



# APY CITIZEN'S CHARTER

## A COMMITMENT FOR PROVIDING SERVICES BY THIS BANK-BRANCH

### I. OPENING OF NEW APY ACCOUNT

- Explaining the benefits and features of APY to all potential APY Subscribers between age of 18 and 40 years.
- Providing APY Subscriber Registration Form to the potential APY subscribers for enrolment
- Providing Acknowledgement receipt and Subscriber Information Brochure to the subscribers while opening of APY account.
- Providing E-PRAN CARD after opening of APY account.
- Explaining the benefits and features of APY to the eligible family members of existing subscribers (spouse and children) and facilitating them to open APY accounts.
- Informing subscribers to maintain sufficient balance equivalent to the contribution amount as per the selected frequency of auto-debit, in their savings bank account.

### II. SERVICES UNDER ACCUMULATION PHASE

- Providing Statement of Accounts upon request by the APY subscriber.
- Providing APY Subscriber Modification Form for changes related to:
  - (i) Change/Correction in Nominee /Spouse details,
  - (ii) Change / Correction in Frequency,
  - (iii) Change/Correction in Date of Birth,
  - (iv) Up-gradation / Down-gradation of Pension Amount,
  - (v) Change of Bank/APY Service Provider
- Updating current details of the Bank account in the APY account.
- Providing assistance in calculating overdue lump-sum amount, in case of Upgradation of Pension amount and estimated amount to be credited in SB accounts, in case of Down-gradation.

- Informing APY subscribers on importance of persistency of the APY account and assistance in calculating overdue amount and late fee, in case of irregular APY accounts.
- Ensuring resolution of the grievance of the subscriber, within the timelines as prescribed in the regulations.

### III. EXIT UNDER APY

- Providing form for Voluntary Exit Form under APY.
- Providing Account Closure Form (Death Case)/ Spouse to Continue under APY, in cases of death of existing APY subscribers.
- Informing subscriber to the APY subscribers to close SB account once APY funds out of exit are credited to the account.

### IV. NPS SWAVALAMBAN AND APY

- Informing existing NPS Lite-Swavalamban subscribers, who are currently in the eligible age group of 18-40 years for migration to Atal Pension Yojana.
- Processing of the migration request received from eligible subscribers and ensuring successful migration from NPS Lite-Swavalamban to APY with balance outstanding of NPS Lite-Swavalamban.

### V. INFORMATION ON APY APP, ITS DOWNLOAD & BENEFITS

- Informing the features and benefits of APY App of NSDL, and also its availability on Play Store.

### VI. CONTACT DETAILS

- **For raising Grievances of APY :**  
[www.npsra.nsdl.co.in](http://www.npsra.nsdl.co.in)>>Home>>select: NPS Lite
- **APY Help Desk (Toll Free) of PFRDA :** 1800 110 069
- **PFRDA website :** [www.pfrda.org.in](http://www.pfrda.org.in)