

**GOVERNMENT OF INDIA  
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT  
LOK SABHA**

**UNSTARRED QUESTION NO. †4503  
TO BE ANSWERED ON 08.01.2019**

**SOCIAL SECURITY PENSION TO SENIOR CITIZENS**

**†4503. SHRIMATI RANJEET RANJAN:  
SHRI RAJESH RANJAN:**

**Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:**

- (a) whether the Government proposes to provide social security pension to all the senior citizens who are economically weak in the country and if so, the details thereof;
- (b) whether the Government has any data on the population of senior citizens in the country;
- (c) if so, the details thereof, State-wise;
- (d) whether the Government has ensured that every senior citizen in the country has a Bank Account; and
- (e) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT  
(SHRI VIJAY SAMPLA)**

(a): As per information received from the Ministry of Rural Development, Old Age Pension is provided under Indira Gandhi National Old Age Pension Scheme (IGNOAPS) only to the persons belonging to below poverty line (BPL) households and not to all senior citizens of the Country. Central assistance of Rs. 200/- is provided to the BPL persons in the age group of 60-79 years and central assistance of Rs. 500/- is provided to the BPL persons of 80 years or above. At present there is no proposal under consideration to change the eligibility criteria of the scheme.

As per the information received from the Department of Financial Services, Government has launched a scheme namely "Pradhan Mantri Vaya Vandana Yojana (PMVVY)" to protect elderly persons aged 60 years and above against a future fall in their interest income due to the uncertain market condition, as also to provide social security during old age. The Scheme is being implemented through Life Insurance Corporation (LIC) of India. The Scheme provides an assured return of 8% per annum payable monthly for 10 years. The differential return i.e. the difference between return generated by LIC and the assured return of 8 % per annum would be borne by Government of India as subsidy on annual basis. The Scheme was open for subscription for a period of one year i.e. from 4<sup>th</sup> May, 2017 to 3<sup>rd</sup> May, 2018. The minimum purchase price under the Scheme was Rs. 1.5 lakh per family for a minimum pension of Rs. 1,000/- per month and the maximum purchase price was Rs. 7.5 lakh per family for a maximum pension of Rs. 5,000/- per month. In pursuance to Budget Announcement 2018-19, Pradhan Mantri Vaya Vandana Yojana has extended up to 31<sup>st</sup> March, 2020 and limit of maximum purchase price of Rs. 7.5 lakh per family under the Scheme has also been enhanced to Rs. 15 lakh per senior citizen. A total number of 3,34,450 subscribers are being benefitted under PMVVY as on 17.12.2018.



Further, as per the information received from the Department of Financial Services, Pursuant to the Budget announcement in 2015-16, the Atal Pension Yojana (APY) was launched by the Government in May, 2015, with the aim to provide old age security especially to the poor and the under-privileged. The salient features of the APY are as under:

(i) Indian Citizens between the age group of 18 to 40 years are eligible to join APY through their saving bank account or post office saving bank account.

(ii) Depending upon the pension plan selected, 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 his/her death.

(iii) 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 the death of such spouse.

(iv) After the demise of both the subscriber and his/her spouse, the nominee of the subscriber so named shall be entitled to receive the pension wealth accumulated till attaining the age of 60 years by the subscriber.

(v) If the actual returns during the accumulation phase are higher than the assumed returns for minimum guaranteed pension, such excess will be passed on to the subscriber.

(b) & (c): As per the Census of 2011, the population of senior citizens in the country, State-wise, is annexed at **Annexure**.

(d): Data in this regard is not maintained centrally.

(e): Does not arise.

\*\*\*\*



(Annexure referred to in the part (b) & (c) of the Lok Sabha Unstarred Q.No. 4503 due for 08.01.2019)

State-wise Aged population (60+) by sex as per Census 2011

S.No.	STATE/UT	Total Population (approx.)		
		Persons	Males	Females
1	2	3	4	5
1.	ANDHRA PRADESH	8278241	3906328	4371913
2.	A & N ISLANDS	25424	14189	11235
3.	ARUNACHAL PRADESH	63639	33189	30450
4.	ASSAM	2078544	1054817	1023727
5.	BIHAR	7707145	4106593	3600552
6.	CHANDIGARH	67078	34833	32245
7.	CHHATTISGARH	2003909	928159	1075750
8.	D & N HAVELI	13892	6359	7533
9.	DAMAN & DIU	11361	4873	6488
10.	NCT OF DELHI	1147445	576755	570690
11.	GOA	163495	74315	89180
12.	GUJARAT	4786559	2245601	2540958
13.	HARYANA	2193755	1088621	1105134
14.	HIMACHAL PRADESH	703009	340875	362134
15.	JAMMU & KASHMIR	922656	482580	440076
16.	JHARKHAND	2356678	1181745	1174933
17.	KARNATAKA	5791032	2747072	3043960
18.	KERALA	4193393	1883595	2309798
19.	LAKSHADWEEP	5270	2674	2596
20.	MADHYA PRADESH	5713316	2769556	2943760
21.	MAHARASHTRA	11106935	5253709	5853226
22.	MANIPUR	187694	93137	94557
23.	MEGHALAYA	138902	66939	71963
24.	MIZORAM	68628	34345	34283
25.	NAGALAND	102726	54779	47947
26.	ODISHA	3984448	1994270	1990178
27.	PUDUCHERRY	120436	53419	67017
28.	PUNJAB	2865817	1443662	1422155
29.	RAJASTHAN	5112138	2432263	2679875
30.	SIKKIM	40752	22472	18280
31.	TAMIL NADU	7509758	3661226	3848532
32.	TRIPURA	289544	141920	147624
33.	UTTAR PRADESH	15439904	8037133	7402771
34.	UTTARAKHAND	900809	441897	458912
35.	WEST BENGAL	7742382	3851314	3891068
	<b>TOTAL</b>	<b>103836714</b>	<b>51065214</b>	<b>52771500</b>