

The Senior Citizen's Welfare Map — Every Scheme an Elderly Person Can Access in Odisha

This note is for healthcare NGOs, geriatric care workers, ASHA and AWW supervisors dealing with elderly populations, DSWO officers, Gram Panchayat members, and the families of elderly persons in Odisha. It maps every scheme available to a person aged 60 and above — and specifical...

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Published: June 2026 · Last reviewed: June 2026

The Defining Problem: India's Fastest-Growing Welfare Gap

India's elderly population is growing faster than its welfare architecture. By 2050, nearly 319 million Indians will be over 60. Today, most elderly persons in rural Odisha live on family support, a small NSAP pension that has not been revised significantly since 2011, and healthcare accessed either at government hospitals or through catastrophic out-of-pocket spending at private facilities.

The October 2024 launch of the Ayushman Bharat Vaya Vandana Card changed this fundamentally — and silently. A universal health cover worth Rs. 5 lakh per year for every Indian aged 70 and above, regardless of income, without any means test, without any card linked to poverty status, was launched with relatively modest public awareness. Most elderly persons in rural Odisha have not claimed it. Their families don't know it exists. The ASHA in their village hasn't told them.

This note exists to close that gap — and to map everything else that stacks alongside it.

Layer 1 — Universal Health Protection (the October 2024 Game-Changer)

Ayushman Bharat Vaya Vandana Card (Age 70 and Above)

Launched 29 October 2024 by Prime Minister Narendra Modi on Dhanvantari Jayanti, the Ayushman Bharat Vaya Vandana Card provides **Rs. 5 lakh per year in free health coverage to every Indian citizen aged 70 and above — regardless of income, economic status, or existing insurance coverage.**

This is not a means-tested scheme. A retired government employee with a pension, a prosperous farmer, and a landless agricultural labourer all qualify equally — age 70 and Aadhaar is all that is required.

What it covers:

- Cashless hospitalisation at over 29,870 empanelled hospitals nationally (13,173 private hospitals as of October 2024)
- Approximately 2,000 medical procedures — from diagnostics to complex surgeries including Coronary Angioplasty, Hip Fracture/Replacement, Gall Bladder removal, Cataract Surgery, Prostate Resection, Stroke management, Haemodialysis
- **No waiting period for pre-existing conditions** — a senior citizen with diabetes or hypertension is immediately covered, including for complications arising from those conditions
- Dental, ophthalmological, and orthopaedic procedures included in the covered list

The top-up logic for families already on GJAY/AB-PMJAY:

- A family enrolled under GJAY has Rs. 5 lakh health cover per year

- If the family includes a member aged 70+, that senior citizen gets an **additional Rs. 5 lakh** top-up exclusively for them
- Total protection for that family: Rs. 5 lakh (family) + Rs. 5 lakh (senior citizen) = **Rs. 10 lakh per year**

Enrolment: Reached 25 lakh enrollments nationally in early weeks. As of October 2024, over Rs. 40 crore in treatments were availed, benefiting more than 22,000 senior citizens.

How to apply — three channels:

1. **Nearest empanelled hospital:** Walk in, show Aadhaar, get registered on the spot
2. **Online self-registration:** Visit beneficiary.nha.gov.in — Aadhaar-based registration
3. **Ayushman App:** Download from Google Play Store — face authentication with Aadhaar
4. **Missed call:** 1800-11-0770 (toll-free) to receive information and guidance
5. **Helpline:** 14555 (AB-PMJAY national helpline)

The most important message for field workers: Every elderly person aged 70+ in Odisha is entitled to this card. The registration takes 10 minutes at any empanelled hospital or online. There is no reason any Odisha senior citizen aged 70+ should be paying out-of-pocket for hospitalisation in 2026.

GJAY + AB-PMJAY for Ages 60-69

For elderly persons aged 60-69 who are not yet entitled to the Vaya Vandana Card:

- BPL households with NFSA ration cards are eligible for GJAY — Rs. 5 lakh/year (Rs. 10 lakh for households with women beneficiaries)
 - The Ayushman Bharat PM-JAY extension is now operational across all 36 States and UTs as of May 2026 (West Bengal joined in 2026)
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Layer 2 — Pension (Monthly: Rs. 500-1,000 combined Central + State)

Indira Gandhi National Old Age Pension Scheme (IGNOAPS)

The Central Government pension for BPL elderly — part of NSAP.

Eligibility:

- Age 60 and above
- BPL household
- No regular source of income

Amount:

- **Age 60-79:** Rs. 200/month (Central)
- **Age 80 and above:** Rs. 500/month (Central — enhanced for the oldest elderly)

Madhu Babu Pension Yojana (MBPY) — Odisha State Top-Up

MBPY supplements IGNOAPS to bring the combined monthly pension to Rs. 500-1,000 depending on age and category. Apply at the Block Social Welfare Officer with Aadhaar, age proof, and BPL ration card.

The combined pension for a 75-year-old BPL person in Odisha: IGNOAPS Rs. 200 + MBPY state top-up ≈ Rs. 500-700/month total = Rs. 6,000-8,400/year — a modest but reliable floor income.

The enhanced pension for age 80+: IGNOAPS Rs. 500 + MBPY top-up ≈ Rs. 800-1,000/month = Rs. 9,600-12,000/year.

Digital Life Certificate requirement: Pensioners must complete periodic DLC verification through Aadhaar biometric or face authentication (annual or bi-annual). NGOs supporting elderly communities should facilitate annual DLC completion — a missed DLC causes pension to be suspended.

Layer 3 — Food Security

NFSA / PM Garib Kalyan Anna Yojana All BPL elderly with NFSA ration cards receive 5 kg grain/person/month free (extended through December 2028). For an elderly person living alone: 5 kg/month of rice or wheat at zero cost.

Annapurna Scheme — 10 kg Free Grain Elderly persons aged 65 and above who are eligible for old age pension but have not been included in the IGNOAPS beneficiary list (waiting list) receive 10 kg of food grain per month **free** under the Annapurna Scheme — over and above the normal PDS entitlement. Apply at the Block Supply Officer with age proof and ration card.

This specifically protects the elderly who are on the pension waiting list — ensuring food security while their pension application is pending.

Layer 4 — Financial Savings and Investment

Senior Citizen Savings Scheme (SCSS)

The highest interest-bearing, government-guaranteed savings instrument for the elderly — available at any post office or scheduled commercial bank:

- **Interest rate:** 8.2% per annum (as of FY 2025-26, reviewed quarterly)
- **Minimum deposit:** Rs. 1,000
- **Maximum deposit:** Rs. 30 lakh per individual
- **Tenure:** 5 years (extendable by 3 years after maturity)
- **Interest payment:** Quarterly — directly to bank account
- **Tax benefit:** Interest up to Rs. 50,000 is exempt from TDS (TDS certificate can be submitted for full exemption on declaration)

Eligibility: Any Indian citizen aged 60 and above. Retired defense personnel and VRS employees can open from age 55.

For a retired government employee, a farmer who sold land, or any elderly person with a lump sum to invest — SCSS is the safest, highest-return government-backed option available. 8.2% guaranteed, quarterly payout, government-backed. The only better-returning option is the PPF at 7.1% (but with a 15-year lock-in).

Post Office Monthly Income Scheme (POMIS)

- **Interest rate:** 7.4% per annum (FY 2025-26), paid monthly
- **Maximum deposit:** Rs. 9 lakh (single) / Rs. 15 lakh (joint)
- **Tenure:** 5 years

For an elderly person who wants regular monthly income from savings rather than quarterly: POMIS provides fixed monthly payment directly to the account. Rs. 9 lakh in POMIS → Rs. 5,550/month income.

The SCSS + POMIS combination: An elderly person with Rs. 10 lakh in savings can put Rs. 9 lakh in POMIS (Rs. 5,550/month income) and Rs. 1 lakh in SCSS (Rs. 2,050/quarter). This creates a steady income stream from savings.

Layer 5 — Tax Benefits for the Elderly and Their Families

Income Tax — Senior Citizen Benefits (Income Tax Act 2025)

The IT Act 2025 continues and enhances the income tax relief for senior citizens:

Basic exemption limit:

- Senior citizens (60-79 years): Rs. 3,00,000
- Super senior citizens (80+ years): Rs. 5,00,000

No ITR filing if income is only from pension/interest and TDS is deducted:

Senior citizens aged 75 and above who have income only from pension and interest from the same bank that deducts TDS are exempted from ITR filing — the bank handles the tax deduction.

Section 80D — Health insurance premium deduction:

- Senior citizens can claim up to Rs. 50,000 deduction for health insurance premium (or medical expenditure if uninsured)

Section 80TTB — Interest income deduction:

- Deduction up to Rs. 50,000 on interest income from bank/post office deposits — applicable only to senior citizens

The Ayushman Vaya Vandana Card makes Section 80D most accessible:

Senior citizens who enrol for the free Vaya Vandana Card and also pay for supplementary private insurance can claim the full Rs. 50,000 Section 80D deduction.

Layer 6 — Atal Pension Yojana (APY) — For Those Still Working at 60

APY is the pension scheme for unorganised sector workers aged 18-40 — not 60+. However, a person who enrolled in APY at age 30 is now receiving their guaranteed monthly pension at 60: Rs. 1,000-5,000/month depending on their contribution level.

For anyone not yet enrolled at age 40 or younger: Enrol now. Rs. 210/month contribution (at age 30) secures Rs. 5,000/month from age 60 for life, plus the spouse continues to receive the same pension on the subscriber's death, and the corpus (approximately Rs. 8.5 lakh) is returned to the nominee on both deaths.

Layer 7 — The Reverse Mortgage Loan

For elderly property owners who need regular income but don't want to sell their home:

Reverse Mortgage Loan (RML) under National Housing Bank guidelines: An elderly homeowner (60+) can mortgage their house to a bank and receive monthly payments from the bank for 15-20 years — without leaving the house and without repaying the loan. The bank recovers the loan by selling the house after the

borrower's death (with family first right to buy it back at market price).

Maximum monthly payment: Rs. 50,000 for up to 20 years **Who offers it:** SBI, Bank of Baroda, PNB, Canara Bank, LIC Housing Finance

This is almost completely unknown in Odisha — and is particularly relevant for urban elderly persons with property but no pension and no income.

Layer 8 — Social Protection and Legal Rights

Maintenance and Welfare of Parents and Senior Citizens Act, 2007 (PWSCA)

The PWSCA makes it a legal obligation for adult children and relatives to provide maintenance to elderly parents. Under Section 4, a senior citizen can file for maintenance (up to Rs. 10,000/month under the Act — states may have higher limits) at the Maintenance Tribunal (Sub-Divisional Magistrate's office).

In Odisha: A Senior Citizens Maintenance Tribunal exists at the SDM level in every sub-division. An elderly parent who is being neglected or whose children are refusing maintenance can approach the Tribunal directly without a lawyer.

Helpline for Senior Citizens: 14567 (Elderline — national toll-free helpline for senior citizens, operational in 25+ states including Odisha) — for emotional support, legal guidance, welfare scheme information, and abuse reporting.

The Full Annual Stack for an Odisha Elderly Person

Stream	Annual Value	Who
Ayushman Vaya Vandana Card	Rs. 5 lakh health cover	All 70+
GJAY health insurance	Rs. 5-10 lakh cover	BPL, all ages 60+
IGNOAPS + MBPY pension	Rs. 6,000-12,000 cash	BPL, 60+
NFSA food grain	Rs. 6,000 (in-kind)	NFSA ration card

Stream	Annual Value	Who
Annapurna free grain (10 kg)	Rs. 2,400 (in-kind)	65+, pension waiting list
SCSS interest (Rs. 5 lakh invested)	Rs. 41,000/year	Any elderly with savings
POMIS income (Rs. 9 lakh invested)	Rs. 66,600/year	Any elderly with savings
APY pension	Rs. 12,000-60,000/year	Those who enrolled earlier
Section 80TTB deduction	Up to Rs. 50,000 tax deduction	Taxpaying elderly

The Three Most Critical Actions for Field Workers

1. Register every elderly person aged 70+ for the Vaya Vandana Card this month. The registration takes 10 minutes. The benefit is Rs. 5 lakh/year universal health cover. The awareness gap is enormous. This is the highest-impact single action for any NGO, ASHA, AWW, or gram panchayat member working with elderly communities.

2. Facilitate annual DLC renewal for pension recipients. An elderly person whose digital life certificate lapses loses their pension. For a rural elderly person with no digital literacy, the DLC renewal at Mo Seva Kendra is a barrier. NGOs can organise annual DLC renewal camps at Mo Seva Kendras for entire villages' pension recipients.

3. Know about the Maintenance Tribunal. When an elderly parent is being neglected or financially exploited by their adult children, the Maintenance Tribunal is the legal remedy — available at the SDM's office in every sub-division of Odisha, without a lawyer, with a fast-track hearing requirement.

Contact Points

Authority	For	Contact
Empanelled hospital / NHA portal	Vaya Vandana Card	beneficiary.nha.gov.in; 14555
Block Social Welfare Officer (BSWO)	IGNOAPS + MBPY pension	Block office
Post Office / Bank	SCSS, POMIS, APY	Any PO/bank branch
Sub-Divisional Magistrate (SDM)	PWSCA Maintenance Tribunal	SDM office
Elderline	Senior citizen helpline	14567 (toll-free)
Mo Seva Kendra	DLC renewal, GJAY card	Nearest MSK

Last verified: June 2026. Ayushman Vaya Vandana Card: launched 29 October 2024, universal for 70+, Rs. 5 lakh/year, no means test. IGNOAPS: Rs. 200/month (60-79), Rs. 500/month (80+) Central; MBPY tops up in Odisha. SCSS rate: 8.2% p.a. (Q4 FY2025-26 — verify current rate at India Post or bank). Elderline: 14567. PWSCA Tribunal: at SDM office.

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