



Financial Assistance Schemes for Older Persons in Kerala

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	Kerala		
Scheme Name	Mandahasam Scheme to Provide Artificial Dentures to Senior Citizens		
Compiled by	Pankaj Mehrotra, Founder – Elderly Care India	Month/Year	Jan 2025
Scheme Description	Launched by the Department of Social Justice, Government of Kerala. This scheme is started by the Government of Kerala for giving free tooth sets to senior citizens. The scheme aims to reduce nutritional, physical, and mental problems faced by elderly people after losing teeth.		
Eligibility	1) The applicant should be a native and resident of Kerala State. 2) The applicant's age has to be 60 years or above. 3) The applicants should be from Below Poverty Line (BPL) category. 4) The persons who have completely lost their teeth or those who have partially lost their teeth and are in a position to have them extracted as they are unusable are eligible to apply under the scheme. 5) The persons who have been certified by a qualified dentist in the prescribed form as unfit for placing artificial teeth.		
Central / State Scheme	State Level Scheme, Department of Social Justice		
Implementing Agencies	Department of Social Justice		
Scheme Details	1) Under the scheme, one beneficiary would get maximum financial assistance of ₹5,000/- for fixing the tooth. 2) The benefit of this scheme is not given for only partial replacement of teeth. 3) Priority will be given to the oldest person under the scheme.		
Documents Required	1) Copy of Aadhaar card 2) Proof of Age (Aadhaar / Election ID / School Certificate / Medical Officer's Certificate) 3) Mobile number 4) Email ID 5) Passport size photo 6) Copy of Ration card/BPL certificate/Income certificate from concerned Village Officer		



	7) Certificate from Medical Officer- Certificate in the prescribed format from a Dentist 8) Bank details- Copy of Passbook 9) Other documents, if any
Further Information / Process	1) To avail of the benefits of the scheme, the applicant needs to visit SUNEETHI-Online Service Application Portal 2) Website: https://suneethi.sjd.kerala.gov.in/Citizen_Platform/suneethi/index.php

State / UT	Kerala		
Scheme Name	Abhayakiranam Scheme-Financial Assistance to Destitute Widows		
Compiled by	Pankaj Mehrotra, Founder – Elderly Care India	Month/Year	Jan 2025
Scheme Description	1) Launched by the Department of Social Justice, Government of Kerala. This scheme aims to provide a safe and better living environment for destitute and homeless widows. 2) Under this scheme, monthly financial assistance will be given to the close relatives of destitute widows who provide protection and shelter to them.		
Eligibility	1) The applicant should be a resident of Kerala State. 2) The age limit of the applicant (destitute widow) must be above 50 years. 3) The annual family income should be below ₹1,00,000/-. 4) The applicant should not be receiving a service pension or family pension. 5) The applicant should not be a beneficiary of schemes implemented through the Social Justice Department (Aswasakiranam, Samashwasam).		
Central / State Scheme	State Level Scheme, Department of Social Justice		
Implementing Agencies	Department of Social Justice		
Scheme Details	Financial assistance of ₹1000/- per month will be provided to the close relatives of destitute widows who provide protection and shelter to them.		
Documents Required	1) Passport size photo 2) Attested copy of SSLC certificate/Election ID card/ Aadhaar card for age proof. 3) Certificate from the concerned Village officer showing that the applicant is a widow and is under the protection of a relative. 4) Attested copy of Ration card/Income certificate from Village office/BPL certificate 5) Bank account details		
Further Information / Process	To avail of the benefits of the scheme, the applicant needs to visit the nearest District Social Justice Office and collect the application form.		

State / UT	Kerala		
Scheme Name	Viswakarma Pension Scheme		
Compiled by	Pankaj Mehrotra, Founder – Elderly Care India	Month/Year	Jan 2025
Scheme Description	Launched by the Backward Classes Development Department, Government of Kerala to give a pension to traditional workers of Viswakarma Communities (Carpenters (wood, iron, stone), Goldsmiths, Moosari).		
Eligibility	1) The applicant should be a permanent resident of the Kerala State. 2) The applicant should belong to the traditional Viswakarma Community of Kerala State. 3) The age of the applicant should be more than 60 years. 4) The annual family income of the applicant should be ₹1,00,000/-.		
Central / State Scheme	State Level Scheme, Backward Classes Development Department		
Implementing Agencies	Backward Classes Development Department		
Scheme Details	The monthly pension amount of ₹1100/- will be given to the persons belonging to the traditional Viswakarma Communities.		
Documents Required	1) Copy of the Identity proof 2) Proof of age 3) Photo of the applicant 4) Copy of the ration card 5) Caste Certificate 6) Income Certificate 7) Residence proof 8) Physical Disability Certificate, if applicable 9) Copy of Bank Passbook 10) Any other document, if required		
Further Information / Process	The applicant should visit the Official Website of the Backward Classes Development Department, Government of Kerala, and download the application form .		

State / UT	Kerala		
Scheme Name	Assistance Scheme for Handicraft Artisans		
Compiled by	Pankaj Mehrotra, Founder – Elderly Care India	Month/Year	Jan 2025
Scheme Description	1) Provide financial assistance in the form of grants to the artisans in the handicrafts sector for setting up handicraft enterprises. 2) The assistance is a one-time support to eligible artisans of the state as back-end assistance. 3) The Scheme aims to replace the existing scheme and bring the artisans in the handicrafts sector under the ambit of a single scheme for availing financial assistance in the form of grant assistance for setting up handicraft enterprises.		
Eligibility	For the purpose of this scheme, an artisan is a person who has been categorized as such by the office of the Development Commissioner (Handicrafts), Govt. of India or SURABHI, KSBC, KADCO, HDCK, KELPALM and has taken effective steps to set-up an enterprise in the handicrafts sector.		
Central / State Scheme	State Level Scheme, Industries & Commerce Department, Government of Kerala		
Implementing Agencies	Industries & Commerce Department, Government of Kerala		
Scheme Details	1) Provides assistance for the Fixed Capital Investment, i.e. construction of Work shed/Workshop, cost of tools, equipment, machinery and accessories, electrification, Technology support/product/Design development. 2) For General Category artisans, assistance is 40% of the Fixed Capital Investment limited to ₹2.00 lakh. 3) For Young (18 to 45 years), Women, and SC/ST artisans, the assistance is 50% limited to ₹3.00 lakh. 4) All Micro Enterprises engaged in the handicraft sector and set up in the State, which had filed Entrepreneurs Memorandum Part-II with the respective General Manager, District Industries Centre, or have taken Udyog Aadhaar shall be eligible for assistance under the Scheme. 5) Assistance to any unit which has already received any subsidy or grant earlier under any other schemes, from State or Central Government or Government		

	Agencies shall be limited to the balance remaining eligible assistance payable under this scheme.
Documents Required	1) Self-attested copy of the identity card of the applicant. 2) Passport size photo 3) Proof of age, if applicable 4) Self-attested copy of the resolution towards applying for this assistance in case of a unit other than proprietary. 5) Self-attested copy of Udyam Registration of the unit. 6) Copy of Caste Certificate (Attested by Gazetted Officer) in case of SC/ST artisans. 7) Self-attested copy of Project Report 8) Bank account details
Further Information / Process	1) Application can be submitted online through the Official website of the Directorate of Industries & Commerce, Government of Kerala. The applicant needs to visit the official website. 2) Website: https://schemes.industry.kerala.gov.in/public/index.php/schemes



State / UT	Kerala		
Scheme Name	Soft Loan Scheme for Women Entrepreneurs		
Compiled by	Pankaj Mehrotra, Founder – Elderly Care India	Month/Year	Jan 2025
Scheme Description	Started under Kerala Startup Mission (KSUM) to support women startups with a soft loan of an amount limited to ₹15 Lakhs as working capital for implementing works and projects received from the Govt. departments and the Public Sector Undertakings in Kerala.		
Eligibility	1) The Startup should be approved by DPIIT and have the Unique ID issued by the Kerala Startup Mission. 2) The women co-founder should have a majority stake in the startup. 3) The Startup should be registered in Kerala. 4) The client shall be a Government Department or Public Sector Undertaking 5) The Startup will sign an agreement with the Kerala Startup Mission before availing the benefit. 6) A personal guarantee needs to be executed by the Women's founder for availing the loan.		
Central / State Scheme	State Level Scheme, Kerala Startup Mission		
Implementing Agencies	Kerala Startup Mission		
Scheme Details	Support women startups with a soft loan of an amount limited to ₹15 Lakhs as working capital for implementing works and projects received from the Govt. departments and the Public Sector Undertakings in Kerala. ed to the balance remaining eligible assistance payable under this scheme.		
Documents Required	1) Udyog Aadhar/Udyam Registration 2) KSUM Unique ID 3) Copy of PAN Card 4) Copy of Memorandum of Understanding 5) Details of soft Loan sought from KSUM 6) Any other document as demanded by the recommending/sanctioning authority.		



Further Information / Process	1) The application form can be submitted online through the Official website of the Kerala Startup Mission, Government of Kerala. The applicant needs to visit the official website. 2) Website: https://startupmission.kerala.gov.in/ml/schemes/women/soft-loan
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