



Schemes for senior citizens.

All online.

Pension, health insurance, housing, free LPG — many schemes are designed for seniors. Check eligibility and apply, all from your phone.



WHAT'S INSIDE

- ✓ Find schemes you qualify for
- ✓ Apply on official websites
- ✓ Track your application



— WHY THIS MATTERS

Many benefits await. Most go unclaimed.

The Indian government runs over 100 schemes for senior citizens — pensions, health cover, housing help, even free vaccinations.

Most go unclaimed simply because people don't know about them. This guide helps you find what you qualify for, online, free, with no agent needed.

WHAT YOU'LL LEARN

- Find your government schemes
- Apply online safely
- Track applications
- Avoid scheme fraud

 *Takes about 8 minutes to read*



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STEP 1 OF 6

Visit myscheme.gov.in

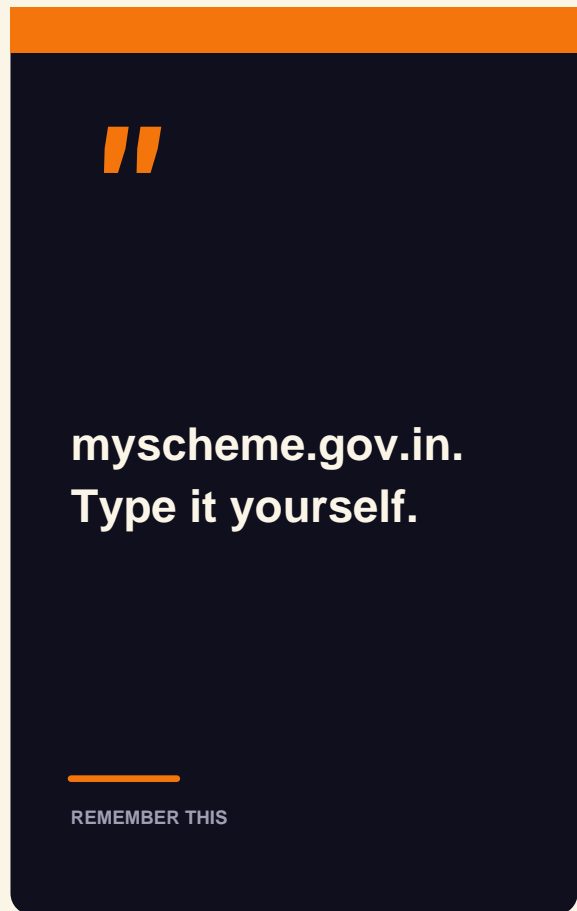
The official scheme finder is myscheme.gov.in
(note: [.gov.in](https://myscheme.gov.in))

It lists every central and state government scheme. Filter by your age, state, income — get a list of schemes you qualify for.



WARNING

**Only [.gov.in](https://myscheme.gov.in) websites are real. [.com](https://myscheme.gov.in) or [.net](https://myscheme.gov.in) 'scheme' websites are scams.
Always type the URL yourself.**





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STEP 2 OF 6

Check senior citizen schemes

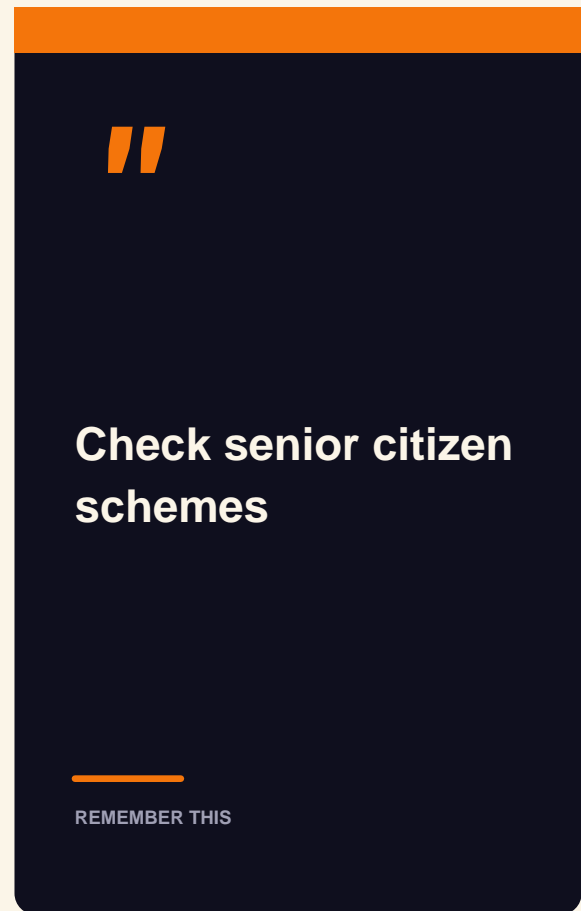
Common schemes for seniors include:

- Indira Gandhi National Old Age Pension
- Pradhan Mantri Vaya Vandana Yojana (LIC)
- Senior Citizen Savings Scheme (SCSS)
- Ayushman Bharat (free health insurance)
- Free LPG (Pradhan Mantri Ujjwala)

Check each on myscheme.gov.in to see if you qualify.

TIP

Income level matters for some schemes. Have your last income tax return or bank statement ready.





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STEP 3 OF 6

Read eligibility carefully

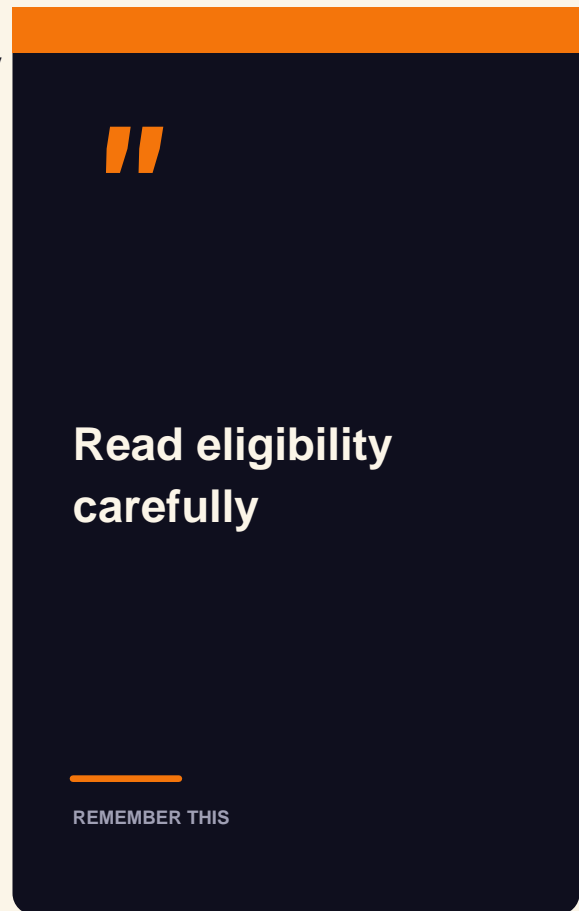
Each scheme page has 'Eligibility' rules. Read carefully:

- Age requirements
- Income limits
- State of residence
- Documents needed

If you qualify, the page has an 'Apply Now' button or directs you to the right department.

TIP

Some schemes need a Below Poverty Line (BPL) card. Others are open to everyone. Read carefully.





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STEP 4 OF 6

Apply online with your documents

Most schemes need:

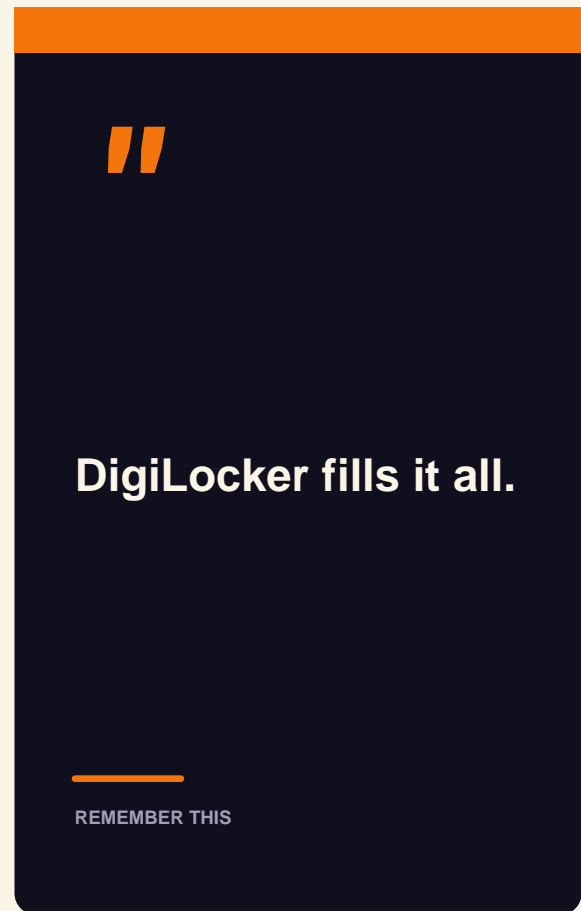
- Aadhaar number
- Bank account details
- Income proof
- Photo
- Address proof

Upload through DigiLocker (saves typing).

Submit. Save the application number — that's your tracking ID.

● **TIP**

If documents come from DigiLocker, no need to scan or upload separately. Saves a lot of time.





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STEP 5 OF 6

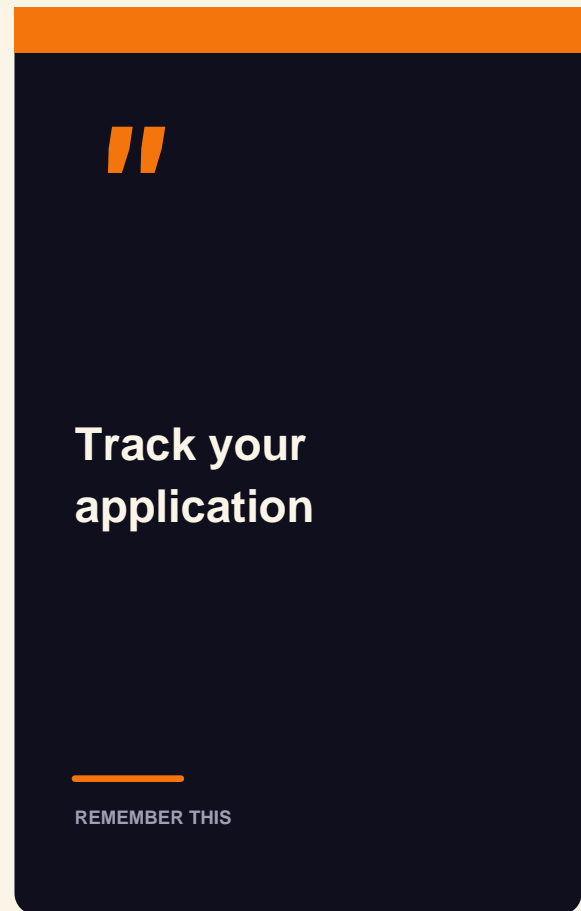
Track your application

After applying, you get an application reference number.

Most scheme websites have a 'Track Status' option. Type your reference number — see if approved, pending, or rejected. Rejection reasons are listed too.

TIP

Check status weekly. If pending more than 60 days, your district office can help. Visit them with your reference number.





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STEP 6 OF 6

Avoid scheme scammers

Common scams:

- 'Pay Rs. 500 to apply for pension' (it's free)
- 'I'll fast-track your application' (no fast-track exists)
- 'Your scheme is approved, send fee for processing'
- WhatsApp messages promising guaranteed schemes

Real schemes never require payment to anyone.



WARNING

Government schemes are FREE to apply. Anyone asking for money to 'help you apply' is a scammer. Apply yourself online.



Government schemes = always free.

REMEMBER THIS



SAFETY RULES

Schemes safely.

1 **myscheme.gov.in is official**

All government schemes listed here. Type the URL yourself. Don't trust links from WhatsApp.

2 **Read eligibility carefully**

Age, income, state — different schemes have different rules. Make sure you qualify before applying.

3 **Use DigiLocker for documents**

Documents pulled from DigiLocker are auto-verified. No scanning, no uploading. Faster approval.

4 **Track with your reference number**

Save the application reference number. Track status weekly. If stuck 60+ days, visit district office.

5 **All government schemes are free**

Anyone asking for fees to 'help' or 'fast-track' your application is a scammer. Refuse politely.



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