## GATEWAY TO GLOBAL AGING DATA

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### Gateway Policy Explorer: Retirement Series

# India Public Old-Age Social Assistance Plan Details 1995-2025

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### **Preface**

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

### **Background** — Gateway Policy Explorer: Retirement Series

The Gateway Policy Explorer (http://g2aging.org/policy-explorer) is part of the Gateway to Global Aging Data (http://g2aging.org) project. The Retirement Series captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the Gateway Policy Explorer aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the Gateway Policy Explorer will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

### **Author and Contributor Disclaimers**

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

### India

Old-Age Social Assistance Plan details 1995-2025 \* †

Starting in 1995, India provided social assistance benefits to older adults over age 65 who had little or no regular means of subsistence through the National Old Age Pension program. In 2007, this program is replaced by the Indira Gandhi National Old Age Pension, which targets older adults living below the poverty line.

The central Indian government provides a fixed monthly amount to qualifying individuals. Some states may provide additional benefits. Benefits are administered by the Ministry of Rural Development.

In 2011, the full eligibility age was changed to age 60 and benefit amounts for individuals over age 80 was increased. For the 2024-2025 financial year, there are 27,203,103 beneficiaries of the Indira Gandhi National Old Age Pension.

### **Key Dates**

First law: 1995

Major changes since 1995: 2007, 2011

### **Contents**

Chapter 1: Policy enacted 1995-2006	4
Overview	4
Eligibility	4
Benefits	4
Chapter 2: Policy enacted 2007-2010	5
Overview	5
Eligibility	5
Benefits	5
Chapter 3: Policy enacted 2011-2025	7
Overview	7
Eligibility	7
Benefits	7
Tables and Formulas	9
Table 1: Number of Beneficiaries of the National Old Age Pension (1995-2006) and Indira Gandhi National Old Age Pension	
(2007-2024)	9
Table 2: Indian Rupees to U.S. Dollar Spot Exchange Rate, Indian Rupees to One U.S. Dollar, Annual Averages (1995-2023)	10
Table 3: Inflation, Consumer Prices (Annual %) (1995-2023)	11
Table 4: Additional Monthly Benefit Amounts for the Indira Gandhi National Old Age Pension (2017)	12
Table 5: Additional Monthly Benefit Amounts for the Indira Gandhi National Old Age Pension (2023)	13
Sources	14
Glossary of terms	14
Notes	15
Version information	16
Additional resources	16

<sup>\*</sup> If you have questions or suggestions, please contact policy@g2aging.org.

Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "\(-\)"; In Adobe Acrobat on a MAC: "command" + "\(-\)"; In Preview on a MAC: "command" + "[".

### Chapter 1: Policy enacted 1995-2006

### Overview

In 1995, India introduced benefit payments for older adults over age 65 that have little or no regular means of subsistence through the National Old Age Pension. Benefit amounts varied by state. The Indian government provided a fixed amount to all qualifying individuals while the states could provide additional benefits at their discretion.

For the 1995-1996 financial year, there were 3,119,077 beneficiaries of the National Old Age Pension (Chronic Poverty Research Centre, 2008). See Table 1 for details of the number of beneficiaries per year. Benefits were paid monthly and were administered by the Ministry of Rural Development.

An additional reform during this period included increasing the monthly pension amount from Rs 75 to Rs 200 effective April 1, 2006. Additional details of this law will be added when identified.

### **Eligibility**

This section discusses requirements for an individual to be eligible to receive public social assistance at ages 50 and greater

### Age requirements to start benefits without penalty

Full eligibility age (FEA)
 Age 65

### Requirements to be eligible to receive benefit

- · Does eligibility depend on the individual's current income (i.e., income tested)? Answer: No
- · Does eligibility depend on the individual's current assets (i.e., asset tested)? Answer: No
- · Details by benefit program:

Individuals must meet all of the following requirements to be eligible:

- Age requirements: Age 65
- Income requirements: Must have little or no regular means of subsistence according to the guidelines imposed by their state of residence [1]
- Citizenship/residence requirements: Must be an Indian citizen

### **Benefits**

This section discusses how benefit payment levels are determined conditional on eligibility to receive benefits.

- · To receive a benefit, does an individual have to claim it? Answer: Yes
- · To continue to receive a benefit, does an individual have to remain qualified? Answer: Yes

### Factors effecting computation of benefit entitlement

- · Does the benefit amount depend on the individual's birth year (regardless of age)? Answer: No
- Is the benefit adjusted if an individual delays claiming it? Answer: No
- · Are future benefit entitlements adjusted for cost of living? Answer: No

### Benefit formula

Benefit amounts varied by state. The central Indian government provided a fixed monthly amount to individuals that qualify for this benefit. From 1995 to 2005, this amount was Rs 75. In 2006, the monthly amount was raised to Rs 200. Additionally, states could provide additional benefits to qualifying individuals living in their states. Thus, the total benefit amount varied depending on the state<sup>[1]</sup>. See Table 2 for details of currency conversions between Indian Rupees (Rs) to U.S. Dollars.

Chapter 1: Policy enacted 1995-2006

### Chapter 2: Policy enacted 2007-2010

### Policy change in 2007

Office Memorandum on the Modification of the Eligibility Criteria for Central Assistance under the National Old Age Pension Scheme (NOAPS) as part of the National Social Assistance Programme (NSAP) (Government of India, Ministry of Rural Development, 2007), enacted September 24, 2007 and effective November 19, 2007, replaced the National Old Age Pension with the Indira Gandhi National Old Age Pension extending coverage to all older adults living below the poverty line.

### **Overview**

In 2007, India introduced the Indira Gandhi National Old Age Pension to provide assistance to older adults over age 65 that lived below the poverty line. This program replaced the National Old Age Pension. Benefit amounts varied by state. The Indian government provided a fixed amount to all qualifying individuals while the states could provide additional benefits at their discretion.

For the 2010-2011 financial year, there were 17,059,756 beneficiaries of the Indira Gandhi National Old Age Pension (Ministry of Rural Development, 2024b). See Table 1 for details of the number of beneficiaries per year. Benefits were paid monthly and were administered by the Ministry of Rural Development.

### **Eligibility**

This section discusses requirements for an individual to be eligible to receive public social assistance at ages 50 and greater

### Age requirements to start benefits without penalty

Full eligibility age (FEA)
 Age 65

### Requirements to be eligible to receive benefit

- Does eligibility depend on the individual's current income (i.e., income tested)? Answer: Yes
- · Does eligibility depend on the individual's current assets (i.e., asset tested)? Answer: No
- · Details by benefit program:

Individuals must meet all of the following requirements to be eligible:

- ⋄ Age requirements: Age 65
- ♦ Income requirements: Must be below the poverty line —Rs 578.80 per month in urban areas and Rs 446.68 per month in rural areas —for their state and area [2]
- ♦ Citizenship/residence requirements: Must be a citizen of India

### **Benefits**

This section discusses how benefit payment levels are determined conditional on eligibility to receive benefits.

- · To receive a benefit, does an individual have to claim it? Answer: Yes
- · To continue to receive a benefit, does an individual have to remain qualified? Answer: Yes

### Factors effecting computation of benefit entitlement

- Does the benefit amount depend on the individual's birth year (regardless of age)? Answer: No
- · Is the benefit adjusted if an individual delays claiming it? Answer: No
- · Are future benefit entitlements adjusted for cost of living? Answer: No

### Benefit formula

Benefit amounts varied by state. The central Indian government provided a fixed monthly amount to individuals that qualify for this benefit. This amount was Rs 200. See Table 2 for details of currency conversions between Indian Rupees (Rs) to U.S. Dollars. and Table 3 for details of the consumer price index.

Chapter 2: Policy enacted 2007-2010

Additionally, states could provide additional benefits to qualifying individuals living in their states. The additional benefit amount allocated to recipients from individual states varied by state. Details of additional benefit amounts provided by each state for this period will be added in a future version if identified.

Chapter 2: Policy enacted 2007-2010

### Chapter 3: Policy enacted 2011-2025

### Policy change in 2011

Office Memorandum on the Modification of the Eligibility Criteria for Central Assistance under the Indira Gandhi National Old Age Pension Scheme (IGNOAPS) (Government of India, Ministry of Rural Development, 2011), enacted June 30, 2011 and effective April 1, 2011, reduced the full eligibility age from 65 to 60 and increased the monthly benefit amount of individuals over age 80 to Rs 500.

### Overview

In 2007, India introduced the Indira Gandhi National Old Age Pension to provide assistance to older adults over age 65 that lived below the poverty line. From 2011, the full eligibility age is changed to age 60.

Benefit amounts vary by state. The Indian government provides a fixed amount to all qualifying individuals while the states may provide additional benefits at their discretion. From 2011, individuals over age 80 receive a higher benefit payment.

For the 2024-2025 financial year, there are 27,203,103 beneficiaries of the Indira Gandhi National Old Age Pension (Ministry of Rural Development, 2024a). See Table 1 for details of the number of beneficiaries per year. Benefits are paid monthly and are administered by the Ministry of Rural Development.

### **Eligibility**

This section discusses requirements for an individual to be eligible to receive public social assistance at ages 50 and greater

### Age requirements to start benefits without penalty

Full eligibility age (FEA)
 Age 60

### Requirements to be eligible to receive benefit

- · Does eligibility depend on the individual's current income (i.e., income tested)? Answer: Yes
- · Does eligibility depend on the individual's current assets (i.e., asset tested)? Answer: No
- · Details by benefit program:

Individuals must meet all of the following requirements to be eligible:

- ♦ Age requirements: Age 60
- ♦ Income requirements: Must be below the poverty line —Rs 965 per month in urban areas and Rs 781 in rural areas —for their state and area [2]
- ♦ Citizenship/residence requirements: Must be a citizen of India

### **Benefits**

This section discusses how benefit payment levels are determined conditional on eligibility to receive benefits.

- · To receive a benefit, does an individual have to claim it? Answer: Yes
- · To continue to receive a benefit, does an individual have to remain qualified? Answer: Yes

### Factors effecting computation of benefit entitlement

- · Does the benefit amount depend on the individual's birth year (regardless of age)? Answer: No
- · Is the benefit adjusted if an individual delays claiming it? Answer: No
- · Are future benefit entitlements adjusted for cost of living? Answer: No

### Benefit formula

Benefit amounts vary by state. The central Indian government provides a fixed monthly amount to individuals that qualify for this benefit. This amount is Rs 200 for individuals between age 60 and 79. For individuals aged 80 and above, the amount they receive is Rs 500. See Table 2 for details of currency conversions between Indian Rupees (Rs) to U.S. Dollars. and Table 3 for details of the consumer price index.

Additionally, states may provide additional benefits to qualifying individuals living in their states. The additional benefit amount allocated to recipients from individual states varies by state. See Table 4 for details in 2017 and Table 5 for details in 2023. Details of additional benefit amounts provided by each state for other years in this period will be added in a future version if identified.

### **Tables and Formulas**

Table 1: Number of Beneficiaries of the National Old Age Pension (1995-2006) and Indira Gandhi National Old Age Pension (2007-2024)

Financial Year	Number of Beneficiaries	
2024-25	27,203,103	
2023-24	28,069,277	
2022-23	26,941,334	
2021-22	24,898,474	
2020-21	24,181,074	
2019-20	22,788,401	
2018-19	•	
2017-18		
2016-17		
2015-16		
2014-15		
2013-14		
2012-13		
2011-12	9,116,385 <sup>[1]</sup>	
2010-11	17,059,756	
2009-10	16,333,578	
2008-09	15,483,836	
2007-08	11,514,026	
2006-07	8,645,371	
2005-06	8,002,561	
2004-05	8,079,386	
2003-04	6,534,000	
2002-03	7,471,509	
2001-02		
2000-01		
1999-00		
1998-99		
1997-98		
1996-97	4,381,712	
1995-96	3,119,077	

**Source**: Chronic Poverty Research Centre (2008) - Poverty Target Programs for the Elderly in India; Ministry of Rural Development (2024a) - Dashboard for the National Social Assistance; Ministry of Rural Development (2024b) - National Social Assistance Programme - About Us

### Note:

- 1. Values as of August 24, 2011
- 2. Missing values will be added in a future version if identified.

Table 2: Indian Rupees to U.S. Dollar Spot Exchange Rate, Indian Rupees to One U.S. Dollar, Annual Averages (1995-2023)

Year	Rate
2023	Rs 82.57
2022	78.58
2021	73.93
2020	74.11
2019	70.40
2018	68.40
2017	65.10
2016	67.17
2015	64.10
2014	61.02
2013	58.53
2012	53.36
2011	46.61
2010	45.65
2009	48.32
2008	43.41
2007	41.20
2006	45.17
2005	44.01
2004	45.28
2003	46.59
2002	48.62
2001	47.23
2000	45.00
1999	43.12
1998	41.33
1997	36.36
1996	35.52
1995	32.43

**Source**: Board of Governors of the Federal Reserve System (US) (2024) - Indian Rupees to U.S. Dollar Spot Exchange Rate [EXINUS], retrieved from FRED, Federal Reserve Bank of St. Louis

Table 3: Inflation, Consumer Prices (Annual %) (1995-2023)

Year	Rate	
2023	5.65 %	
2022	6.70	
2021	5.13	
2020	6.62	
2019	3.73	
2018	3.94	
2017	3.33	
2016	4.95	
2015	4.91	
2014	6.67	
2013	10.02	
2012	9.48	
2011	8.91	
2010	11.99	
2009	10.88	
2008	8.35	
2007	6.37	
2006	5.80	
2005	4.25	
2004	3.77	
2003	3.81	
2002	4.30	
2001	3.78	
2000	4.01	
1999	4.67	
1998	13.23	
1997	7.16	
1996	8.98	
1995	10.22	

Source: World Bank (2024) - Inflation, Consumer Prices (Annual %) - India

Table 4: Additional Monthly Benefit Amounts for the Indira Gandhi National Old Age Pension (2017)

State	Amount
Andhra Pradesh	Rs 800
Arunachal Pradesh	•
Assam	200
Bihar	400
Chhattisgarh	100
Goa	•
Gujarat	200
Haryana	1,200
Himachal Pradesh	1,000
Jharkhand	
Karnataka	300
Kerala	250
Madhya Pradesh	75
Maharashtra	400
Manipur	•
Meghalaya	50
Mizoram	50
Nagaland	•
Odisha	100
Punjab	250
Rajasthan	300
Sikkim	400
Tamil Nadu	800
Telangana	1,000
Tripura	300
Uttrakhand	600
Uttar Pradesh	100
West Bengal	250

Source: National Social Assistance Programme (NSAP) (2017) - Manual for District Level Functionaries

### Note:

1. Details of specific amounts given by age group (below or above age 80) will be added in a future version if identified.

2. Missing values will be added in a future version if identified.

Table 5: Additional Monthly Benefit Amounts for the Indira Gandhi National Old Age Pension (2023)

State	Amount for individuals aged 60-79 (2023)	Amount for individuals aged 80 or more
		(2023)
Andhra Pradesh	Rs 2,300	Rs 2,000
Arunachal Pradesh	1,500	1,500
Assam	50	50
Bihar	200	0
Chhattisgarh	150	150
Goa	0	0
Gujarat	550	500
Haryana	2,300	2,000
Himachal Pradesh	650 (60-69 years)	1,000
	1,300 (70-79 years)	
Jharkhand	800	500
Karnataka	400 (60-64 years)	700
	1,000 (65-79 years)	
Kerala	1,400	1,100
Madhya Pradesh	400	100
Maharashtra	800	500
Manipur	0	0
Meghalaya	300	50
Mizoram	100	100
Nagaland	0	0
Odisha	300	200
Punjab	0	0
Rajasthan	550 (60-74 years)	500
	800 (75-79 years)	
Sikkim	1,300	2,000
Tamil Nadu	800	500
Telangana	1,816	1,516
Tripura	800	700
Uttrakhand	1,300	1,000
Uttar Pradesh	300	0
West Bengal	800	500

**Source:** Ministry of Rural Development (2023) - Report of the Comptroller and Auditor General of India on Performance Audit of National Social Assistance Programme

### **Sources**

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (http://g2aging.org/policy-explorer).

Board of Governors of the Federal Reserve System (US) (2024). Indian Rupees to U.S. Dollar Spot Exchange Rate [EXINUS], retrieved from FRED, Federal Reserve Bank of St. Louis. As of August 13, 2024. [Link]

Chronic Poverty Research Centre (2008). Poverty Target Programs for the Elderly in India. As of August 13, 2024. [Link]

Government of India (2011). Assessment of BPL Families. As of August 26, 2024. [Link]

Ministry of Rural Development (2007). Office Memorandum on the Modification of the Eligibility Criteria for Central Assistance under the National Old Age Pension Scheme (NOAPS) as part of the National Social Assistance Programme (NSAP). As of August 8, 2024. [Link]

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World Bank (2024). Inflation, Consumer Prices (Annual %) - India. As of August 27, 2024. [Link]

### **Glossary of terms**

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + " $\leftarrow$ "; In Adobe Acrobat on a MAC: "command" + " $\leftarrow$ "; In Preview on a MAC: "command" + "[".

Annuitable System: A pension system that provides a periodic payment for life after the benefit begins.

**Below Poverty Line (BPL)**: The BPL designation is used by the Indian government to identify families living in poverty. The designation is based on household income, and the threshold for this designation is established by the national government.

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government's pension authority.

**Cost-of-Living Adjustments (COLA)**: Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

**Defined Benefit System (DB)**: An old-age benefit system where a worker's benefits paid at retirement are based on a defined formula typically consisting of contribution years, a measure of final average earnings and a multiplier (sometimes known as an accrual factor).

**Defined Contribution System (DC)**: An old-age benefit system where contributions are made into an account that earns a rate of return. Contributions may be made by the individual, their employer, or the government. The rate of return may be fixed or be determined by the market. At retirement, the accumulated contributions and returns are dispersed based on options set by the system's administrator. Typical dispersion approaches include converting the balance into a lifetime monthly benefit, a lump-sum payout, or the beneficiary maintains their account balance, which continues to earn a return, and withdraws from the account at their discretion.

**Earliest Eligibility**: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

**Full Eligibility Age (FEA):** The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

Indira Gandhi National Old Age Pension: Benefit payment given to older adults living below the poverty line. It was introduced in 2007 replacing the National Old Age Pension.

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

**Lump Sum Benefit:** A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

**National Income Measure**: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

**National Old Age Pension**: Benefit amount given to older adults in India that have little or no means of subsistence. It was introduced in 1995 and replaced by the Indira Gandhi National Old Age Pension in 2007.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

**Qualified Benefit**: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

**Rural Areas**: An area is considered to be rural if they have a population of less than 5,000 people, more than 25% of the male working population is engaged in agriculture, and its density of population is less than 400 per square km.

**Statutory Retirement Age (SRA)**: The age at which individuals are eligible to receive their full benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

**Urban Areas**: An area is considered to be urban if they have a population greater than 5,000 people, 75% of the male working population does not work in agriculture, and its density of population is 400 per square km.

### **Notes**

This section reports notes from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + " $\leftarrow$ "; In Adobe Acrobat on a MAC: "command" + " $\leftarrow$ "; In Preview on a MAC: "command" + "[".

- 1. Details of income requirements and additional benefits given by individual states for this period will be added in a future version if identified.
- 2. The Below Poverty Line (BPL) designation is determined based on household income. The Planning Commission determines the poverty line based on information from surveys conducted by the National Sample Survey Organisation (NSSO) and BPL Censuses conducted by the Ministry of Rural Development. BPL Censuses were conducted in 1992, 1997, 2002, and 2011. From 2002, individuals receiving less than Rs 578.80 per month in urban areas and Rs 446.68 per month in rural areas were considered to be living Below Poverty Line (BPL). The next census was conducted in 2011 determining that individuals receiving less than Rs 965 per month in urban areas and Rs 781 per month in rural areas were considered to be living Below Poverty Line (BPL). Norms may vary by state and between urban and rural regions. The next census is scheduled to be conducted in late 2024. Individuals must contact their State Government to apply for a Below Poverty Line Certificate. State Governments are responsible for determining someone's BPL status

### **Version information**

Current Version: 1.0 (January 2025)

**Version History** 

• 1.0 (January 2025): First version.

### **Additional resources**

The following resources provide additional details for the interested reader:

Social Security Administration —Social Security Programs Throughout the World: Asia and the Pacific, 2002-2018.

Available at: https://www.ssa.gov/policy/docs/progdesc/ssptw/index.html

Features: Online portal that provides information on the qualifying conditions and benefits of the Indian old-age pension for different time periods.