

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

**UNSTARRED QUESTION NO.3758
TO BE ANSWERED ON 12.08.2025**

WELFARE SCHEMES FOR THE SENIOR CITIZENS

3758. SHRI ARVIND GANPAT SAWANT:

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

- (a) the details of the schemes and facilities provided to the senior citizens by the Government in the Country, Scheme and State-wise;
- (b) the details of the expenditure beared by the Government on such schemes during the last ten years;
- (c) the details of the concession to the senior citizens on railway tickets which was stopped during Corona pandemic and by when it is likely to be started;
- (d) the reasons for which there is no provision to exclude senior citizens from GST;
- (e) the details of the action taken by the Government to support senior citizens during the last ten years;
- (f) the details of the taxes collected from various sources from every citizen and the reason for which there is no pension scheme for all the citizens above 60 years irrespective of their services and occupations;
- (g) the reason for which the Government is not introducing any insurance plans for the senior citizens;
- (h) whether there are any housing schemes proposed by the Government for the senior citizens; and
- (i) if so, the details of such schemes and if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT

(SHRI B.L.VERMA)

(a), (b) & (e): The Department of Social Justice and Empowerment is implementing an umbrella scheme Atal Vayo Abhyudaya Yojana (AVYAY) for the welfare of senior citizens. The scheme has seven components. The details of components of the scheme are as follows-

- i. **IPSrC (Integrated Programme for Senior Citizens)**- Under IPSrC, grant-in-aid is provided to the organisations for maintenance of senior citizen homes (Sr.CH), continuous care homes (CCH), mobile medicare units (MMU) and physiotherapy clinics. The objective of the scheme is to improve the quality of life of the Senior Citizens, especially indigent senior citizens by providing basic amenities like shelter, food, medical care and entertainment opportunities and by encouraging productive and active ageing.

- ii. **SAPSRc (State Action Plan for Senior Citizens)-** The Government of India perceives a major and critical role of all State/ UT Governments in welfare of senior citizens. Each State/UT is expected to plan taking into account their local considerations and frame their own State Action Plans for the welfare of their senior citizens. Under SAPSRc, the Ministry releases funds to States/UTs for implementation of their action plans. SAPSRc is being implemented since FY 2019-20.
- iii. **RVY (Rashtriya Vayoshri Yojana)-** The scheme aims for providing Physical Aids and Assisted Living Devices for Senior Citizens below poverty line and with the family income not exceed to Rs. 15,000/-per month. The scheme is being implemented since 2017.
- iv. **Elderline-** The National Helpline for Sr Citizens (14567) is to generate awareness about the Act, schemes & programmes being executed by different Central & State Governments and to provide platform to redress grievances of Sr Citizens across the country.
- vii. **Training of Geriatric Care Givers-** The main objective is 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 care givers in the field of geriatrics. Considering the acute shortage of Geriatric Caregivers and the increasing demand in the market, the Department has decided to trained 1,00,000 trainees in the field of Geriatric Care givers in order to meet the demand.
- viii. **Other Initiatives for Senior Citizens-** In order to solve the problems of healthy and productive ageing, several initiatives are being done across the country. The proposed initiatives are aimed at involving the elders in building up knowledge which can be useful for the society as a whole.
- ix. **Seniorcare Ageing Growth Engine (SAGE)-** The main objective is to promote out-of-the-box and innovative solutions for the commonly faced problems, innovative start- ups would be identified and encouraged for developing products, processes and services for the welfare of the elderly.

The expenditure details under AVYAY scheme for last ten years is enclosed at **Annexure-I**.

(c): The Ministry of Railways extends various facilities to the senior citizens including the provision to allot lower berth to Senior Citizens, facility of wheelchairs at railway stations etc. Indian Railways strives to provide affordable services to all strata of the society and gave subsidy of Rs. 60,466 crore on passenger tickets in 2023-24. This amounts to concession of 45% on an average, to every person, traveling on Railways. In other words, if the cost of providing service is Rs. 100, then the price of ticket is Rs. 55 only. This subsidy is continuing for all passengers. Further, concessions beyond this subsidy amount are continuing for many categories like 4 categories of Persons with Disabilities (Divyangjans), 11 categories of patients and 8 categories of students. The facilities in detail may be seen at **Annexure-II**.

(d): GST provisions, rates and exemptions are prescribed on the recommendations of the GST Council which is a Constitutional body comprising of members from both Centre and the States/UTs. GST is levied on the supply of goods and services and not on individuals or citizens, including senior citizens.

(f): The Department of Financial Services is implementing the Atal Pension Yojana (APY) which was launched on 09.05.2015 with the objective of creating a universal social security system for all Indians, especially the poor, the under-privileged and the workers in the unorganized sector. It is open to all citizens of India between 18-40 years of age having a savings bank account in a bank or post-office. For better targeting of guaranteed pension to unorganized sector workers, an income tax payer shall not be eligible to join APY from 01.10.2022. The subscriber under APY is required to make a monthly/quarterly/six monthly contribution of an amount determined by the amount of pension chosen and the age of joining the scheme. The subscriber shall receive a government guaranteed minimum pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month or Rs. 5000 per month, after the age of 60 years until death, depending on the contribution chosen. The spouse of the subscriber shall be entitled to receive the same pension amount as that of the subscriber after the death of the subscriber. After the death of both subscriber and the spouse, the nominee of the subscriber shall be entitled to receive the pension wealth, as accumulated till age 60 of the subscriber. As per the scheme, subscriber will receive pension benefit on attaining the age of 60 years.

The funds released under APY during last 10 years is as under:

(in Cr)										
FY	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Funds released	173	36	167.72	155	338.69	273	203	725	481	465.05

(g): The Government has extended the health coverage of flagship scheme Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) to all the senior citizens aged 70 years and above irrespective of income.

(h) & (i): 'Land' and 'Colonization' fall under Entry 18 of List-II (State List) of the Seventh Schedule to the Constitution of India, and are thus subjects within the legislative competence of the State Governments. However, in order to provide a uniform framework and facilitate the States/UTs, Model Guidelines for Development and Regulation of Retirement Homes were formulated and circulated by the Central Government. These Guidelines are intended to serve as a guiding document for States/UTs to incorporate suitable provisions in their respective legislations and regulations for safeguarding the rights and interests of senior citizens and retirees residing in Retirement Homes.

Further, the Real Estate (Regulation and Development) Act, 2016 (RERA), enacted by the Parliament, aims to promote transparency, accountability, and efficiency in the real estate sector. The provisions of RERA are fully applicable to Retirement Homes, treating them at par with other real estate projects. This ensures protection of the interests of homebuyers, including senior citizens and other vulnerable residents from any violations or malpractices by developers. Furthermore, RERA mandates strict compliance with applicable norms and local laws by real estate developers during the execution of such projects.

Annexure to reply of Parts (a) of Lok Sabha Un-starred Question No. 3758 to be answered on 12/08/2025

Details of Year-wise expenditure under AVYAY scheme during last 10 years

Year	Expenditure (in Crores)
2015-16	27.58
2016-17	52.99
2017-18	45.97
2018-19	171.58
2019-20	135.2
2020-21	156.81
2021-22	162.85
2022-23	239.87
2023-24	210.48
2024-25	408.14

Annexure to reply of Parts (c) of Lok Sabha Un-starred Question No. 3758 to be answered on 12/08/2025

Details of facilities extended from time to time to Senior citizens by M/o Railways:

- i. In the computerized Passenger Reservation System (PRS) there is a provision to allot lower berths to Senior Citizens, Female passengers of 45 years and above automatically, even if no choice is given, subject to availability of accommodation at the time of booking.
- ii. A combined quota of six to seven lower berths per coach in Sleeper class, four to five lower berths per coach each in Air Conditioned 3 tier (3AC) and three to four lower berths per coach in Air Conditioned 2 tier (2AC) classes (depending on the number of coaches of that class in the train) has been earmarked for senior citizens, female passengers 45 years of age and above and pregnant women.
- iii. Instructions have been issued for earmarking a minimum of 07 seats for senior citizens in 1st and last 2nd class general compartment for entire period of local train services on suburban sections of all zonal Railways.
- iv. Wheelchairs are provided by Railways and given to attendants of the Persons with Disabilities (Divyangjans), old aged passengers etc absolutely free of cost to escort them from and to the trains.
- v. Battery Operated Vehicles (BOVs) are provided at major railway stations to passengers on 'first come first served' basis with due preference to Persons with Disabilities (Divyangjans), Senior Citizens, Sick passengers and Pregnant women. This facility is provided 'free of cost' through Corporate Social Responsibility (CSR) and publicity route as well as on chargeable basis.
- vi. After departure of the train, if there are vacant lower berths available in the train and if any person with disability booked on the authority of handicapped concession or a senior citizen or a pregnant woman, who has been allotted upper/middle berth, approaches for allotment of vacant lower berths, the on board Ticket Checking Staff has been authorized to allot the vacant lower berth to them making necessary entries in the chart.
- vii. Separate counters are earmarked at various Passenger Reservation System (PRS) centers for dealing with the reservation requisitions received from ladies, persons with disability, Senior Citizens, Ex. MPs, MLAs, accredited journalists and freedom fighters, if the average demand per shift not less than 120 tickets. In case there is no justification for earmarking of an exclusive counter for any of these categories of persons including ladies, persons with disability or senior citizens, one or two counters depending upon the total demand are earmarked for dealing with the reservation requests for all these categories of persons.
