



Financial Assistance Schemes for Older Persons in Jammu and Kashmir

At Elderly Care India it is our constant endeavour to compile resource and information which can help Older People (Senior Citizens) to become aware of their Social Welfare Rights that can help them avail the various schemes, programmes and other benefits offered by the Central Government and State Governments.

The below schemes have been collated from various sources (like myScheme by GoI) so that Older People who are poor, underprivileged, destitute, widowed, disabled can access certain financial schemes which can help them support their existing financial status.

Since the document has been compiled as an individual, hence it is suggested that due diligence should be done by the Senior Citizen.

In case there are any inputs, suggestions or corrections which needs to be made, please write to us at care@elderlycareindia.org or elderlycareadvisor@gmail.com or visit <https://elderlycareindia.org/>

Pankaj Mehrotra

Founder – Elderly Care India

State / UT	Jammu and Kashmir		
Scheme Name	Indira Gandhi National Old Age Pension Scheme (Jammu and Kashmir)		
Compiled by	Pankaj Mehrotra, Founder – Elderly Care India	Month/Year	Jan 2025
Scheme Description	Pension scheme by the Social Welfare Department, Union Territory of Jammu and Kashmir. The scheme provides financial assistance to Below Poverty Line (BPL) households.		
Eligibility	1) The applicant should be a Jammu and Kashmir. 2) The applicant should be 60 years of age or older. 3) The applicant should belong to a Below Poverty Line (BPL) family.		
Central / State Scheme	State Level Scheme, Social Welfare Department, Union Territory of Jammu and Kashmir		
Implementing Agencies	Social Welfare Department, Union Territory of Jammu and Kashmir		
Scheme Details	Individuals aged 60 to 79 years are eligible to receive a monthly pension of ₹1,000/- as part of the old-age pension support.		
Documents Required	1) Aadhaar Card 2) Passport-size Photograph 3) Identity Proof i.e. Voter ID Card or Driving License 4) Proof of Age 5) Below Poverty Line (BPL) Card/ Ration Card 6) Caste Certificate (if applicable) 7) Address Proof 8) Bank Passbook/Bank Account Details 9) Any other documents as required		
Further Information / Process	1) The applicant should visit the Tehsil Social Welfare Officer (TSWO) in the concerned area. during office hours and request a hard copy of the prescribed application form from the concerned authority. 2) Website: https://bocw.hp.nic.in/		

State / UT	Jammu and Kashmir		
Scheme Name	Integrated Social Security Scheme - Old Age Pension (ISSS)		
Compiled by	Pankaj Mehrotra, Founder – Elderly Care India	Month/Year	Jan 2025
Scheme Description	1) State Sponsored Scheme by the Social Welfare Department of the Govt. of Jammu and Kashmir where financial assistance is provided to Old Age Persons, Widows, Divorcees, Women in Distress, Transgenders, and Physically Handicapped Persons. 2) The scheme is funded through Plan and Non-Plan on the basis of a 50:50 sharing pattern.		
Eligibility	1) The age of the applicant should be at least 60 Years for Men and at least 55 Years for Women. 2) The income of the applicant should be less than ₹ 75,000/- per annum or the applicant should be from the "Below Poverty Line (BPL)" Category.		
Central / State Scheme	State Level Scheme, Social Welfare Department, Union Territory of Jammu and Kashmir		
Implementing Agencies	Social Welfare Department, Union Territory of Jammu and Kashmir		
Scheme Details	The scheme has the following components - 1) Pension for Old Age Person 2) Pension for Women in Distress 3) Pension for Physically Challenged Person 4) Pension to Transgenders 5) Pension of ₹1000 per pensioner per month is deposited directly into their Bank Account through DBT mode.		
Documents Required	1) Proof of Residence (Ration Card / Voter Card, etc.) 2) Proof of Age (Birth Certificate / Medical Certificate / Aadhaar Card / Voter Card) 3) Income Certificate (of less than ₹ 75,000/- per annum or BPL Category) 4) Copy of Aadhaar Card 5) Copy of Bank Passbook 6) Passport Sized Photograph 7) Personal Declaration		



Further Information / Process	1) The application forms are available with DSWO/TSWO free of cost. The applicant shall submit the duly filled and signed application form (https://jkdsdj.jk.gov.in/pdf/FORMISSS1.pdf) along with the required documents reg. the age, income, status, and address, to the concerned Tehsil Social Welfare Officer against proper receipt.
--------------------------------------	---