

### Atal Pension Yojana - Operational Governance Matrix

S. No.	Type of Issues related to APY Account	Broad classification of Issues related to APY Account	Requirement of Subscribers	Mode of resolution of Subscriber's Issues
<b>Nature of Issue-Financial</b>				
1	Closure of APY Account.	Related to withdrawal of corpus	APY subscriber requesting to close APY account or voluntarily exit from APY Scheme.	<ol style="list-style-type: none"> <li>1. APY-Service Provider (APY-SP) should obtain a written request from the subscriber.</li> <li>2. After due verification of the request, APY-SP should forward the request to NSDL-CRA.</li> <li>3. Once the letter of confirmation is received from APY-SP, CRA will take further action for closure of the account.</li> <li>4. APY-SPs may contact CRA at <a href="mailto:apyclaimassist@nsdl.co.in">apyclaimassist@nsdl.co.in</a> for any further assistance with regards to closure of APY account.</li> </ol>
2	APY Contribution not deducted from SB Account, Contribution deducted from SB account but not credited in APY Account, Wrong amount deducted & Credit not reflecting in APY account for latest contribution made	Contribution amount made by subscriber not reflecting in APY account	APY subscriber complaining that contribution is not deducted or incorrectly deducted from their SB Account to their APY account.	Since the amount is auto debited from subscriber's SB account, APY-SP should check the contribution details and upload the correct contribution towards subscribers APY account. If the error in contribution amount is due to incorrect capturing of Date of Birth etc., then the APY-SP should provide details of the same to CRA for rectification.
<b>Nature of Issue- Non-Financial</b>				
3	PRAN kit not received & PRAN card not received.	PRAN Card Related.	APY subscribers complaining about non receipt of PRAN Kit (PRAN card and I-PIN/T-PIN).	Currently, there is no provision to issue PRAN card/I-PIN/TPIN to the subscribers registered under Atal Pension Yojana (APY) scheme.
4	Statement of Transaction (SOT) for APY account not received.	Statement of Transaction of APY account Related (SOT).	APY subscribers have not received Statement of Transaction (SOT). They may also request for Statement of Transaction (SOT).	<ol style="list-style-type: none"> <li>1. Statements of Transactions (SOT) are sent to APY subscribers on a yearly basis by CRA to their registered address.</li> <li>2. However, if the subscriber has not received the Statement of Transaction , APY-SPs can also log into CRA website and print the Transaction Statement of the subscribers who are mapped with the APY-SP.</li> </ol>

Sr. No.	Type of Issues related to APY Account	Broad classification of Issues related to APY Account	Requirement of Subscribers	Mode of resolution of Subscriber's Issues
5	Incorrect or Non timely Updating of subscriber details in their APY Account	Incorrect Processing of APY Subscriber Details	APY subscriber requesting to update the details in their APY account.	APY-SP can log into CRA website and update the subscribers details like address/nomination/bank details/mobile number/email ID etc. of the subscribers who are mapped to the APY-SP.
6	Service related to APY Accounts not received (Customer Service related Issue)	Service not received	APY subscriber are not receiving any service from APY-SP	The APY-SPs are expected to look into the details of such cases and provide necessary services to the APY Subscribers.
7	How to open an APY Account?	General Query	Subscribers enquiring about the procedure to open APY account.	1. APY-SP can guide the subscriber to refer the APY details available on PFRDA website <a href="http://www.pfrda.org.in">www.pfrda.org.in</a> or CRA corporate website <a href="http://www.npsra.nsdl.co.in">www.npsra.nsdl.co.in</a> . 2. APY-SP can also explain the benefits of APY.
8	PRAN not Received	PRAN Card Related - Other	APY subscribers have not received 12 digit PRAN provided by the APY-SP.	APY-SP can provide 12 digit PRAN to subscriber as same is auto generated at the time of registration.
9	Updating Aadhar Number in APY Account	Aadhar number of all APY subscribers to be updated in their respective APY accounts as APY to be covered under DBT Scheme of GoI for receiving Government of India Co-Contribution.	APY Subscriber's request to register the Aadhar number in their APY account	1. For subscribers where Aadhar is available in CBS system, APY-SP shall prepare a file from APY module and upload the same in CRA system. 2. For subscribers where Aadhar is not available, APY-Service Provider (APY-SP) should obtain a written request from the subscriber, self-attested copy of Aadhar card and consent for seeding Aadhar against APY PRAN . 3. After due verification of the request, APY-SP can generate and upload file in the CRA system. The Aadhar number will then get updated for the relevant APY PRANs in the CRA system.