National Level Financial Support Schemes for Senior Citizens

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 complied 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/

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Scheme Name	Senior Citizens Savings Scheme (SCSS)
Scheme Description	A government-backed retirement savings program in India designed to provide financial security for senior citizens. It offers attractive interest rates and tax benefits and is available to individuals aged 60 and above.
Eligibility	60 years and above
Scheme Type (Central / National / State)	National
Implementing Agencies	Post office, Public and Private sector banks
Scheme Details	1) Minimum deposit ₹1000/- & in the multiples thereof with maximum deposit of ₹30 lacs. 2) An individual who has attained the age of 60 years or above on the date of opening of an account or an individual who has attained the age of 55 years or more but less than 60 years and has retired under Superannuation, VRS or Special VRS, can open an account. 3) Retired personnel of Defence Services (excluding Civilian Defence employees) may open an account on attaining the age of fifty years subject to the fulfilment of other specified conditions. 4) A depositor may open an account individually or jointly with spouse. 5) Interest shall be payable from the date of deposit to 31st March/ 30th June/30th September/31st December on 1st working day of April/July/October/January as the case may be, in the first instance and thereafter, interest shall be payable on 1st working day of April/July/October/January. 6) The account can be closed after expiry of 5 years from the date of opening of account. 7) The depositor may extend the account for further period of 3 years. 8) Premature closure is permissible subject to certain conditions.

	9) Deposits in SCSS qualify for deduction u/s 80-C of Income Tax Act.
Documents Required	1) Application form along with self-attested copies of the required Know Your Customer (KYC) documents 2) Identity proof (Aadhaar card, PAN card, Passport, Voter ID) 3) Address proof (Aadhaar card, utility bill, Voter ID) 4) Age proof (Birth certificate, PAN card, senior citizen card) 5) Proof of retirement (if applicable for retirees aged 55-60) 6) PAN and Aadhaar submission is mandatory.
Further Information / Process	**https://www.nsiindia.gov.in/(S(r2rwcg45fcbpzt451lnisq45))/InternalPage.aspx?Id_Pk=62**

Scheme Name	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
Scheme Description	One of the five sub-schemes of the National Social Assistance Programme (NSAP). Under IGNOAPS, citizens living Below Poverty Line and 60 years or above in age are eligible to apply. A monthly pension of ₹ 200 up to 79 years and ₹ 500 thereafter.
Eligibility	1) The applicant should be a citizen of India. 2) The applicant should be living Below Poverty Line. 3) The applicant should be at least 60 years of age.
Scheme Type (Central / National / State)	Central Government: A Centrally Sponsored Scheme, implemented across rural and urban areas with state involvement, ensuring direct benefit transfers for transparency.
Implementing Agencies	1) Central Government, Ministry of Rural Development 2) The NSAP is implemented in the States/UTs in accordance with the general conditions applicable to all components of the NSAP as well as specific conditions applicable to each component. 3) The NSAP Schemes are mainly implemented by the Social Welfare Departments in the States. But NSAP is implemented by Rural Development Department in the States of Andhra Pradesh, Assam, Goa, Meghalaya and West Bengal; by the Department of Women & Child Development in Orissa and Puducherry; by the Revenue Department in Karnataka and Tamil Nadu and by the Department of Labour Employment & Training in Jharkhand. The NSAP extends to both the rural as well as urban areas.
Scheme Details	A monthly pension of ₹ 200 up to 79 years and ₹ 500 thereafter.
Documents Required	1) Duly filled and self-attested Application Form (proforma given the annexures of the scheme guidelines). 2) Domicile Certificate 3) Residential Proof (Voter card/ Electricity Bill/Aadhar Card) 4) Age Proof (Birth Certificate issued by the School last attended or Municipal authority or SHO or through Medical Board) 5) Aadhar Number 6) Bank Passbook

	7) Ration Card 8) Affidavit duly attested by Judicial Magistrate/Executive Magistrate that she/he is not in receipt of any pension/ financial assistance from any other source
Further Information / Process	1) One can download UMANG App or visit website https://web.umang.gov.in/web_new/home 2) The citizen can login using mobile number and OTP. 3) Once logged In, citizen can search for NSAP. 4) Click on "Apply Online" 5) Fill the basic details, choose the mode of payment of pension, upload photo and click on "Submit".

Scheme Name	Atal Pension Yojana (APY)
Scheme Description	1) An old age income security scheme for a savings account holder in the age group of 18-40 years who is not an income tax-payee. 2) The scheme helps in addressing the longevity risks among the workers in the unorganized sector and encourages the workers to voluntarily save for their retirement.
Eligibility	1) The minimum age of joining APY is 18 years and maximum is 40 years. 2) The age of exit and start of pension is 60 years. 3) Subscriber contribution to APY shall be made through the facility of 'auto-debit' of the prescribed contribution amount from the savings bank account of the subscriber on monthly, quarterly or half-yearly basis. 4) The subscribers are required to contribute the prescribed contribution amount from the age of joining APY till the age of 60 years. 5) From 1st October 2022, any citizen who is or has been an income taxpayer, shall not be eligible to join APY.
Scheme Type (Central / National / State)	Central Government, Ministry of Finance
Implementing Agencies	One can visit the nearest Bank branch or Post Office where he/ she is having a saving bank account and submit the APY registration form for opening the APY account.
Scheme Details	Upon exit on attaining 60 years: The subscriber shall receive the following three benefits on attaining the age of 60: 1) Guaranteed minimum pension amount: Each subscriber under APY shall receive a guaranteed minimum pension of Rs. 1000/- per month or Rs. 2000/- per month or Rs. 3000/- per month or Rs. 4000/- per month or Rs. 5000/- per month, after the age of 60 years until death. 2) Guaranteed minimum pension amount to the spouse: After the subscriber's demise, the spouse of the subscriber shall be entitled to receive the same pension amount as that of the subscriber, until death. 3) Return of the pension wealth to the nominee of the subscriber: After the demise of both the subscriber and the spouse, the nominee of the subscriber

	shall be entitled to receive the pension wealth, as accumulated till the subscriber's age of 60 years. 4) Contributions to the Atal Pension Yojana (APY) are eligible for tax benefits similar to the National Pension System (NPS) under section 80CCD(1).
Documents Required	KYC details are fetched from active Bank/Post Office Savings account
Further Information / Process	1) One can also open an APY account online using one's Net banking facility. 2) Visit website https://enps.nsdl.com/eNPS/NationalPensionSystem.html and select "Atal Pension Yojana". 3) One can visit the nearest Bank branch or Post Office where he/ she is having a saving bank account and submit the APY registration form for opening the APY account. 4) Helpline Number - - Toll Free Helpline number for APY Scheme is 1800-110-069

Scheme Name	Direct Benefit to Artisans - Supports to Artisans in Indigent Circumstances
Scheme Description	1) Assistance of upto ₹8,000/- per month is granted in the form of a monthly allowance or lump sum grant or both, disbursed via the Public Financial Management System (PFMS)/ Direct Benefit Transfer (DBT).
Eligibility	1) The applicant should be a master craftsperson who is the recipient of the Shilp Guru Award/ National Award/ Merit Certificate/ State Award/ any other bigger award. 2) The annual income of the artisan should not exceed ₹1,00,000/- in the preceding financial year. 3) The applicant should not be a recipient of similar financial assistance from any other source. 4) The artisan should not be less than 60 years of age on the date of application. Age may be relaxed in the case of artisans with disabilities, subject to submission of the Certificate issued by the appropriate authority.
Scheme Type (Central / National / State)	Central, Ministry of Textiles
Implementing Agencies	Financial assistance is disbursed through the In-charge in the respective field formation of the Office of the Development Commissioner (Handicrafts) following the finalization of selection by the Core Committee.
Scheme Details	1) The scheme "Direct Benefit to Artisans - Supports to Artisans in Indigent Circumstances" is a component of the Umbrella Scheme "National Handicrafts Development Programme (NHDP)" by the Ministry of Textiles, Govt. of India. 2) The scheme is introduced to support the artisans during their old age. The scheme is designed to give a boost to the handicraft sector in India.
Documents Required	1) Photograph. 2) Self-Attested Copy of the Certificate of Handicrafts Award bestowed by the Central/State Government. 3) Income Certificate. 4) Document for Proof of Age. 5) Disability Certificate, in case of Physically Handicapped Artisan. 6) Affidavit Duly Attested by the First-Class Magistrate in the Prescribed Format.

	7) Upon selection, every financial year, the master craftsperson has to submit an income certificate and an affidavit in the prescribed format duly countersigned by the 1st Class Magistrate for seeking financial support.
Further Information / Process	1) The applications from the eligible master craftsperson would be invited every year by making wide publicity through advertisement. 2) The eligible artisan should take print of the prescribed format of the application form. 3) In the application form, fill in all the mandatory fields, paste the passport-sized photograph (signed across, if required), and attach copies of all the mandatory documents (self-attest, if required). 4) The interested applicant should submit the duly filled and signed application form and the documents to the Handicrafts Service Centre/Regional Office. 5) Resource Website: https://www.myscheme.gov.in/schemes/nhdp-dba-saic

Scheme Name	Scheme for Financial Assistance for Veteran Artists
Scheme Description	The Scheme is meant for improving the financial and socio-economic status of the old artists and scholars who have contributed significantly in their specialized fields of arts, letters, etc. in their active age or are still contributing in the field of arts, letters, etc.
Eligibility	1) To be eligible for assistance under the Scheme, a person's contribution to art and letters, etc. must be of significance. 2) Traditional scholars who have made significant contributions in their fields would also be eligible notwithstanding the absence of any published works. 3) The personal income of the applicant (including the income of the spouse) must not exceed ₹4,000/- per month or an annual income of ₹48,000/-. [This excludes artiste pension assistance amount already getting by a beneficiary from the Government (i.e. concerned State Govt./UT Administration and/or Ministry of Culture)] 4) The applicant should not be less than 60 (sixty) years of age (This does not apply in the case of a spouse). 5) The applicant artiste is getting a pension of at least ₹500/- per month from the concerned State Government/UT Administration or is recommended by the Zonal Cultural Centres, Ministry of Culture, for the artists of their Members State where State Pension is not there. 6) The applicant artists should not be getting financial assistance under other Schemes of the Ministry viz. Repertory Grant etc.
Scheme Type (Central / National / State)	Centrally Sponsored Scheme with State Government / UT Administration Participation
Implementing Agencies	The Scheme will be implemented by the Ministry with the support of all Zonal Cultural Centres and SCZCC, Nagpur will be the main coordinator.
Scheme Details	1) Under the scheme, financial assistance from the Government may be given in the form of a monthly allowance. Such allowance given to the artists recommended under the center-state Quota will be shared by the Centre and State Government/UT Administration concerned.

	2) Under the scheme, a total allowance of ₹6000/- per month will be given to an eligible beneficiary. 3) In case of the death of a beneficiary getting an artist pension, the financial assistance may be transferred, at the discretion of the Central Government, in the name of the spouse of the beneficiary till life.
Documents Required	1) A Recent (not older than six months) clear & coloured passport-size photograph of the applicant to be affixed on the specified place in the application form. 2) Self-attested copy of any one document from the following listed documents for address proof:- Aadhaar Card issued by Unique Identification Authority of India(UIDAI); Elector's photo identity card; Passport; Driving License; Electricity Bill; Landline telephone or broadband connection bill; Water Bill; Consumer gas connection card or book or piped gas bill; Bank account statement, Domicile certificate issued by the Government; Passport of the spouse; Post office passbook having an address of the applicant; Property registration document 3) Self-attested copy of any one document from the following listed documents for proof of Date of Birth:- Aadhaar Card issued by UIDAI; PAN Card, Elector's photo identity card; Passport; Driving License; Birth Certificate issued by the Municipal Authority or any office authorized to issue Birth and Death Certificate by the Registrar of Birth and Deaths; Marriage certificate issued by Registrar of Marriages; Matriculation/10th class certificate or mark sheet of recognized Board; Domicile certificate issued by the Government. 4) Self-attested copy of Aadhaar Card issued by UIDAI. 5) Original copy of Income Certificate in the prescribed format [Annexure-II(A)] issued by the Competent Authority of the State/UTs concerned. 6) Copies of relevant documents which support the applicant's contributions made in the field of Art, Culture, etc., or awards, recognition, or distinction received by the applicant from Central/State Government/Union Territory or any prominent Literary or Arts Society. 7) Duly filled-in and signed prescribed Bank Authorization letter (Annexure-IV) which is verified & signed by the Manager of the concerned Bank (in original).

	8) Recommendation letter obtained from the Culture Department of the concerned Stated Government/UT Administrations in the prescribed format [Part-II of the Application Form (Appendix)].
Further Information / Process	1) The application may be made online through using the Registration/login Page of "Culture Scheme Monitoring System (CSMS)" on the website of the Ministry of Culture under the heading of "MOC Schemes Application". 2) Monthly Artist Pension to the approved existing beneficiaries (i.e. pensioner) and new artists to be included in the beneficiaries list subsequent to the recommendation of the Expert Committee and thereafter approval of the Competent Authority, will be disbursed by the Ministry of Culture through Public Financial Management System (PFMS)/Direct Benefit Transfer(DBT) or through Service Provider (appointed by Ministry of Culture for disbursement of Artists Pension) directly into their bank account.

Scheme Name	Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM)
Scheme Description	The Government scheme is meant for old age protection and social security of Unorganised Workers (UW) who are mostly engaged as rickshaw pullers, street vendors, mid-day meal workers, head loaders, brick kiln workers, cobblers, rag pickers, domestic workers, washer men, home-based workers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, audio- visual workers or in similar other occupations.
Eligibility	1) Should be an Indian Citizen 2) Unorganised Workers (working as street vendors, agriculture related work, construction site workers, workers in industries of leather, handloom, mid-day meal, rickshaw or auto wheelers, rag picking, carpenters, fisherman's etc. 3) Age group of 18-40 years 4) Monthly income is below Rs.15000 and not a member of EPFO/ESIC/NPS (Govt. funded).
Scheme Type (Central / National / State)	Central Government, Ministry of Labour & Employment
Implementing Agencies	1) Enrolment agencies: The enrolment will be carried out by all the Common Services Centres in the country. 2) Facilitation Centres: All the Labour offices of State and Central Governments, all the branch offices of LIC, the offices of ESIC/EPFO will act as Facilitation Centres to give full information to the Unorganised Workers (UW) about the Scheme, its benefits and the procedure to be followed, at their facilitation desks/ help desks.
Scheme Details	1) After attaining the age of 60 yrs, beneficiaries are entitled to receive monthly assured pension of Rs.3000/-. 2) On death of the beneficiary, spouse is eligible for 50% monthly pension. 3) If husband and wife, both joins the scheme, they are eligible for Rs. 6000/- monthly pension jointly.

	4) The Unorganised Worker will be required to visit the nearest Common Services Centre (CSC) and get enrolled for PM-SYM using Aadhaar Card and Savings bank/ JanDhan account number on self-certification basis. 5) First subscription to be paid in cash and auto debit from next month onwards. Later, facility will be provided where the UW can also visit the PM-SYM web portal or can download the mobile app and self-register using Aadhar number/ savings bank account/ JanDhan account number on self-certification basis.
Documents Required	1) Aadhar card 2) Savings Bank Account / Jan Dhan account number with IFSC
Further Information / Process	1) It is a voluntary and contributory pension scheme, under which the subscriber would receive a minimum assured pension of Rs 3000/- per month after attaining the age of 60 years and if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension as family pension. Family pension is applicable only to spouse. 2) Website: https://maandhan.in/maandhan/login

Scheme Name	National Pension Scheme for Traders and The Self-employed Persons (NPS)
Scheme Description	1) This scheme is for the protection and social security of retail traders/shopkeepers and self-employed individuals whose annual turnover does not exceed ₹1.5 crore. These retailers/shopkeepers and self-employed individuals are mostly shop owners, retail traders, rice mill owners, oil mill owners, workshop owners, commission agents, real estate brokers, small hotel and restaurant owners, and other small businesses. 2) Under the scheme, beneficiaries are entitled to receive monthly assured pension of Rs.3000/- after attaining the age of 60 years.
Eligibility	1) Should be an Indian Citizen 2) Shopkeepers or owners who have petty or small shops, restaurants, hotels, real estate brokers etc. 3) Age of 18-40 years 4) Not covered in EPFO/ESIC/PM-SYM 5) Annual turnover not more than 1.5 Crore in rupees 6) **Should not be** Engaged in organized sector (membership of EPF/NPS/ESIC) 7) **Should not be** a beneficiary of PM-SYM 8) **Should not be** an income taxpayer
Scheme Type (Central / National / State)	Central Government, Ministry of Labour & Employment
Implementing Agencies	1) Life Insurance Corporation of India (LIC) and CSC e-Governance Services India Limited (CSC SPV). 2) Retail traders/shopkeepers and self-employed individuals will need to visit the nearest Common Services Center (CSC) and enroll for NPS-Traders using their Aadhaar card and savings bank/Jan-Dhan account number on a self-certification basis. 3) The first subscription will be paid in cash and auto-debit from next month. Later, a facility will be provided where retailers/shopkeepers and self-employed individuals can 4) Enrolment will be done by all Common Services Centers across the country.

	5) All labour offices of the state and central governments, all branch offices of the LIC, and offices of the ESIC/EPFO will function as Facilitation Centers to provide complete information to retailers/shopkeepers and self-employed individuals about the scheme, its benefits, and the procedures to be followed, at their Facilitation Desks/Help Desks
Scheme Details	1) This is a voluntary, contributory pension plan under which the subscriber will receive a minimum pension of ₹3,000 per month after attaining the age of 60. In the event of the subscriber's death, the beneficiary's spouse will be entitled to receive 50% of the pension as family pension. Family pension is applicable only to the spouse. 2) Through the 'auto-debit' facility from their savings bank account/Jan-Dhan account, as per the chart below from the date of joining NPS-Traders till the age of 60 years. The Central Government will also make an equal matching contribution to their pension account.
Documents Required	1) Aadhar card 2) Savings Bank Account / Jan Dhan account number with IFSC
Further Information / Process	Website: https://labour.gov.in/nps-traders

Scheme Name	Indira Gandhi National Widow Pension Scheme (IGNWPS)
Scheme Description	1) One of the five sub-schemes of the National Social Assistance Programme (NSAP). 2) It is a non-contributory pension scheme to provide social security to widows of poor family (BPL) of the society. 3) A Centrally Sponsored Scheme, implemented across rural and urban areas with state involvement, ensuring direct benefit transfers for transparency. 4) A pension of Rs.300/- per month is provided to Widows between 40 years and 79 years. For persons who are 80 years and above the pension is Rs.500/- per month.
Eligibility	1) The applicant must be a widow in the age group of 40-79 years. 2) The applicant should belong to a household living below the poverty line according to the criteria prescribed by the Govt. of India. 3) Pension will be discontinued in case of remarriage of widow 4) Pension will be discontinued once the widow moves above poverty line
Scheme Type (Central / National / State)	Central Government
Implementing Agencies	Administered by the Ministry of Rural Development & State Governments
Scheme Details	1) Beneficiaries receive monthly pension payments, often disbursed at their doorstep, with digital integration ensuring efficient and transparent delivery of support for essential needs like old age, widowhood, and disability. 2) One can receive pension amount in Bank Account, Post Office Account, Postal Money Order or in hand cash. 3) In hand cash will be disbursed by Pension Disbursement Authority of respective Sub District/Municipal Area. One can select the pension disbursement authority while filling online application form on UMANG.
Documents Required	1) Death Certificate of husband – With the name of the surviving wife(widow). 2) BPL Card. 3) Age Proof - For age, the birth certificate or school certificate may be relied on. In their absence ration card and EPIC may be considered. If there is no valid

	document, any Medical Officer of any government hospital may be authorized to issue the age certificate.
Further Information / Process	Website: https://www.myscheme.gov.in/schemes/ignwps

Scheme Name	Indira Gandhi National Disability Pension Scheme (IGNDPS)
Scheme Description	1) This scheme is under National Social Assistance Program provides monthly pension to disabled people for the prosperity of their lives. Any disabled person whose age is more than 18 years, and with disability 80% or more belonging to the poverty line can apply for this scheme. 2) A pension of Rs.300/- per month is provided to Divyangjan between 18-79 years. 3) A pension of Rs.500/- per month will be provided to Divyangjan aged 80 years and above. 4) Shared funding between Central and State Governments.
Eligibility	1) The age of the applicant should be 18 years and above. 2) The applicant should be a resident of India. 3) The applicant should be a physically or mentally disabled person. 4) The applicant's disability should be more than 80%. 5) Dwarfs are also eligible for this scheme. 6) The applicant should belong to the Below Poverty Line.
Scheme Type (Central / National / State)	Central Government, Ministry of Rural Development
Implementing Agencies	Pension Disbursement Authority of respective Sub District/Municipal Area
Scheme Details	1) One can receive pension amount in Bank Account, Post Office Account, Postal Money Order or in hand cash. 2) In hand cash will be disbursed by Pension Disbursement Authority of respective Sub District/Municipal Area. One can select the pension disbursement authority while filling online application form on UMANG.
Documents Required	1) BPL Card / Aadhaar card 2) Age Proof - For age, the birth certificate or school certificate may be relied on. In their absence ration card and EPIC may be considered. If there is no valid document, any Medical Officer of any government hospital may be authorized to issue the age certificate.

	3) Disability certificate: Disability certificate (80% and more) issued from Chief Medical Officer, Community Health Centre or Primary Health Centre will be accepted. 4) Passport Size Photographs.
Further Information / Process	1) One can apply through UMANG. https://web.umang.gov.in/web_new/home 2) Individuals can submit completely filled applications to the Gram Panchayat / Block Office in the rural area and the Municipality / Municipal Council in the urban area, as per eligibility. 3) A Verification Officer or Verification Team under an authorized officer verifies the applications with reference to facts related to eligibility 4) The Verification Officer make the necessary recommendation for sanction or rejection with reasons. 5) The list of applicants with the recommendations of the Verifying Authority is discussed in the Gram Sabha in rural areas or Ward Sabha / Area Sabha as designated by the State Government in urban areas and thereafter in the Gram Panchayats and Municipalities. 6) If the time limits are not adhered to by Gram Sabha / Ward Sabhas, Gram Panchayats / Municipalities the Verification Officer directly submits his recommendations to the Sanctioning Authority under intimation to the Gram Panchayat / Municipality. 7) After receipt of applications which are verified and recommended by the Gram Sabha / Ward Committee / Area Sabha, the Sanctioning Authority convey approval to the applicant in the form of a Sanction Order with a copy to Gram Panchayat / Municipality concerned. 8) The Sanctioning Authority issues Sanction Order under his seal 9) Every beneficiary who has been sanctioned pension under schemes of NSAP are issued a Pension Passbook. The Passbook contain details of the Sanction Order, particulars of the pensioner and disbursement details 10) The list of beneficiaries to whom sanctions are issued is displayed at the Gram Panchayat / Ward / Municipal Office and updated every three months. 11) The Pension amount is directly paid to the beneficiaries through the Direct Benefit Transfer (DBT) process to their post office or bank account.