

APY CITIZEN'S CHOICE CAMPAIGN (H1P1, FY 2026-27)

from 1st June, 2026 – 31st July, 2026-reg

In order to take forward the objective of covering all eligible populations under the APY, PFRDA has launched the APY CITIZEN'S CHOICE Campaign for SLBCs/UTLBCs & LDMs. The Campaign is aimed at Lead District Managers. This Campaign provides an opportunity to gain early lead in achieving the annual targets and securing a higher ranking.

About the Campaign

With the sustained and coordinated efforts of Banks and the Department of Posts (DoP), total gross enrolments under APY surpassed 9.17 crore as of 31 May 2026. During FY 2025–26, over 1.35 crore new subscribers were added, making it the highest-ever enrolments achieved in a FY.

Building on the last year's performance, FY 2026-27 has also begun on a high note, with the highest-ever enrolments recorded in April and May, and the fastest enrolments of 20 lakh subscribers—a testament to the unwavering dedication of banks, DoP, and their teams in expanding the APY reach across the country.

The "APY CITIZEN'S CHOICE" campaign is primarily focused on maximizing the number of Atal Pension Yojana accounts by leveraging the extensive branch network of all banks in every district and state throughout India. PFRDA recognizes and values the efforts of the top performers who work diligently towards the expansion of the APY and play a crucial role in elevating the scheme to new heights.

Targets

Bank Category-wise Targets envisaged under the campaign are as under,

Particulars	Minimum APY Accounts per Branch
Public Sector Banks	20
Regional Rural Banks	20
Major Private Banks (HDFC, Axis, ICICI & IDBI)	16
Other Private Banks	10
Small Finance Banks	15
Cooperative Banks	5

All LDMs under their jurisdiction to allot the targets to bank branches, disseminate the information and follow up with the banks to achieve the minimum targets.

Rewards and Recognition

Top 10 LDMs, in our SLBC, who achieve the minimum targets will be felicitated with “Award/Certificate of Excellence” subject achievement of minimum envisaged target.

The remaining LDMs who achieve minimum qualifying target but did not qualify for awards will be rewarded with "Certificates of Excellence".