



Financial Assistance Schemes for Older Persons in Punjab

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	Punjab		
Scheme Name	Old Age Pension Scheme (P.B.O.C.W.W.B)		
Compiled by	Pankaj Mehrotra, Founder – Elderly Care India	Month/Year	Jan 2025
Scheme Description	Scheme' by the BOCW Welfare Board, Department of Labour, Punjab, is a welfare scheme for the registered workers of the board. Under this scheme, the Board will provide financial assistance in the form of pension to the registered construction workers aged above 60 years and have completed 3 years of membership with the Board.		
Eligibility	1) The applicant should be a resident of Punjab. 2) The applicant should be a Building/ Construction Worker (Unorganised Worker). 3) The applicant should be between 18 and 60 years. 4) The applicant should have engaged in building and construction work for at least 90 days in a given year. 5) The applicant should have a monthly income of ₹15,000/- or below. 6) The applicant should not be a member of any other Welfare Fund established under any law. 7) The applicant should not have membership of the Employees' Provident Fund (EPF)/ National Pension System (NPS)/ Employees' State Insurance Corporation (ESIC). 8) The applicant should not be an income tax payer. 9) The applicant should be a registered construction worker Under the Building and Other Construction Workers Welfare Board of Punjab. 10) The applicant should have completed 3 years of membership with the Board. 11) The applicant should be above 60 years of age. 12) The applicant should be depositing contributions to the Board continuously.		
Central / State Scheme	State Level Scheme, Department of Labour		
Implementing Agencies	BOCW Welfare Board, Department of Labour		
Scheme Details	Pension of ₹2,000/- per month.		



Documents Required	As per BOCW Welfare Board requirements.
Further Information / Process	1) For new registration of workers please approach the nearby Sewa Kendra or Registering officers/ Labour Inspector.

State / UT	Punjab		
Scheme Name	Indira Gandhi National Old Age Pension Scheme (Punjab)		
Compiled by	Pankaj Mehrotra, Founder – Elderly Care India	Month/Year	Jan 2025
Scheme Description	Social welfare initiative by the Department of Social Security and Development of Women and Children, Government of Punjab for Senior Citizens.		
Eligibility	1) The applicant should be a resident of Punjab. 2) The applicant should be 60 years of age or older. 3) The applicant should be from a Below Poverty Line (BPL) family. 4) The applicant should not be receiving pension benefits under any social security scheme.		
Central / State Scheme	State Level Scheme, Department of Social Security and Development of Women and Children		
Implementing Agencies	Department of Social Security and Development of Women and Children		
Scheme Details	1) ₹200/- month, for persons aged 60 to 79 years. 2) ₹500/- month, for persons aged 80 years and above.		
Documents Required	1) Identity Proof (Voter ID Card, Driving License) 2) Residence Proof 3) Proof of Age 4) Below Poverty Line (BPL) Card 5) Address Proof 6) Bank Account Details		
Further Information / Process	1) The interested applicant should visit the District Social Security Officer and request a hard copy of the prescribed format of the application form from the concerned staff. 2) Website: https://sswcd.punjab.gov.in/en		