

GOVERNMENT OF INDIA  
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT  
DEPARTMENT OF EMPOWERMENT OF PERSONS WITH DISABILITIES

**LOK SABHA**

**UNSTARRED QUESTION NO-1531**  
TO BE ANSWERED ON - 09/12/2025

**ADIP AND NIRAMAYA SCHEMES**

1531. Dr. Kadiyam Kavya:

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

- (a) the support provided for persons with disabilities under Assistance to Persons with Disabilities for Purchase/Fitting of Aids/Appliances (ADIP) and Niramaya schemes;
- (b) the details of elderly welfare initiatives, including pension enhancements; and
- (c) the details of awareness campaigns on rights and entitlements?

**ANSWER**

THE MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT  
(SHRI B. L. VERMA)

(a) Department of Empowerment of Persons with Disabilities under Ministry of Social Justice and Empowerment is implementing Scheme of 'Assistance to Persons with Disabilities for Purchase/Fitting of Aids and Appliances (ADIP)' under which funds are released to assist eligible persons with disabilities for procuring durable, sophisticated, and scientifically manufactured, modern, standard aids and appliances that promote their physical, social and psychological rehabilitation and enhance their economic potential. Under the scheme, the various types of aids and appliances are provided with financial assistance up to ₹15,000, in case of high-end prosthesis upto ₹30,000/- and in case of motorized tricycles and wheelchairs , financial assistance of upto ₹50,000/- is being provided .

Niramaya Health Insurance Scheme implemented by Department since 2008, gives a health cover of Rs. 1 Lakh annually, to cover expenses related to Corrective Surgeries/Other Surgeries, OPD Consultations, Diagnostic Tests, Therapies, Alternative Medicine-AYUSH, etc. details of which are given at Annexure I . The scheme is implemented through Oriental Insurance Co. Ltd.. 66,356 Divyangjans are enrolled in 2025-26 and an expenditure of Rs.9.9 Crore has been made under the scheme till date.

(b) In alignment with the principles of active and healthy ageing and to ensure dignified living for the elderly, the Department of Social Justice and Empowerment under the Ministry of Social Justice and Empowerment (MoSJE) is implementing the umbrella scheme Atal Vayo Abhyudaya Yojana (AVYAY). AVYAY seeks to provide comprehensive and integrated services through a convergence of various interventions for elderly welfare. The details of the components of the AVYAY Scheme are -

(i) Integrated Programme for Senior Citizens (IPSrC)

This component provides basic amenities like shelter, food, medical care and entertainment opportunities and by encouraging productive and active ageing through providing support for capacity building. Assistance under the scheme is given to Panchayati Raj Institutions/local bodies and eligible Non-Governmental Voluntary Organisations. Since FY 2014–15, over 10.20 lakh senior citizens have been supported under this scheme.

(ii) State Action Plan for Senior Citizens (SAPSrC)-This scheme provides financial assistance to States/UTs to carry out State-specific activities such as awareness campaigns, sensitization programmes, cataract surgeries, and other welfare measures for senior citizens.

(iii) Rashtriya Vayoshri Yojana (RVY):This scheme was launched in 2017 to assist senior citizens belonging to Below Poverty Line (BPL) category or those with a monthly income not exceeding ₹15,000, who suffer from any age-related disability or infirmity. Under the scheme, assistive devices such as walking sticks, wheelchairs, spectacles, hearing aids, etc., are distributed free of cost.

(iv) Elderline – National Helpline for Senior Citizens (NHSC)-toll- free number (14567), operational since 01.10.2021 that provides free Information, Guidance, Emotional Support and Field Intervention in cases of abuse and rescues in order to improve the quality of life of senior citizens.

(v) Training of Geriatric Care Givers:To bridge the gap in supply and increasing demand in the field of geriatric caregivers so as to provide more professional services to the senior citizens and also to create a cadre of professional givers in the field of geriatrics. This scheme was launched in the FY 2023-24.

(vi) Other Initiatives for Senior Citizens

- MoU with the Ministry of AYUSH – to enable senior citizens to benefit from AYUSH systems of healthcare.
- MoU with Prajapita Brahma Kumaris – to promote holistic well-being of senior citizens through spirituality.
- Development of a “Vridhha Mitra Toolkit” (Elder Companion Toolkit).
- Organization of Grandparents-Teachers Meetings in schools to promote inter-generational bonding.
- Celebration of International Day of Older Persons through activities such as talk series, walkathons, and pledge events.

- MoU with Dementia India Alliance (DIA) – for improving the quality of life of elderly persons living with dementia in old age homes through online memory screening, training of staff, and analysis of data.
- MoU with Vyay Vikas (VV) – to enhance awareness and promote Government welfare schemes among senior citizens.
- Awareness and Educational Programmes – including workshops, seminars, podcasts, and community outreach to inform senior citizens about benefits and eligibility of schemes.
- Digital and Financial Literacy Curriculum – development of customized training material and structured sessions for digital and financial inclusion of senior citizens.
- Support for Old Age Homes – assisting old age homes in understanding and achieving the Minimum Standards, with a focus on soft interventions.

**As far as pension to elderly citizens and persons with disabilities is concerned,** National Social Assistance Programme (NSAP) is a social security programme implemented by Ministry of Rural Development for most vulnerable persons of society living below poverty line, both in rural and urban areas. Under the programme, the old aged, widows, and disabled persons belonging to Below Poverty Line (BPL) and fulfilling eligibility criteria prescribed in the NSAP guidelines, are provided financial assistance, in form of pension, ranging from Rs.200/- to Rs.500/- p.m. and in the case of death of the breadwinner of such family, a lump sum assistance of Rs. 20,000/- is given to the bereaved family. One of the components under the scheme is Indira Gandhi National Old Age Pension Scheme under which assistance of ₹ 200/- per month to persons in the age group of 60-79 years and ₹500/- per month to persons of 80 years and above is provided.

At present, no such proposal of pension enhancement is under consideration

(c) The Department of Empowerment of Persons with Disabilities under Ministry of Social Justice and Empowerment supports outreach initiatives by institutions, government bodies, educational institutions, and registered NGOs/organizations.

The Department of Social Justice and Empowerment under the Ministry is implementing the Atal Vayo Abhyudaya Yojana (AVYAY) and provides financial assistance to States/UTs to carry out State-specific activities such as awareness campaigns, sensitization programmes, cataract surgeries, and other welfare measures for senior citizens.

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## Annexure-I

Annexure referred to in reply to part (a) of Lok Sabha Unstarred Question No.1531 to be answered on 09.12.2025 regarding “ADIP and Niramaya Schemes”				
Section	Sub-Section	Detail	Sub Limit	Overall
I	Overall Limit of Hospitalization			55,000/-
	A	Corrective Surgeries for existing Disability including Congenital disability (Under SECI(A) a maximum capping of Rs. 15,000/- For other than the corrective surgeries for Existing Disabilities, which is included in the overall limit of Rs. 40,000/- of Sec I(A))	40,000/-	
	B	Non Surgical / Hospitalization	15,000	
* II	Overall Limit for Out Patient Department (OPD)			19,000/-
	A	OPD Treatment including the medicines, pathology, diagnostic tests, etc.	15,000/-	
	B	Dental Preventive Dentistry	4,000/-	
** III	Ongoing Therapies to reduce impact of disability			20,000/-
IV	Alternative Medicine- AYUSH			4,000/-
V	Transportation Costs			2,000/-
OVERALL LIMIT OF THE COVERAGE OF A PERSON : Rs. 1,00,000/-				

\* Need for original reports / films like MRI, X-ray, ultrasounds etc. – Original documents are required including the film for settling of Claims.

\*\* Prescription for Ongoing Therapies- Doctor’s prescription at least once in Six months is essential in which the category of therapy and duration of therapy should be clearly mentioned. Thereafter other documents from Rehabilitation Professional for therapy and related bills will be acceptable. Doctor who prescribes the prescription should be a valid medical Practitioner with valid license/degree as per Medical council rules.