

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

**UNSTARRED QUESTION NO.2226  
TO BE ANSWERED ON 14.03.2023**

**SOCIAL SECURITY FOR GROWING ELDERLY POPULATION**

**2226. SHRI SISIR KUMAR ADHIKARI:**

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

- (a) whether elderly population aged 60 and above is projected to touch 194 million in 2031 from 138 million in 2021, i.e. 41 per cent increase over a decade, if so, the details thereof;
- (b) whether by 2041, people over the age of 60 would make up 8.6 per cent of the country's population this would go 239.4 million against 104.2 million in 2011; and
- (c) the proposal of the Government to confirm social security in addition to healthcare costs, lack of financial support and seclusion and finally the dignity of care they deserve thereof?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT  
(SHRI A. NARAYANASWAMY)**

(a) & (b): As per Census Report-2011, population of senior citizens is 103.8 million. Government of India's National Commission on Population's Report of the Technical Group on Population Projections (2011-2036) for India and States, released in July 2020, states that population of senior citizens is projected to be 137.5 million in 2021 and 193.4 million in 2031, catering to 10.1% and 13.1% respectively of the total population of the country. In 2036, population of senior citizens is projected to be 227 million i.e., 14.9% of the total population of India.

(c): Government of India implements various schemes and programmes, through different Ministries and Departments for wholesome care and welfare of senior citizens. These include shelter, food, healthcare, financial security, social security, awareness, recreation etc. Details given at **Annexure**.

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**(c) Schemes/Programmes being run by various Ministries/Departments of Government of India for welfare of Senior Citizens:**

**Ministry of Social Justice and Empowerment:**

**1. Central Sector Scheme of Integrated Programme for Senior Citizens (IPSrC):**

The Ministry of Social Justice and Empowerment implements a Central Sector Scheme of Integrated Programme for Senior Citizens (IPSrC) under which grants in aid are given for running and maintenance of Senior Citizens Homes (Old Age Homes)/ Continuous Care Homes, Mobile Medicare Units etc. to the Implementing Agencies (IAs) such as State Governments / Union Territory Administrations (through Registered Societies)/ Panchayati Raj Institutions (PRIs) / Local bodies; Non-Governmental/Voluntary Organizations.

**2. Rashtriya Vayoshri Yojana (RVY):**

Rashtriya Vayoshri Yojana (RVY) is a Central Sector Scheme funded from Senior Citizens' Welfare Fund. Under the Scheme of RVY, aids and assistive living devices are provided to senior citizens belonging to BPL category or those senior citizens who earn less than 15000/- per month and suffer from age related disabilities such as low vision, hearing impairment, loss of teeth and loco-motor disabilities. The aids and assistive devices viz. walking sticks, elbow crutches, walkers/crutches, tripods/quadpods, hearing aids, wheelchairs, artificial dentures and spectacles are provided to eligible beneficiaries, free of cost. The Scheme is being implemented by Artificial Limbs Manufacturing Corporation of India (ALIMCO) which is a Public Sector Undertaking under the Ministry of Social Justice and Empowerment.

**3. National Helpline for Senior Citizen (14567)- Elderline:**

The Ministry has set up the National Helpline for Senior Citizen for senior citizen to address the grievance of the elders. The helpline has been launched across the country and has been dedicated to the Nation by the Hon'ble Vice President of India on the occasion of the International Day for Older Persons i.e. on 01<sup>st</sup> October, 2021. The Elder line offers services to the senior citizens through toll free number 14567.

**4. State Action Plan for Senior Citizens (SAPSrC):**

Appreciating the critical and significant role of States/UTs, each State/UT is expected to plan and strategize taking into account their local considerations and frame their own State Action Plans for the welfare of their senior citizens. This

State Action Plan may comprise a long-term strategy for five years as well as Annual Action Plans. Department of Social Justice and Empowerment shall release funds to the States/UTs for formulation and implementation of their State Action Plans.

**5. SAGE:**

To promote out-of-the-box and innovative solutions for the commonly faced problems, innovative start-ups will be identified and encouraged for developing products, processes and services for the welfare of the elderly under this initiative. The selected start-ups/start-up ideas can be provided equity support of up to Rs.1 crore per project while ensuring that the total Government equity in the start-up should not exceed 49%. For this, the SAGE portal (<http://sage.dosje.gov.in>) has been launched on 04/06/2021.

- 6.** Under Umbrella Scheme of Atal Vayo Abhyuday Yojana, Ministry has included awareness generation/sensitization programmes with school/college students for strengthening Inter-generational bonding. It also aims to provide information and educational material to individuals, families and groups for better understanding of the ageing process so as to enable them to handle issues relating to it.

**Department of Rural Development:**

**7. Indira Gandhi National Old Age Pension Scheme (IGNOAPS):**

National Social Assistance Programme (NSAP), a Centrally Sponsored Scheme of Ministry of Rural Development, is a social security/social welfare programme applicable to old aged, widows, disabled persons and bereaved families on death of primary bread winner, belonging to below poverty line household. Old age pension is provided under Indira Gandhi National Old Age Pension Scheme (IGNOAPS) to the persons belonging to below poverty line (BPL) household. Central assistance of Rs. 200/- per month is provided to the persons of 60-79 years of age and Rs. 500/- per month to the persons of age of 80 years or more. This Scheme is implemented by the States/UTs. Identification of beneficiaries, sanction and disbursement of benefit under the schemes is done by the States/UTs.

**Department of Food and Public Distribution**

**8. Annapurna Scheme:**

Department of Food and Public Distribution allocates food grains as per requirements projected by the Ministry of Rural Development under the Annapurna Scheme, wherein indigent senior citizens, who are not getting pension under Indira Gandhi National Old Age Pension Scheme (IGNOAPS), are provided 10 kg of food grains per person per month free of cost.

**9. Antyodaya Anna Yojana (AAY):**

Department of Food and Public Distribution implements Antyodaya Anna Yojana (AAY), under which rice and wheat at a highly subsidised cost, is extended to households, headed by widows/terminally ill/disabled persons/senior citizens, with no assured means of maintenance or societal support.

**Ministry of Finance:**

**10. Pradhan Mantri Vaya Vandana Yojana (PMVVY):**

Pradhan Mantri Vaya Vandana Yojana' (PMVVY) protects senior citizens against future fall in their interest income due to uncertain market condition and also provides social security during old age. The scheme is being implemented through Life Insurance Corporation (LIC) of India. The scheme provides an assured return payable monthly for 10 years. Loan facility is available after completion of 03 policy years.

**11. Pradhan Mantri Suraksha Bima Yojana (PMSBY):**

The Scheme of PMSBY is available to people in the age group of 18-70 years with a bank or post office account and give consent to join/enable auto-debit. The risk coverage under the Scheme is for Rs. 2 lakhs in case of accidental death or total permanent disability and Rs. 1 lakh for partial permanent disability.

**12. Atal Pension Yojana (APY):**

The scheme aims to help unorganized sector workers save money as they earn and provide guaranteed return post-retirement. Under this Scheme, fixed pension, ranging from Rs. 1,000 to Rs. 5,000, is receivable at the age of 60 years, if the subscriber joins and contributes between the age of 18 and 40 years. The contribution levels increase if the subscriber joins late.

**13. Varishtha Pension Bima Yojana (VPBY):**

Under the Scheme the subscribers on payment of a lump sum amount get pension at a guaranteed rate per annum (payable monthly). Any gap in the guaranteed return over the return generated by the LIC on the fund is compensated by Government of India by way of subsidy payment in the scheme. The scheme allows withdrawals of deposit amount by the annuitant after fifteen years of purchase of the policy. The scheme is administered through Life Insurance Corporation of India.

**14. Rebate in Income Tax for senior citizens:**

Income Tax exemption for senior citizens is upto Rs. 3 lakhs and only 5% is levied on income between 3 lakhs and 5 lakhs. Senior citizens above 80 years and above age are exempted from paying income tax upto Rs. 5 lakhs. Deduction in case of every senior citizens on expenditure on account of specified diseases has also been increased (u/s 80DDB of the Income Tax Act, 1961). To incentivize younger generation to look after medical needs of their parents, I.T. Act (u/s 80D) provides for a deduction to keep in force insurance on the health of the parents or parents of the assessee. A similar deduction is also available to a Hindu Undivided Family (HUF) in respect of health insurance premia, to effect or to keep in force insurance on the health of any member of the HUF. Further, Income-Tax Act (u/s 207) exempts individual senior citizen from payment of advance tax who does not have any income chargeable under the head 'Profits and gains of business or profession'.

**15. Exemption in Service Tax:**

Under the Service Tax law, activities relating to advancement of education programmes or skill development relating to persons over 65 years of age, residing in a rural area, are exempt from Service Tax.

**16. Higher rate of Interest:**

With respect to senior citizens having Savings Account in Banks and Post Offices, higher interest rates is given to such senior citizens.

**17. Door-step Banking:**

As per the directions of the Reserve Bank of India, all banks are to provide separate basic banking facilities such as door-step banking including withdrawal of cash, pick up of cash delivery for Demand Drafts, submission of KYC document and life certificates at the residence of customers who are senior citizens and individuals with disabilities.

**18. Scheme for Reverse Mortgage:**

Under the Scheme, senior citizens can mortgage their property with Bank and can get a maximum loan amount up to 60% of the value of the residential property. The maximum tenure of the mortgage is 15 years and minimum is 10 years. Some banks are now also offering a maximum tenure of 20 years.

**19. Health Insurance for Senior Citizens:**

Insurance Regulatory Development Authority (IRDA), under the Ministry of Finance, vide letter dated 25.5.2009 issued instructions on health insurance for senior citizens to CEOs of all General Health Insurance Companies which, inter-alia, includes allowing entry into health insurance scheme till 65 years of age, transparency in the premium charged, reasons to be recorded for denial of

any proposals etc. on all health insurance products catering to the needs of senior citizens. Further, Insurance companies cannot deny renewability without specific reasons.

### **Department of Pension & Pensioners' Welfare**

#### **20. Pension for Central Govt. employees:**

Department of Pension & Pensioners' Welfare monitors and ensures that the retiring Central Government employees are granted retirement benefits including pension, so that they can live an active and dignified life after retirement.

### **Ministry of Culture:**

#### **21. Scheme for Financial Assistance to Veteran Artists:**

Ministry of Culture provides assistance of Rs. 6,000/- as monthly allowance to artistes aged 60 years and above, and Rs. 5,999/- per month in case of transfer of financial assistance to spouse on the death of initial beneficiary.

### **Ministry of Home Affairs**

#### **22. Advisory for safety & security of senior citizens:**

The Ministry of Home Affairs issues Advisories from time-to-time to all States for ensuring safety and security of senior citizens. This includes elimination of all forms of neglect, abuse and violence against senior citizens through initiatives such as identification of senior citizens, sensitization of police personnel regarding safety, security of older persons, regular visit of the beat staff; setting up of toll free senior citizen helpline; setting up of senior citizen security cell; verification of domestic helps, drivers etc. Two detailed advisories have been issued dated 27-3-2008 and 30-8-2013 to all States Governments/UTs advising them to take immediate measures to ensure safety and security of senior citizens.

### **Department of Empowerment of Persons with Disabilities**

#### **23. Accessible India Campaign:**

Accessible India Campaign includes creation of elder friendly barrier free environment in buildings, public toilets, buses, bus-stands, airports and other public places in order to create age-friendly cities.

**Ministry of Railways:**

**24. Separate reservation counters, wheelchairs for senior citizens:**

Separate counters are earmarked at various Passengers Reservation System (PRS) centres for dealing with the reservation requisitions received interalia from senior citizens. There is a provision for reservation of lower berths to senior citizens. Railways also provide wheel chairs facilities/free of cost 'Battery Operated Vehicles for Disabled and Old Aged passengers' at Railway Stations.

**Ministry of Health and Family Welfare:**

**25. National Programme for Health Care of the Elderly (NPHCE):**

Under NPHCE, dedicated healthcare services are being provided to senior citizens at various level of State Health Care delivery system i.e., at Primary, Secondary and Tertiary health care including outreach services. The Programme has two components, namely National Health Mission (NHM) and Tertiary Component.

**26. Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (PMJAY):**

Government launched Ayushman Bharat-PMJAY during 2018-19 to cover over 10 crore poor and vulnerable families (approx. 50 crore beneficiaries) providing coverage upto Rs. 5 lakh per family per year for secondary and tertiary hospitalization. With the launch of the PMJAY, Rashtriya Swasthya Bima Yojana (RSBY) and Senior Citizen Health Insurance Scheme (SCHIS) have been subsumed in it. All enrolled beneficiary families of RSBY and SCHIS are entitled for benefits under Ayushman Bharat-PMJAY.

**Ministry of Communications:**

**27. Concessions extended by BSNL & MTNL:**

Bharat Sanchar Nigam Limited (BSNL) exempts senior citizens (65 years & above) from payment of registration charges for Landline Telephone Connection. Further, Mahanagar Telephone Nigam Ltd. (MTNL) provides concession of 25% in installation/activation charges and monthly services/rental charges for Landline connections under Plan-250 in Senior Citizens Category, to Senior Citizens who are more than 65 years of age.

### **Ministry of Civil Aviation:**

#### **28. Concession & facilities at Airports:**

Air India offers 50% discount to senior citizens on the highest economy class Basic Fare. The discount is offered to those who have completed 60 years of age on the date of commencement of journey. Further, Ministry of Civil Aviation has instructed all stakeholders at Airports to ensure provision for free of charge automated buggies for all senior citizens, in the terminal building to facilitate their access to boarding gates located beyond reasonable walking distance, and to provide small trolleys after security check for carriage of hand baggage upto the boarding gate.

### **Ministry of Housing and Urban Affairs:**

#### **29. Creation of elder friendly barrier free environment:**

Ministry of Housing and Urban Affairs has prescribed Harmonised Guidelines and Space Standards for creation of elder friendly barrier free environment with reference to buildings, toilets etc. for Urban Local Bodies to implement. These Guidelines intend to address the needs of persons with disabilities and elderly persons. Procurement of low-floor buses with proper spaces for wheel chair has also been emphasized by the Department. Further, all metro rail projects implemented/under implementation in the country are having disabled and elder friendly infrastructure such as proper ramps/lifts to the stations, level boarding for the alighting passengers etc. There is also a provision for reservation of seats in metro rail coaches for senior citizens, differently-abled persons and ladies. Further, Housing for All Mission Guidelines, circulated to State/UTs to meet the demand of housing in their States/UTs, incorporated that-'while making the allotment, families with senior citizens should be given priority for allotment on ground floor or lower floors'.

### **Ministry of Women and Child Development:**

#### **30. Home for Widows:**

Ministry of Women and Child Development has constructed a Home for Widows at Vrindavan, Uttar Pradesh, with a capacity of 1000 widows to provide them safe and secure place to stay along with health services, nutritious food, legal and counseling services etc. The design of the Home is old age friendly with facilities such as ramps, lifts, supply of adequate electricity, water and other amenities for meeting the requirement of senior citizens and persons with special challenges.



**Ministry of AYUSH:**

**31. Yoga Therapy:**

Ministry of AYUSH has been providing free consultation and yoga therapy under Yoga and Naturopathy. OPDs are being provided in various Government Hospitals. Free Yoga training at 50 Yoga Parks are being run through NGOs in various states of the country. In addition, other programmes such as Health Promotion Programme, Yoga Therapy Programmes, Individual Yoga Therapy Sessions, Weekend Yoga Training Programmes, Monthly Clinical Yoga Therapy Workshop are being imparted, which benefits senior citizens as well.

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