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## ATAL PENSION YOJANA(APY) For RRB PO & Clerk Mains 2024

### Upcoming Session

- 1.PM Mudra Yojana
- 2.PM Jan Dhan Yojana
- 3.Electric mobility promotion scheme
- 4.PM Sharam Yogi Maandhan Yojana
- 5.Ayushman Bharat PM Jan Arogya Yojana
- 6.PM Suraksha Bima Yojana
- 7.PM Jeevan Jyoti Bima Yojana
- 8.Atal Pension Yojana
- 9.PM Suoyda scheme
- 10.PM Jan awas Gramin Yojana
- 11.PM Matsya sampda
- 12.Production Link Incentive
- 13.Lakhpati Didi Scheme

**Pradhan Mantri Mudra Yojana 2024**

प्रधानमंत्री मुद्रा योजना 2024

Bilingual With Details  
1 to 2 Question in Upcoming Exams  
For All Upcoming Exams  
Live at 8 Pm

**Electric Mobility Promotion Scheme (EMPS) 2024**

इलेक्ट्रिक मोबिलिटी प्रमोशन स्कीम 2024

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## ATAL PENSION YOJANA(APY) For All Upcoming Exams 2024

<ul style="list-style-type: none"><li>• <b>Launched :-</b></li><li>• शुभारंभ:-</li></ul>	<ul style="list-style-type: none"><li>• 9 May 2015 from Kolkata (The scheme is being implemented with effect from 1st June 2015.)</li><li>• 9 मई 2015 को कोलकाता से (यह योजना 1 जून 2015 से लागू की जा रही है।)</li></ul>
<ul style="list-style-type: none"><li>• <b>Launched by:-</b></li><li>• लॉन्च किया गया:-</li></ul>	<ul style="list-style-type: none"><li>• Prime Minister Narendra Modi</li><li>• प्रधान मंत्री नरेंद्र मोदी</li></ul>
<ul style="list-style-type: none"><li>• <b>Under :-</b></li><li>• अंडर:</li></ul>	<ul style="list-style-type: none"><li>• Ministry of Finance</li><li>• वित्त मंत्रालय</li></ul>
<ul style="list-style-type: none"><li>• <b>Administered by:-</b></li><li>• प्रशासित:-)</li></ul>	<ul style="list-style-type: none"><li>• Pension Fund Regulatory and Development Authority(PFRDA)</li><li>• पेंशन फंड नियामक और विकास प्राधिकरण</li></ul>

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- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>• Age Limit :-</li><li>• आयु सीमा :-</li></ul> | <ul style="list-style-type: none"><li>• 18-40 years</li><li>• 18-40 वर्ष</li></ul> |
|--|--|

- The scheme is open for Indian citizen only.
- यह योजना केवल भारतीय नागरिकों के लिए खुली है।

## What is Atal Pension scheme?

- ✓ Atal Pension Yojana is a pension scheme under the government of India. This scheme is replaces the Swavalamban Yojana and was established to provide to old age income security to the workers belonging to the unorganised sector.
- ✓ अटल पेंशन योजना भारत सरकार के अधीन एक पेंशन योजना है। यह योजना स्वावलंबन योजना की जगह लेती है और असंगठित क्षेत्र के श्रमिकों को वृद्धावस्था आय सुरक्षा प्रदान करने के लिए स्थापित की गई थी।

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- From 1st October, 2022, any citizen who is or has been an income-tax payer, is not eligible to join APY.
- 1 अक्टूबर, 2022 से कोई भी नागरिक जो आयकर दाता है या रहा है, APY में शामिल होने के लिए पात्र नहीं है।

What is the benefit of this scheme?

- ✓ Subscribers would receive the guaranteed minimum monthly pension of Rs. 1000 or Rs. 2000 or Rs. 3000 or Rs. 4000 or Rs. 5000 at the age of 60 years.
- ✓ सब्सक्राइबर्स को रुपये की गारंटीकृत न्यूनतम मासिक पेंशन प्राप्त होगी। 1000 या रु. 2000 या रु. 3000 या रु. 4000 या रु. 60 वर्ष की आयु में 5000 रु.

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- In case of premature death of subscriber (death before 60 years of age), spouse of the subscriber can continue contribution to APY account of the subscriber, for the remaining vesting period, till the original subscriber would have attained the age of 60 years.
- ग्राहक की असामयिक मृत्यु (60 वर्ष की आयु से पहले मृत्यु) के मामले में, ग्राहक का जीवनसाथी, शेष निहित अवधि के लिए, ग्राहक के एपीवाई खाते में योगदान जारी रख सकता है, जब तक कि मूल ग्राहक 60 वर्ष की आयु प्राप्त नहीं कर लेता।

Mode of Contribution Contribution :-

- ✓ Subscribers can make contributions to APY on monthly/ quarterly / half-yearly basis.
- ✓ अभिदाता एपीवाई में मासिक/तिमाही/छमाही आधार पर योगदान कर सकते हैं।

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How many accounts can be opened by a subscriber?

- A subscriber can open only one APY account and it is unique. Multiple accounts are not permitted.
- एक ग्राहक केवल एक APY खाता खोल सकता है और यह अद्वितीय है। एकाधिक खातों की अनुमति नहीं है।

Status:-

- As per the Ministry of Finance Report the total enrollment under Atal Pension Yojana has crossed 6 crore 44 lakh as on 20 March 2024. The scheme enrolled more than 1 crore 23 lakh new subscribers in the Financial Year 2023-24.
- वित्त मंत्रालय की रिपोर्ट के अनुसार 20 मार्च 2024 तक अटल पेंशन योजना के तहत कुल नामांकन 6 करोड़ 44 लाख को पार कर गया है। इस योजना ने वित्तीय वर्ष 2023-24 में 1 करोड़ 23 लाख से अधिक नए ग्राहक नामांकित किए हैं।

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MCQ BASED ON ATAL PENSION YOJANA(APY) □

**Q1. Atal Pension Yojana launched in ?**

Q1. अटल पेंशन योजना कब शुरू की गई?

A)2014

B)2015

C)2016

D)2017

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Answer:- B [9 May 2015]

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Q2. Atal Pension Yojana being implemented from?

Q2. अटल पेंशन योजना कहाँ से लागू की जा रही है?

A)1st June 2015

B)1st April 2015

C)1st May 2015

D)1st July 2015

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Q3. Atal Pension Yojna, is administered by which organisation?

Q3. अटल पेंशन योजना, किस संगठन द्वारा प्रशासित है?

- A) SIDBI
- B) PFRDA
- C) NABARD
- D) IRDAI

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Q4. The Atal Pension Yojana was previously known as\_ ?

Q4. अटल पेंशन योजना को पहले\_के नाम से जाना जाता था?

- A) Swabhim Yojana
- B) Swavalamban Yojana
- C) Saksham Yojana
- D) Sampoorna Yojana

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**Q5. What is the age criteria under the APY ?**

Q5. APY के तहत आयु मानदंड क्या है?

- A) 18-40
- B) 18-50
- C) 18-55
- D) 18-70

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**Q6. Atal Pension Yojana Define as:-**

Q6. अटल पेंशन योजना की परिभाषा इस प्रकार है:-

- A) It is a Pension scheme focused on all citizens in the reorganized sector.
- B) It is a Pension scheme focused on Female citizens in the rural sector.
- C) It is a Pension scheme focused on all citizens in the unorganised sector.
- D) It is a Pension schemes focused on only BPL subscriber

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Q7. In Atal Pension Yojna contribution can be done ?

- 1.Monthly
- 2.Quarterly
- 3.Half- Yearly
4. Yearly

Choose the correct option

- A)only 2,3&4
- B)only 1,2&3
- C)1,3&4
- D)3&4

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Answer:- B[In APY contribution can be Monthly, Quarterly or Half-Yearly basis]

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Q8. What will be the minimum monthly pension payable to the subscriber under Atal Pension Yojana?

Q8. अटल पेंशन योजना के तहत ग्राहक को देय न्यूनतम मासिक पेंशन क्या होगी?

- A)Rs.1000
- B)Rs.1500
- C)Rs.2000
- D)Rs.3000

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Answer:- A [Monthly Pension of either ₹1000/-, ₹2,000/- ₹3,000/- , ₹4,000/- or ₹5,000 would be paid to the subscriber after he attains the age of 60 years]

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**Q9. Atal Pension Yojana is a?**

- A) Life Insurance Scheme
- B) Accidental Insurance Scheme
- C) Pension Scheme
- D) Group Insurance Scheme

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Q10. Atal Pension Yojana service providers comprises of ?

Q10. अटल पेंशन योजना सेवा प्रदाताओं में शामिल हैं?

- A) Private sector banks
- B) Regional Rural Banks
- C) Department of post
- D) All of the above

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Answer:-D

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Q11. APY is open to all citizens of India who have a?

प्रश्न11. APY भारत के उन सभी नागरिकों के लिए खुला है जिनके पास?

- A) Saving Bank Accounts
- B) Current Bank Accounts
- C) Only poor and under privileged
- D) None of the above

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Q12. Under Atal Pension Yojana, Central Government would contribute 50% of the total contribution or Rs. \_\_per annum whichever is lower, to eligible subscribers?

प्रश्न12. अटल पेंशन योजना के तहत, केंद्र सरकार पात्र ग्राहकों को कुल योगदान का 50% या रु. \_\_\_\_\_ प्रति वर्ष, जो भी कम हो, योगदान देगी?

- A)Rs.2000
- B)Rs.5000
- C)Rs.1000
- D)Rs.1500

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**Q13. How many APY accounts a citizen can open?**

Q13. एक नागरिक कितने APY खाते खोल सकता है?

- A)only one
- B)only two
- C)only three
- D)No limit

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Q14. Who among the following will be the default nominee in case of a married person joining Atal Pension Yojana?

Q14. अटल पेंशन योजना में किसी विवाहित व्यक्ति के शामिल होने की स्थिति में निम्नलिखित में से कौन डिफ़ॉल्ट नामांकित व्यक्ति होगा?

- A) Parents
- B) Spouse
- C) Elder Child
- D) Younger Child

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Q15. The age of exit and start to pension under Atal Pension Yojana would be?

प्रश्न 15. अटल पेंशन योजना के तहत पेंशन छोड़ने और शुरू करने की उम्र क्या होगी?

- A)40 years
- B)50 years
- C)60 years
- D)55 years

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**Q16. How the subscriber's contributions to Atal Pension Yojana (APY) shall be made?**

Q16. अटल पेंशन योजना (एपीवाई) में ग्राहक का योगदान कैसे किया जाएगा?

A)By Cash

B)By Cheque

C)through the facility of auto debit of the prescribed contribution amount from the saving bank account

D)All of the above

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Q17. Discontinuation of payments of contribution amount for a continuous period of \_\_\_ months will lead to Atal Pension Yojana account getting closed?

Q17. लगातार \_\_\_ महीने की अवधि के लिए अंशदान राशि का भुगतान बंद करने से अटल पेंशन योजना खाता बंद हो जाएगा?

- A)12 months
- B)6 months
- C)24 months
- D)18 months

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Answer:- C[After 12 months account will be deactivated. After 24 months account will be closed.]

[12 महीने के बाद खाता निष्क्रिय कर दिया जाएगा। 24 महीने के बाद खाता बंद कर दिया जाएगा।]

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## Question for You

Q18. How many enrollments had taken place under Atal Pension Yojana till the date of 20 March 2024?

प्रश्न18. 20 मार्च 2024 तक अटल पेंशन योजना के तहत कितने नामांकन हुए थे?

- A)6.44 crore
- B)5.43 crore
- C)7.25 crore
- D)4.67 crore

Type Your Answer in Comment Section

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