- (e) Income Tax Payer Field will be shown as "NO" by default. CPA has to see the tick mark entered in the Form in the relevant row and if it is ticked as "Yes", CPV has to change this field to "Yes".
- (f) In the field "Pension Amount", CPA has to select the amount of pension as selected by the subscriber in the form.
- (g) CPA has to select Frequency of Installment in the relevant field i.e Monthly/Qtrly/Half Yearly based on the Frequency of Contribution selected by the Subscriber in the Form. CPA should not select the frequency of "Yearly" in the system.
- (h) Based on this selection, system will display the contribution. Customer/depositor may be told that this amount will now be debited from his/her account and for subsequent period, he/she has to keep this amount in the savings account over and above the minimum balance.
- (i) There is a field of "Beneficiary of other Social Security Scheme" and default value is "NO". CPA has to see the subscription form and if subscriber has ticked as "Yes", the CPA has to modify the same to "YES" in the relevant menu.
- (j) After entering all the data, CPA has to click in "VALIDATE" button. If any mandatory field is still not filled or populated, system will go to that field. Once system validate, the CPA has to click on "SUBMIT" and handover the Form to Supervisor.
- (k) Supervisor will go to CAPY menu and select the function as "Verify". All the data fed by CPA will be displayed. Supervisor should tally the data fed by CPA with the Form and click on Submit. At this time, contribution amount will be debited from Savings Account and PRAN No. will be generated and added in the data.
- (l) Supervisor will note down PRAN NO. on the top of the form and sign in the portion "FOR OFFICE USE" and put his/her designation stamp.

(m) CPA will go to CAPY and inquire with the account number. He/she can see all the data including PRAN No. on the screen. CPA will fill the ACKNOWLEDGMENT portion of the Form from the data and place the same before Supervisor for signature and stamp.

(n) CPA will cut the acknowledgment portion and hand over to the subscriber or who brought the form. In case of BOs, Acknowledgment portion will be sent through BO Slip.

(o) Subscription Registration Form should be kept in the Guard File of A4 size and preserved with Supervisor.

(p) If Form presented is of Swavalamban Yojana Subscriber, User will click of the relevant field as YES and enter PRAN number in the relevant field.

2.11 Accounting of the Amount Deducted.

(a) Amount deducted for the new registration will be shown in the SB LOT and SB Consolidation as withdrawal in the CBS HO where entry is made.

(b) CPA will go to HFINRPT and generate report POST OFFICE REPORT OF SOCIAL SECURITY SCHEMES by selecting date and scheme type as APY to see the total amount collected under APY and mention the amount in SB Cash to tally the accounts.

(c) For subsequent deposits, an Auto Debit batch will run from 1st January 2016 at all CBS Offices on daily basis which will deduct the required amount from Savings Account of the subscriber (as and when balance is there in the account). This amount will not be included in the SB LOT and Consolidation of the SOL where account stands instead, it will be accounted at Sansad Marg HO. A report has been configured in HFINRPT which will show the account numbers from which amount is debited. This Auto Credit report need to be generated by CBS Offices as and when required and this amount should not be accounted in the SB Withdrawal and APY Deposit.

(d) This amount debited from Savings Accounts through batch will be accounted at Sansad Marg HO by tallying the same with the extraction batch. As and when any depositor/customer comes for inquiry about the contribution deducted, CPA of any CBS Post Office can go to HACLI and provide information to the deduction to the customer.

(e) If any customer wants ledger copy of the APY Account, CPA has to go the NSDL Web Site and generate the same. This can be saved in the desktop and print out can be given to customer free of cost. **Detailed procedure for this is attached with the SOP.**

2.12 Process for claiming INCENTIVE for handling APY.

(a) At CBS HO, all Forms presented at the HO Counter and successfully accepted would be handed over to designated PA(s) who will enter these forms in MS Excel in the following format:-

Headers

Date-

Scheme:-APY

Data to be entered:-

Sl.No., Account Number, Name/Designation/Office of Posting/HO from where pay is drawn of Postal Employee including GDS who collected Form.

At the end:- Total No. of Forms

(d) Special Monitoring Cell at each CBS HO at the end of each Year will prepare incentive bill of APY showing no. of forms collected by each Postal Official (including GDS) and amount of incentive against each official or set of officials before 15th April of each Year. Format of Incentive Bill is given Below:-

Year

Name of Postal Official (including GDS)

No. of Forms collected/Handled in the Year

Amount of incentive

Total Number of Forms collected in the Year

Amount of incentive of HO Monitoring Cell

e) This bill will be sent to Divisional Head who will issue sanction against the Incentive Head of Account subject to availability of funds (will be circulated in Accounting Procedure) and sent

back to HO. Divisional Office will send yearly statistics to its RO/HO by 20th of April alongwith its Incentive Bill to RO/CO. RO will maintain yearly statistics of the Divisions under it and issue sanction of incentive bill of DO subject to availability of funds under relevant head of account. RO will send its yearly data to CO by 30th of April of the Year which will issue sanction of incentive Bill of RO subject to availability of funds under relevant head. CO will maintain data of Forms collected by all the Regions and issue sanction of Incentive for its own staff subject to availability of funds under relevant head. CO will send yearly statistics of Forms collected and incentive sanctioned to F.S Division of Directorate and DAP by first week of the month of May.

(f) On receipt of Sanction from Divisional Head, Accounts Branch of HPO will prepare Incentive Payment Bills for the staff and charge these bills (after payment) in the APY Incentive. (Accounting Head will be circulated in accounting procedure).

(g) F.S Division of Directorate would maintain statistics of Forms Collected by all the Circles and raise its incentive bill to Delhi Circle which will issue sanction from the relevant head.

(h) DAP will issue sanction of Incentive Bill for its own staff engaged for this activity and book the amount under APY Incentive head.

(i) DDG(PAF) Directorate, on yearly basis, collect information from DAPs on number of new APY Accounts Opened, number of live APY Accounts as on 31st March, Amount of APY Contribution Collected, Amount of APY Contribution sent to PFRDA. PA Wing will intimate these figures to FS Division which will raise the claim to PFRDA for release of APY Account handling charges. Once this amount is credited into Sansad Marg HO remittance account, intimation will be sent to DDG(PAF) and PAO(Delhi) for booking the incentive amount i.e Rs.60/- per new account opened into Incentive Head of Account and remaining in the income head of the Department (accounting heads shall be intimated through Accounting procedure). PA wing will issue sanction of its own incentive bill.

2.13 Activities to be carried out at Nodal Office i.e Sansad Marg HPO (Delhi Circle) .

(a) Sansad Marg HO (designated PA/SA) will run APYX1 batch job at 1015 AM in the morning for the batch date of previous day. After getting extraction file of Registration, it will be first uploaded into Off Line NSDL Utility. If there is any error, it will be rectified either at

Sansad Marg HO or by relevant Post Office through respective CPC (by CPC Delhi) or by Infosys L2 Team through a Meops Ticket raised by CPC Delhi.

(b) Once the file become error free, it should be uploaded into NSDL website. After getting success message, in CUUTR menu, registration flag has to be updated and verified. After this, Sansad Marg user has to run APYX2 batch job for subscription. After getting extracted file, again this has to be uploaded into Off Line NSDL Utility. If there is any error, process given in point (d) has to be followed. Once, file becomes error free, it has to be uploaded into NSDL Web Site. After successful upload, a NEFT/RTGS Challan is generated from the NSDL site.

(c) User has to go to CUUTR and update subscription flag and verify the same. NEFT/RTGS Challan has to be given to Treasurer for remittance of APY collection to Trustee Bank of PFRDA (Axis Bank). Treasurer will account for the amount as Drawn from Bank and APY Collections Remitted to Trustee Bank of PFRDA (Axis Bank). For its own collections, Sansad Marg HO will account for the amount as mentioned in para 2.11 (b).

(d) For subsequent contribution, Sansad Marg HO will generate a CUUTR report from Finacle. This will show total amount collected through Auto Credit Batch and new registrations. Sansad Marg user will run AYX3 batch Job and after getting extraction file, this has to be uploaded into offline NSDL utility. Once it is error free, it has to be uploaded into NSDL Web site. After successful, upload, another Challan will be generated by NSDL system. Amount of both the challans will be equal to the amount shown in CUUTR Report. Separate NEFT/RTGS has to be sent for this subsequent contribution to Trustee Bank of PFRDA (Axis Bank) by the Treasurer. Amount remitted for subsequent contribution will be shown as SB W/D and APY Collection (Accounting Head will be given by PAF Division of Directorate through accounting procedure) and Drawn From Bank and APY Contribution Remitted to Trustee Bank of PFRDA (Axis Bank) at Sansad Marg HO.

(e) Accounting Heads of APY Collection and APY income (to be received from PFRDA on annual basis) are to be created and intimated by PA Wing of Directorate through Accounting procedure.