

SENIOR CITIZENS' GUIDE

Senior Citizens Guide

REVISED EDITION 2016

Compiled and Published by
Policy Research and Development Department

HelpAge India

Head Office

C-14, Qutab Institutional Area, New Delhi - 110 016

Tel.: 011-41688955-56; 011-42030400, Fax: 91-11-26852916

E-mail: info@helpageindia.org; headoffice@helpageindia.org

Website: www.helpageindia.org

National Helpline No.: 1800 180 1253

INTRODUCTION

HelpAge India has been working for the cause and care of the disadvantaged older persons in the country for the last 37 years. During this time we have implemented projects for improving the quality of life of older persons by providing medical care through Mobile Medicare Units, ophthalmic operations to restore vision, income generation through micro credit and micro enterprises projects; social security to destitute elderly through sponsor-a grand parent programme providing support to day care centres, old age homes and hospitals and urgent support to elderly after natural disasters. We have spent considerable resources, both, human and material to implement these projects which deliver age care. We have the satisfaction of improving the quality of life of more than a million elderly through these projects. However, we have not been able to touch the challenges faced by 90% of the elderly population in the country. To face this enormous challenge, we have decided to make dedicated effort to do advocacy at all levels for ensuring the rights of older persons.

Awareness is the first step for concerted effort for advocacy. The Senior Citizens' Guide and other such publications of HelpAge India are an effort to create awareness among older persons and other stake holders. We hope that the updated version will prove useful to the readers.



Mathew Cherian
Chief Executive Officer
HelpAge India

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CONSTITUTIONAL PROVISIONS

Constitution of India, entry 24 in list III of schedule VII deals with the “Welfare of Labour, including conditions of work, provident funds, liability for workmen’s compensation, invalidity and old age pension and maternity benefits. Further, Item No. 9 of the State List and item 20, 23 and 24 of Concurrent List relates to old age pension, social security and social insurance, and economic and social planning.

Article 41 of Directive Principles of State Policy has particular relevance to Old Age Social Security. According to this Article, “the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in case of unemployment, OLD AGE, sickness and disablement and in other cases of undeserved want”.

[The Constitution of India, Government of India, www.alfa.nic.in/const]

NODAL UNION MINISTRY RESPONSIBLE FOR THE SENIOR CITIZENS

Ministry of Social Justice & Empowerment

(A) National Policy on Older Persons:

The National Policy on Older Persons (NPOP) was announced in January 1999 to reaffirm the commitment to ensure the well-being of the older persons. The Policy envisages State support to ensure financial and food security, health care, shelter and other needs of older persons, equitable share in development, protection against abuse and exploitation, and availability of services to improve the quality of their lives. The primary objectives are:

- To encourage individuals to make provision for their own as well as their spouse's old age;
- To encourage families to take care of their older family members;
- To enable and support voluntary and non-governmental organizations to supplement the care provided by the family;
- To provide care and protection to the vulnerable elderly people; to provide adequate healthcare facility to the elderly;
- To promote research and training facilities to train geriatric care givers and organizers of services for the elderly; and
- To create awareness regarding elderly persons to help them lead productive and independent live.

NPOP seeks to assure older persons that their concerns are national concerns and they will not live unprotected, ignored and marginalised. It aims to strengthen their legitimate place in society and help older people to live the last phase of their life with purpose, dignity and peace. It provides a broad framework for inter sector collaboration and cooperation both within the government as well as between government and non-governmental agencies. The Policy also recognizes the role of the NGO sector in providing user friendly affordable services to complement the endeavours of the State in this direction. While recognising the need for promoting productive ageing, the policy also emphasizes the importance of family in providing vital non formal social security for older persons.

In the year 2010, the Ministry constituted a review Committee under the Chairpersonship of Dr (Mrs)V Mohini Giri to assess the present status of various issues concerning senior citizens and to draft a new National Policy on Older Persons; in view the changing demographic pattern, socio-economic needs of the senior citizens, social value system and advancement in the field of science and technology over the last decade,. The Committee, after holding several consultation/regional/subcommittee meetings with the stakeholders, submitted the draft National Policy on Senior Citizens, 2011 on 30.03.2011. A New National Policy for Senior Citizens is under consideration. The recommendations of eth Committee are available on <http://socialjustice.nic.in/pdf/dnpsc.pdf>

(Source - Annual Report of the Ministry of Social Justice& Empowerment, Govt. of India, 2012-13 and <http://socialjustice.nic.in>)

(B) The Implementation Strategy

1. Preparation of Plan of Action
2. Setting up of separate Bureau for Older Persons in Ministry of Social Justice and Empowerment.
3. Setting up of Directorates of Older Persons in the States
4. Three Yearly Public Review of Implementation of policy.
5. Setting up of a National Council for Older Persons headed by Minister for Social Justice and Empowerment (Representatives from Central Ministries, States, Non-Official members representing NGOs, academic Bodies, Media and Experts and members).
6. Establishment of Autonomous National Association of Older Persons.
7. Encouraging the participation of local self Government

Source - <http://socialjustice.nic.in/pdf/anne12npop.pdf>

(C) Inter-Ministerial Committee

The Ministry of Social Justice and Empowerment set-up an Inter-Ministerial Committee comprising twenty-two Ministries/ Departments. The Ministry of Social Justice and Empowerment prepared the Plan of Action earmarking certain action points for implementation by the various Ministries/ Departments concerned.

An Inter-Ministerial Committee on Older Persons comprising twenty-two Ministries/ Departments, and headed by the Secretary (SJE) is another coordination mechanism for implementation of the NPOP. Action on ageing issues by various Ministries/ Departments concerned is considered from time to time by the Committee.

(Source - Annual Report of the Ministry of Social Justice & Empowerment, Govt. of India, 2010-11)

List of Ministries/Departments of the Inter-Ministerial Committee implementing National Policies on Older Persons

- Ministry of Social Justice and Empowerment
- Ministry of Health and Family Welfare
- Ministry of Finance
- Ministry of Rural Development and Employment
- Ministry of Urban Affairs and Employment
- Ministry of Human Resource Development
- Ministry of Labour
- Ministry of Personnel, Public Grievances and Pensions
- Ministry of Law Justice and Company Affairs
- Ministry of Home Affairs
- Ministry of Information and Broadcasting
- Ministry of Communication
- Ministry of Railways
- Ministry of Agriculture
- Ministry of Surface Transport
- Ministry of Civil Aviation
- Ministry of Petroleum and Natural Gas
- Ministry of Food and Consumer Affairs
- Ministry of External Affairs

(D) Contact Details of Concerned Officers in the Ministry

Joint Secretary (SD and Vigilance),
Ministry of Social Justice & Empowerment,
Room No. 616, 'A' Wing, Shastri Bhawan,
New Delhi - 110001 (India).
Phone: 91-11-2338 7269 (Off.) 2338 2072 (Fax)
Email: jssd-msje@nic.in

Director (SD),
Ministry of Social Justice & Empowerment,
Room No. 635, 'A' Wing, Shastri Bhawan,
New Delhi - 110001 (India).
Phone: 91-11-2338 3256 (Off.) 227 (Intercom)

Under Secretary (Ageing),
Ministry of Social Justice & Empowerment,
Room No. 622, 'A' Wing, Shastri Bhawan,
New Delhi - 110001 (India).
Phone: 91-11-2338 8837 (Off.) 240 (Intercom)

(E) Vayoshrestha Samman:

A Scheme of National Award for Senior Citizens by Ministry of Social Justice and Empowerment. The Samman would be conferred every year on eminent senior citizens and institutions rendering services for the cause of older persons. The Samman would be conferred in 13 categories 1) Institutions: Research in the filed of ageing; providing services; district panchayat for providing services; urban local body for providing services, state in implementing maintenance and Welfare of Parents and Senior Citizens Act; private sector organization in promoting wellbeing and welfare of senior citizens; public sector organization in promoting the wellbeing and welfare of senior citizens 2) Individual: Centenarian; Iconic mother; Lifetime Achievement; Creative art; Sports and adventure; Courage and bravery. For more details log on to <http://socialjustice.nic.in/pdf/gazette-naforseniorcitizens.pdf>

(F) Training of Manpower for Care of Senior Citizens

The facilities provided by the Ministry for the training and orientation of workers and volunteers are:

- National Institute of Social Defence, an autonomous body under this Ministry is giving training to the employees of the voluntary organizations being assisted by the Ministry.
- An Old Age Care Division set up in the National Institute of Social Defence is engaged in the formulation and development of projects and programmes in the field of old age care.
- NISD is also running 3-month training programme, 6 months certificate course and post graduate diploma courses on old age care issues under project NICE. The students are also trained in dealing with ethical issues in geriatric care and using practical tools for addressing the problems of older persons.

Source: <http://socialjustice.nic.in/faqs2.php#q26>

National Institute of Social Defence:

- One Year PG Diploma in Integrated Geriatric Care
- Three Months Basic Course for Caregivers /Bed Assistants with RRTCs and Collaborative Agencies
- One Month Course on Basic Issues in Geriatric Care with RRTCs
- Two to Five Days Programme on Thematic issues like Geriatric Counseling, Management of Dementia etc. by RRTC/collaborating agencies.

For Enquiry contact:

Director

National Institute of Social Defence

Ministry of Social Justice & Empowerment

West Block-1, Wing-7, Gr. Floor,

R.K. Puram,

New Delhi-110066.

91-11-26100058

91-11- 26106325

Website:<http://www.nisd.gov.in>

(G) Concessions and Facilities given to Senior Citizens by Different Ministries/Departments of the Government

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
1.	Ministry of Finance	<p>Health Insurance</p> <p><i>Insurance Regulatory Development Authority (IRDA) vide letter dated 25.5.2009 issued instructions on health insurance for senior citizens to CEOs of all General Health</i></p> <p><i>Insurance Companies which, inter-alia, includes:</i></p> <ul style="list-style-type: none"> • <i>Allowing entry into health insurance scheme till 65 years of age,</i> • <i>Transparency in the premium charged</i> • <i>Reasons to be recorded for denial of any proposals etc. on all health insurance products catering to the needs of senior citizens. Likewise the insurance companies cannot deny renewability without specific reasons.</i> <p>Tax Benefits</p> <ul style="list-style-type: none"> • <i>The Ministry provides the following facilities for senior citizens:</i>
		<ul style="list-style-type: none"> • <i>Income tax exemption for Senior Citizens of 60 years and above up to Rs. 3 lakh per annum.</i> • <i>Income tax exemption for Senior Citizens of 80 years and above up to Rs. 5.0 lakh per annum.</i> • <i>Deduction of Rs 30,000 under Section 80D is allowed to an individual who pays medical insurance premium for his/ her parent or parents, who is a senior citizen.</i>

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
		<ul style="list-style-type: none"> • <i>An individual is eligible for a deduction of the amount spent or Rs 60,000, whichever is less for medical treatment of a dependent senior citizen. This deduction limit is Rs 80,000 if the dependent older person is 80 years or above.</i> • <i>No routine Income Tax scrutiny of senior citizens. Senior Citizen not having income from profits and gains of business or profession shall not be liable to pay advance tax and allowed to discharge his/her tax liability (Other than TDS) by payment of self-assessment tax.</i> • <i>Senior Citizen will be able to avail of monthly income streams by mortgaging a house owned by him/her.</i> • <i>Senior citizens receive a higher interest (up to 50 bps) on a five year fixed deposit which is entitled for deduction from income tax. They can claim exemption on TDS on interest income earned on deposits by submitting Form 15 H u/s 197 of IT Act</i> • <i>A senior citizen over the age of 80 years with a total annual income of more than Rs 5 lakh or having a refund claim is exempt from the mandatory e-filing of his/her ITR.</i> • <i>No deduction of tax at source is required to be made under Section 193, 194, 194A, 194EE or 194K of the Income Tax Act in case of Senior Citizen if he furnishes to the deductor a declaration to the effect that the tax on his estimated total income of the relevant previous will be nil.</i>

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
		<ul style="list-style-type: none"> • Under the Service Tax law, activities relating to advancement of education programmes or skill development relating to persons over the age of 65 years residing in a rural area by an entity registered under Section 12AA of the Income Tax Act, 1961 are exempt from Service Tax. • The Union Budget 2015-16 also proposed the creation of a Senior Citizen Welfare Fund for subsidising the premiums paid by old age pensioners, BPL (Below Poverty Line) card-holders, small and marginal farmers and others. This fund would be created using the unclaimed deposits lying in the Public Provident Fund (PPF) and Employee Provident Fund (EPF) (about Rs 9,000 crores in total). <p>Source - https://www.personalfn.com/knowledge-center/tax-savings/views-on-news/15-03-03/how-has-the-union-budget-2015-16-been-for-senior-citizens.aspx</p>
2.	Ministry of Health & Family Welfare	<p>The Ministry of Health and Family Welfare provides the following facilities for senior citizens of:</p> <ul style="list-style-type: none"> • Separate queues for older persons in government hospitals. • Geriatric clinic in several government hospitals. • The Ministry implemented the National Programme for the Health Care for the Elderly (NPHCE) from the year 2010-11. NPHCE forms part of the Non Communicable Division in the Ministry <p>Objectives of NPHCE</p> <ul style="list-style-type: none"> • Provide preventive, curative and rehabilitative services to the elderly

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
		<ul style="list-style-type: none"> • persons at various level of health care delivery system of the country • Strengthen referral system • Develop specialized man power and • Promote research in the field of diseases related to old age. <p>Major Components</p> <ul style="list-style-type: none"> • To establish geriatric department in all the existing 8 Regional Geriatrics Centres • Strengthening healthcare facilities for elderly at various levels of 100 identified districts in 21 States of the country. • Regional Institutions to provide technical support to geriatric units at district hospitals whereas district hospitals will supervise and coordinate the activities down below at CHC, PHC and sub-centers. • A total of 104 districts of 24 States/UTs and 8 Regional Geriatric Centres have been covered under the Programme. So far, 930 CHCs, 4439 PHCs and 28767 Sub-centres have been covered under the Programme. <p>For details log on to http://www.mohfw.nic.in/index1.php?lang=1&level=2&sublinkid=2183&lid=1879</p>
3.	Ministry of Home Affairs	<p>Protection of Life and Property</p> <ul style="list-style-type: none"> • Chapter V of the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 provides

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
		<p>for protection of life and property of senior citizens. State Governments are required to prescribe a comprehensive Action Plan for providing protection of life and property of senior citizens.</p> <ul style="list-style-type: none"> • The Ministry of Home Affairs, Government of India issued detailed advisories dated 27.3.2008 and 30.08.2013 to all the State Government/ UTs, who are primarily responsible for prevention, detection, registration, investigation and prosecution of crime including crime against senior citizens as “Police” and “Public order” are state subjects. • The Ministry of Home Affairs in its advisories has advised the States/UTs to take immediate measures to ensure safety and security and for elimination of all forms of neglect, abuse and violence against old persons through initiatives such as identification of senior citizens; sensitization of police personnel regarding safety, security of older persons; regular visit of the beat staff; setting up of toll free senior citizens helplines; setting up of senior citizen security cell; verification of domestic helps, drivers, etc. <p>For details log on to http://socialjustice.nic.in/pdf/MHAtoStates.pdf</p>
4.	Ministry of Personnel, Public Grievances and Pensions	The Public Grievance Redress And Monitoring System (PGRAMS) is an online computerized system over NICNET which has been developed with an objective of speedy redress and effective monitoring.

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
		<p>Pensioner's portal http://pensionersportal.gov.in/ of Ministry of Personnel, Public Grievances and Pensions gives information about Pension Process, Retirement Benefits, Pension Rules, Pension Schemes, Pension Process Map and Time Frame, Circular and Forms, Pension and Gratuity Calculator, Commutation Table, RBI Guidelines for Operating Bank Accounts, Guidelines for Pensioners, Grievance Registration for Pensioners, Nodal Officers for Grievance Registration, Formats, Pension Cells, related services (travel, health payment of bills), state pensioners, life certificate.</p> <p>Anubhav: A platform for retiring employees to showcase significant achievements made during their service period. This gives an opportunity to the employees to share their achievements and also help in creating a useful database of future. Initially this facility is provided only to retiring Central government employees. Employees retiring in the next 6 months may be provided an online facility to submit their outstanding achievements.</p> <p>For more details log on to http://pensionersportal.gov.in/anubhav/</p> <p>Sankalp is an initiative from Department of Pension & Pensioners' Welfare, Government of India, to provide a place for the pensioners to access opportunities available for useful interventions in the society. It also facilitates the civil society organizations to select appropriate skill and expertise from the available pool of volunteers. Pensioners are required to fill up the Registration Form online and send a self-certified copy of Pension Payment Order (PPO) to Dy. Secy (PP), D/o Pension and Pensioners Welfare, 3rd Floor, Loknayak Bhawan, Khan Market, New</p>

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
		<p>Delhi-110003. However, All India Services (AIS) Pensioners may send the self-certified copy of Pension Payment Order (PPO) through the Nodal Officer of the concerned State.</p> <p>For details log on to http://pensionersportal.gov.in/SANKALP/</p> <p>For online registration of grievance by the pensioners: http://pgportal.gov.in/pension/RegistrationForm.aspx. Grievance Cell may be contacted on 011-24644847</p> <p>Helpline number of Central Pension Accounting Office: 1800 11 7788</p> <p>For details on online life certificate for pensioners: https://jeevanpramaan.gov.in/</p>
5.	Department of Telecommunications	<p>i. Faults/complaints of senior citizens are given priority by registering them under senior citizens category with VIP flag, which is a priority category.</p> <p>ii. Senior citizens are allowed to register telephone connection under N-OYT Special Category, which is a priority category.</p>
6.	Ministry of Railways	<p>a. Indian Railways provide fare concessions in all classes of Mail / Express including Rajdhani / Shatabadi / Jan Shatabadi/Duronto trains for senior citizens aged 60 years and above. 40% and 50% concession in rail fare for male (60 years) and female (58 years) respectively</p> <p>b. Indian Railways also have the facility of separate counters for Senior Citizens for purchase / booking / cancellation of tickets at various Passenger Reservation System (PRS) centres if</p>

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
		<p>the average demand per shift is more than 120 tickets</p> <p>c. Wheel Chairs for use of older persons are available at all junctions, District Headquarters and other important stations for the convenience of needy persons including the older persons. At present, this facility is provided duly escorted by coolies (on payment basis). Zonal Railways have been advised to provide free of cost battery operated vehicles for disabled and old aged passengers.</p> <p>d. Ramps for wheel chairs movement are available at the entry to important stations.</p> <p>e. Specially designed coaches with provisions of space for wheel chairs, hand rail and specially designed toilet for handicapped persons have been introduced.</p> <p>f. Provision of lower berth to male passengers of 60 years and above and female passengers of 45 years and above.</p> <p>g. Accommodation is also earmarked for senior citizens during specified hours on sub-urban sections of Central and Western Railways</p> <p>h. After departure of a train, if a vacant lower berth is available then, on request, the Conductor /TTE is authorized to allot the seat to any disabled or older person who has been allotted a middle/ upper berth.</p> <p>See details on http://www.indianrailways.gov.in/railwayboard/uploads/directorate/traffic_comm/pdf/Facility_Sr_Citizen.pdf</p>

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
7.	Ministry of Consumer Affairs, Food and Public Distribution	<ul style="list-style-type: none"> • Under the Antyodaya Scheme, the Below Poverty Line (BPL) families which also include older persons are provided food grains at the rate of 35 kgs. per family per month. The food grains are issued @ Rs.3/- per kg. for rice and Rs.2/- per kg. for wheat. The persons aged 60 years above from the BPL category were given priority for identification. <p>For more information on Antodaya please log on to http://dfpd.nic.in/public-distribution.htm</p> <ul style="list-style-type: none"> • Instructions to State Governments for giving priority to the Ration Card holders who are over 60 years of age in Fair Price Shops for issue of rations.
8.	Ministry of Rural Development	<p>Indira Gandhi National Old Age Pension Scheme (IGNOAPS) under which Central assistance is given towards pension @ Rs. 200/- per month to persons above 60 years and @ Rs. 500/- per month to persons above 80 years belonging to a household below poverty line, which is meant to be supplemented by at least an equal contribution by the States.</p> <p>Details available on http://www.nsap.nic.in/</p> <p>Annapurna</p> <p>On 1st April, 2000 the Scheme was launched with the aim to provide food security to meet the requirement of those senior citizens who, though eligible, have remained uncovered under the NOAPS. Under the Annapurna Scheme 10 kgs of food grains per month are provided free of cost to the beneficiary.</p>

Sl. No.	Name of the Min./Department	Facilities/Benefits given to Senior Citizens
		<p>In view of the Supreme Court order stating “that no scheme including Annapurna shall be discontinued or restricted in any way without prior approval of the Court, all the beneficiaries of Annapurna will for the present remain excluded from the preview of IGNOAPS and they will continue to get the benefit under Annapurna till the orders of the Court are modified.</p> <p>For more information logon to http://rural.nic.in/sites/downloads/programmes-schemes/NSAP%20Faq.doc</p>
9.	MCD, Delhi	<p>i. MCD, Delhi, has opened a separate counter to facilitate the senior citizens for submission of property tax bills.</p> <p>ii. A rebate of 30% of the property tax due on the covered space of a building up to one hundred sq. mtrs. of the covered space has been allowed by the corporation in the case of any self-occupied residential building singly owned by a man who is 65 years or more in age.</p>

(H) National Council for Senior Citizens

In keeping with the provisions of the National Policy, Government of India constituted a National Council for Older Persons (NCOP) in May 1999 with the following objectives:

- a. Advice the government on policies and programmes;
- b. Provide feedback on the implementation of the NPOP and programmes;
- c. Provide a nodal point at the national level for redressing the grievances of individual;
- d. Lobby for concessions, rebates and discounts for older persons both with the government and corporate sector;

- e. Represent the collective opinion of the older persons to the government
- f. Suggest the steps to make old age productive and interesting;
- g. Suggest measures to enhance the quality of intergenerational relationships;

In February 2012, vide Resolution of MoSJE the NCOP was reconstituted with the following changes: renamed National Council for Senior Citizens (NCSC) given a definitive structure. It now includes: Union Minister for SJE (Chairperson); Union Minister of State for SJE (Vice Chairperson); Ex-officio members (Secretary and Additional Secretary of SJE; representatives of 14 Central Ministries, National Commission for Women and National Human Rights Commission); Representatives of Five State Government one from each region: North, South, East, West and North-east and of one UT to be nominated by the Central government; Oldest Member of Lok Sabha and Oldest member of Rajya Sabha and Five representatives each from the following categories to be nominated by the Central government, one from each of the five regions: Senior Citizens Associations, Pensioners associations, Non-Government Organizations working for senior citizens, Experts in the field of ageing and other related areas, Five Senior Citizens who have distinguished themselves in various fields to be nominated by the Central Government. The Chairperson may nominate any suitable person as a Special Invitee to the Council either for an individual meeting or for a specified period. When nominating members from the associations, civil society organizations, experts and distinguished senior citizens; 50% will be women.

The NCSC will advise Central and state Governments on the entire gamut of issues related to welfare of senior citizens and enhancement of their quality of life, with special reference to the following:

- a. Policies, programs and legislative measures
- b. Promotion of physical and financial security, health and independent and productive living
- c. Awareness generation and community mobilization

Members nominated under categories: state governments, associations, civil society organizations, experts, distinguished senior citizens, members of Parliament shall have tenure of three years; but will continue till nominations of their successors.

The NSCS will meet at least twice a year

The expenditure on meetings of the NCSC will be met from the non-plan budget of the Ministry.

Source: www.socialjustice.nic.in

(I) Schemes of the Ministry

In order to facilitate implementation of the National Policy, and to bring about a qualitative improvement in the programme intervention of the Ministry following schemes are being implemented:

- (i) Scheme of Assistance to Panchayati Raj Institutions/Voluntary Organizations/ Self Help Groups for construction of old age homes/multi service centres for older persons: This scheme is under revision.
- (ii) An Integrated Programme for Older Persons (IPOP) has been revised w.e.f. 1st April 2015.

(a) Programmes Admissible for Assistance Under IPOP:-

- (i) Maintenance of Old Age homes to provide food, care and shelter for a minimum number of 25 destitute older persons.
- (ii) Maintenance of Respite Care Homes and Continuous Care Homes for a minimum of 25 Older Persons who live in old age homes but are seriously ill requiring continuous nursing care and respite.
- (iii) Running of Multi Service Centres for Older Persons to provide daycare, educational and entertainment opportunities, healthcare, companionship to a minimum number of 50 older persons.
- (iv) Maintenance of Mobile Medicare Units to provide medical care to the older persons living in rural and isolated and backward areas.
- (v) Running of Day Care Centres for Alzheimer's Disease/Dementia Patients to provide specialized day-care to the Alzheimer's disease patients.
- (vi) Physiotherapy Clinics for Older Persons
- (vii) Help-lines and Counselling Centres for Older Persons
- viii) Sensitising Programmes for Children Particularly in Schools and Colleges

-
- (ix) Regional Resource and Training Centres
 - (x) Awareness Generation Programmes for Older Persons and Care Givers like Self-care, preventive health care, disease management, preparation for old age/healthy and productive ageing; intergenerational bonding.
 - (xi) Multi Facility Care Centres for Destitute Older Widow Women to provide shelter, educational, occupational and entertainment opportunities, healthcare, companionship to the widowed older women
 - (xii) Volunteers Bureaus for older persons
 - (xiii) Formation of Vridha Sanghas /Senior Citizen Associations.
 - (xiv) Any Other Activity, which is considered suitable to meet the objective of the scheme.

Extent of Support to the Project:

- Up to 90% of the cost of the project indicated in the scheme will be provided by the Government of India and the remaining shall be borne by the organization/ institution concerned.
- In the case of schools, colleges, Educational Institutions and recognized youth organizations such as Nehru Yuvak Kendra Sanghathan (NYKS) and the National Service Scheme (NSS) undertaking programmes and services for Older Persons, up to 100% cost of the project indicated in the scheme shall be provided by the Government.

Implementing Agencies:

Assistance will be sanctioned to the following agencies subject to terms and conditions laid down by this Ministry:-

- i. Panchayati Raj Institutions/Local bodies
- ii. Non-Governmental Voluntary Organizations
- iii. Institutions or Organizations set up by Government as autonomous/ subordinate bodies
- iv. Government Recognized Educational institutions, Charitable Hospitals/ Nursing Homes, and recognized youth organizations such as Nehru Yuvak Kendra Sanghathan (NYKS).

- v. In exceptional case, financial assistance under the Scheme shall also be provided to State Governments/Union Territory administrations.

Eligibility Criteria

- i) Should be a registered body, under an appropriate Act;
- ii) Already been working for at least two years; or a Public Trust registered under any law for the time being in force or a charitable company licensed under Section 525 of Companies Act, 1958.
- iii) But in the case of the North Eastern region, J&K, Desert areas and under serviced/Under-represented areas, this condition of two years will not be applicable. In other deserving cases, the condition of two years may be relaxed with the approval of the Secretary (SJ&E) on case-to-case basis.
- iv) The Organization shall have a properly constituted managing body with its powers, duties and responsibilities clearly defined and laid down in a written Constitution; It shall have an appropriate administrative structure and a duly constituted managing/ executive committee;
- v) The organization is initiated and governed by its own members on democratic principles.
- vi) The aims and objects of the organization and programmes in fulfillment of those aims and objects are specifically laid down;
- vii) The Organization shall not run for profit to any individual or a body of individuals; The Organization should possess proven credentials and capabilities to handle such projects.

For other details log on to <http://socialjustice.nic.in/ipop2015.php>

LEGAL RIGHTS

(A) Code of Criminal Procedure, 1973

Section 125(1) (2) makes it incumbent for a person having sufficient means to maintain his father or mother who, is unable to maintain himself or herself and on getting proof of neglect or refusal, may be ordered by a first class magistrate to make a monthly allowance not exceeding Rs.500/-. It is applicable to all, irrespective of their religious faith and religious persuasions, and includes adoptive parents. This section has been interpreted by the Supreme Court in its ruling so as to make daughters and sons, married or unmarried, equally responsible to maintain their parents.

(B) Hindu Adoption and Maintenance Act, 1956

The right of parents without any means to be supported by their children having sufficient means has been recognised by section 125 (1) (d) of the Code of Criminal Procedure 1973, and Section 20(3) of the Hindu Adoption and Maintenance Act, 1956. This act gives a statutory recognition to the well established normal obligation of a Hindu child (male or female) to maintain his aged or infirm parents, as long as they are not able to maintain themselves.

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

Who is a Senior Citizen, Parent, Child or Relative under the Act?

“Senior citizen” is any citizen of India of 60 years and above whether living in India or not.

“Parent” is the father or mother even if not of 60 years yet. “Children” are adult son, daughter, grandson and grand-daughter

“Relatives” are those who are either in possession of the property of the senior citizen or would inherit it.

Who can demand maintenance under the Act?

Parents and grand parents who are unable to maintain themselves from their own income can demand maintenance from their children as defined above.

and “Childless Senior Citizens” who are unable to maintain themselves from their own income can demand maintenance from their relatives as defined above. What is Maintenance?

Maintenance includes provision for food, clothing, residence, medical attendance and treatment. Maximum amount which may be ordered for maintenance of a senior citizen by the Tribunal shall be such as prescribed by the State Government which shall not exceed Rs. 10,000/- per month.

Who is entitled to Maintenance?

Parents, grand-parents and senior citizens who are unable to maintain themselves from their own income and property are entitled to demand maintenance from their children and specified relatives respectively with sufficient means.

Whose obligation is it to maintain the elderly?

It is the obligation of the children and specified relatives with sufficient means to provide maintenance for their parents and childless senior citizen respectively.

How is an Application for Maintenance made and decided?

Application for maintenance may be made by the senior citizen or parent to the Tribunal under Section 4 in layperson's language giving names, full details and addresses of the persons from whom they are demanding maintenance. If there is more than one child or relative, they may claim maintenance from one or all of them depending on their means of income.

Maintenance proceedings may be initiated against any child/children or relative in any district where the parent or senior citizen lives or last lived or where the child/children or relative live.

If such applicants are incapable of making an application themselves, any other person or registered voluntary organisation authorised by him/her can make the application; or the Tribunal can take suo motu cognizance and proceed. Upon receipt of the application, the Tribunal would issue notices to the children, conduct hearings, take evidence and order maintenance. Tribunal may also refer the case for reconciliation or pass interim orders for maintenance.

If the children or relatives fail to pay the ordered maintenance without sufficient reason for 3 months after its due date, the senior citizen can approach the Tribunal again who may impose a fine or order imprisonment of the child/relative up to a month or until payment is made whichever is earlier.

What if the elderly themselves and their children and specified relatives do not have sufficient means to maintain them?

State Governments may establish, in a phased manner, sufficient senior citizen homes and maintain the same for indigent or abandoned and neglected (by their kith and kin) beginning with at least one Old Age Home in each district sufficient to accommodate a minimum of 150 elderly. State Government may also prescribe scheme for management of old age homes, set standards and prescribe minimum services for medical care and entertainment of the elderly in the Old Age Homes.

Abandonment

Under Section 24, if anybody who has responsibility for the care or protection of a senior citizen leaves him/her in any place, with the intention of wholly abandoning him/her, such person shall be punishable under the Act with imprisonment of either three months or fine upto Rs. 5,000 or both. The offence would be cognizable and will be tried by a Magistrate.

Conditional Transfer of Property

An important provision has been made for the elderly to claim their property back from children, if given conditionally after commencement of the Act on promise of looking after their needs and amenities if such promise is not fulfilled. Under Section 23, if after commencement of the act any Parents or senior citizens have transferred their property to their children or relatives on the condition that they would provide certain maintenance and amenities to the senior citizen but subsequently neglect or refuse to do so the parents or senior citizens can get such transfers voided (cancelled) at their option by having such transfer treated as a fraudulent or coercive acquisition and seek return of their property so transferred.

The Act has to be brought into force by individual State Governments. By now, all the States and UTs except Jammu & Kashmir and Himachal Pradesh have brought the Act into force. The Act is not applicable to the state of Jammu & Kashmir and Himachal Pradesh has its own Act for Senior Citizens. States/ UTs which have notified the Act are required to take the following measures/ steps for effective implementation of the Act: • Frame Rules under Section 32 • Appoint Maintenance Officers under Section 18 • Constitute Maintenance and Appellate Tribunals under Section 7 and 15 of the Act

Implementation of the Act

As per the available records, the Act has so far been notified in 21 states, namely Karnataka, Jharkhand, Nagaland, Andhra Pradesh, Punjab, Rajasthan, Arunachal Pradesh, Tripura, Madhya Pradesh, Kerala,

Chhattisgarh, Tamil Nadu, Orissa, Goa, Assam, Gujarat, Haryana, Uttarakhand, West Bengal, Maharashtra, Mizoram and 6 Union Territories namely, Daman & Diu, Dadra & Nagar Haveli, Delhi, Puducherry, Chandigarh and Lakshadweep.

7 states, i.e., Gujarat, Karnataka, Punjab, Rajasthan, Tripura, West Bengal, Chhattisgarh and 1 Union Territory i.e., Chandigarh have constituted both Maintenance Tribunal and Appellate Tribunal. However, apart from Karnataka and Chandigarh, Gujarat, Punjab, Rajasthan, Tripura, West Bengal and Chhattisgarh have appointed Maintenance Officers as per the provision of the Act. Assam has constituted the Maintenance Tribunal only. In Gujarat, Tripura & West Bengal Rules have been formulated for implementation of the Act.

Source: Ministry of Social Justice and Empowerment

(D) Personal law

• Muslim Law

Children have a duty to maintain their aged parents even under the Muslims Law. According to Mulla:

- a. Children in easy circumstances are bound to maintain their poor parents, although the latter may be able to earn something for themselves.
- b. A son, though in strained circumstances is bound to maintain his mother, if the mother is poor, though she may not be infirm.
- c. A son, who though poor, is earning something, is bound to support his father who earns nothing.

According to the Tyabji, parents and grandparents in indigent circumstances are entitled, under Hanafi Law, to maintenance from their children and grandchildren who have the means, even if they are able to earn their livelihood. Both sons and daughters have a duty to maintain their parents under the Muslim law. The obligation, however, is dependent on their having the means to do so.

• Christian And Parsi Law:

The Christians and Parsis have no personal laws providing for maintenance for the parents. Parents who wish to seek maintenance have to apply under provisions of the Criminal Procedure Code

PRIVILEGES & BENEFITS

(A) ECONOMIC SECURITY

(i) Indira Gandhi National Old Age Pension Scheme (IGNOAPS):

National Old Age Pension Scheme was broad based to cover all BPL families. All persons of 60 years or above belonging to a household below the poverty line (BPL). The Central Assistance under IGNOAPS shall be at the rate of Rs. 200 per month per beneficiary. States have been urged to give matching amounts. Some states are giving additional amounts. The pension is to be credited, where possible, into a post office or public sector bank account of the beneficiary. The States/ UTs are required to furnish a certificate that all eligible persons have been covered under IGNOAPS.

State Governments also give pension to destitute and needy older people. The rate of pension per month is as follows:

(ii) Social Pensions in Various States and Union Territories in India

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
Andhra Pradesh	200		60	BPL	Ration Card
Arunachal Pradesh	200		60	Belong to a recognized Scheduled Tribe of Arunachal Pradesh	NA
Assam	400		65	BPL Disabled/Infirmary	NA
Bihar	300 500		60-79 80+	BPL	NA
Chhattisgarh	300 600		60-79 80+	BPL	NA

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
Goa		500 with increase of Rs 25 p.a Current Rate is 1000	60+ senior citizens single women and disabled persons up to 60 years	per capita income of the applicant was less than the amount of financial assistance under the scheme. The applicant was not in receipt of financial assistance from any other source	Implemented through Goa State Co-op. Bank (GSCB), as disbursing bank
Gujarat	200	200	60+	BPL	Age proof Income proof from village accountant Destitute Certificate
	500	275	80+	BPL	
Haryana		Old Age Samman Allowance @ 550/- 650 & 700/- Eligibility: Haryana domicile; 60 years or above; His/her income from all sources together with that of his/her spouse should not exceed 50,000/- p.a.			For State Pension: In rural areas the bodies involved in the process at various levels are: <ul style="list-style-type: none"> • Sarpanch/MLA • Gram Sabha • Gram Panchayat • Child Development Project Officer • Panchayat Samiti • District Social Security
					In Urban areas: the respective roles would be performed by: <ul style="list-style-type: none"> • Councillor/MLA • Executive Officer of the Municipalities

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
					and Secretary of the Municipal Corporation <ul style="list-style-type: none"> Sub-Divisional Magistrate for sanction/ rejection
Himachal Pradesh	500(up to 79 years) 1000 (80+)	500	(For IGNOAPS) 60+ For State OA Pension) 60 years	(For IGNOAPS) BPL card holder (For State OA Pension) Annual income if destitute Rs.6000/- Annual income if son's are young Rs. 11,000/-	(For IGNOAPS) 1. Age proof. 2. BPL Card For State Pension 1. Age proof. 2. Annual Income proof
Jammu & Kashmir	325	300	65+	For IGNOAPS BPL For State OA Pension Domicile in J&K and have resided in J&K for more than 3 years	List of necessary documents for IGNOAPS:- 1. UID 2. Age proof (Date of birth certificate) 3. Income certificate 4. Colored Photograph
					Process of Application: 1. Go to the Khidmat Centre 2. Carry all the necessary documents mentioned above 3. Take the help of Khidmat Centre operator in registering to e-forms site

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
					4. Note down the unique registration Id after successful registration for future references
Jharkhand	400 (60-79 years) 700 (80+)	-----	60+	BPL	NA
Karnataka		400	For State OA Pension 65+	For State OA Pension The combined annual income of the proposed pensioner and his or her spouse shall not exceed Rs.20,000/- as certified by the local revenue authority	NA
Kerala	Rs 500 (65-79 years) Rs 1100 (80+)	-----		<ol style="list-style-type: none"> 1. Applicant must be a destitute 2. No person shall be eligible for the pension, if he/she is in receipt of any other pension except for Leprosy, TB and cancer. 4. No person shall be eligible if he/she resorts to habitual begging. 5. No person shall be eligible for the pension, if he/she is admitted to a poor home. 	<ol style="list-style-type: none"> 1. BPL / Ration Card 2. Voters Id Card 3. Income Certificate

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
Maharashtra	600	400 under Shraavan Bal Yojana	65+	Below poverty line's ration card Destitute Senior citizen Persons should be the resident of state for 15 years	1. Proof of age 2. Income proof from Village Accountant 3. Destitute certificate 4. Residence Proof
Madhya Pradesh		Mukhya Mantri Kanya Abhibhavak Pension Yojana 500/-	60+	Parents of "Daughters only" Family Applicant should not be an income tax payer	NA
Manipur	200 (60-79 years) 500 (80+)		For IGNOPAPS 60 For State OA Pension 60 + for men and 55+ for women	FOR IGNOAPS BPL For State OA Pension destitute, widows with no income, no property and no support If both husband and wife are destitute, each one of them shall be eligible for pension.	NA
Meghalaya	400		60	BPL	NA
Nagaland	300 (60-79 years) 600 (80+)		60	BPL	NA
Odisha	300	300	60	For IGNOAPS BPL For State OA Pension Family income should not exceed Rs.12000/- per annum	<ul style="list-style-type: none"> • Age Proof • income proof • Attested copies of Photographs

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
Punjab	200 (60-79 years) 500 (80+)	250	For IGNOAPS 60 + For State OA Pension 60 (male) 58 (female)	The monthly income of the applicant should not exceed Rs. 1000/- in case of individual and Rs. 1500/- if husband wife both are alive. The Applicant should be permanent resident of Punjab	For State Pension: In rural areas the bodies involved in the process at various levels are: <ul style="list-style-type: none"> • Sarpanch/MLA • Gram Sabha • Gram Panchayat • Child Development Project Officer • Panchayat Samiti • District Social Security In Urban areas: the respective roles would be performed by: <ul style="list-style-type: none"> • Councillor/MLA • Executive Officer of the Municipalities and Secretary of the Municipal Corporation • Sub-Divisional Magistrate for sanction/ rejection
Tamil Nadu	1000	1000	For IGNOAPS 60+ For State OA Pension 65 + 60 years in case of	For IGNOAPS BPL For State OA Pension No Income and no support Should not be a professional	

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
			destitute who are incapacitated to earn their livelihood due to blindness, leprosy, insanity, paralysis or loss of limb	beggar should not be supported by son or sons aged 20 years or above and Should not own property valued above Rs.5,000/-	NA
Uttar Pradesh	300 (60-79 years) 500 (80+)	100	60+	BPL for Rural areas Antodaya for Urban Areas	NA
West Bengal	200	200	For IGNAOPS 60+ For State OA Pension Scheme 65+	BPL	NA
Chandigarh	200 500	500	60+	<ul style="list-style-type: none"> Monthly income should not exceeds Rs.1000/- if spouse is not living and Rs.1,500/- if spouse is living excluding the income of sons who are living separately Domicile in U.T, Chandigarh and have resided in Chandigarh for more than three years 	<ul style="list-style-type: none"> Application Form duly complete in all respect and verified by the Tehsildar, UT, Chandigarh and Medical report from the PMO, General Hospital, Sector 16, Chandigarh or any Govt. Dispensary along with attested following documents:- 1) Two passport size photographs.

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
					2) Residence Proof for the last three years duly attested (Voter Identity Card, Ration Card, Electricity Bill, Aadhar Card)
Delhi	1000(60-69 years) 1500 (70+)		60+	<p>A resident of the National Capital Territory of Delhi for at least 5 years preceding the date of submission of application</p> <p>His/her annual family income should not be more than Rs. 60,000/- p.a from all sources</p> <p>Has a 'singly-operated' account in any Bank or Post Office for receiving the payment through electronic clearing system. This provision may be relaxed in the case of mentally challenged applicants or those who come under the purview of Legal Guardianship as per rules of National Trust.</p> <p>Is not in receipt of any pension/ financial assistance from Central/State</p>	<p>A. Proof of residence document which clearly shows at least 5 years of residence in Delhi</p> <p>B. Proof of age</p> <p>C. A self-declaration by the applicant regarding his/her family income</p> <p>D. Recommendation by a Gazetted Officer of Central/ State Govt. or MP/MLA and the accompanying documents should also be attested.</p> <p>E. In case "No Documentary Evidence" is available with the applicant in r/o proof of residence, i) the applicant will need to produce statements of any of the two witnesses from the following list, stating the period of applicant's length of stay in Delhi-1.</p>

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
				Govt./MCD/ NDMC or any other source for this purpose	<p>Public representative such as MP of the area, MLA of the area, 2. President or General Secretary of RWA of the locality 3. Two neighbours of the applicant with their contact details 4. Registered women SHGs/ Mahila Mandal's President or General Secretary 5. ICDS Supervisors/ ASHA workers of the area 6. Gazetted Officer of the Central/ Delhi Govt.</p> <p>ii) Along with the witness's statement, the relevant document for the photo identity proof, residence and length of stay for the witnesses shall also have to be appended with the application, clearly showing that the witnesses themselves have been around in the same for all except Public representative such as MP/MLA of the area.</p> <p>Other conditions: It will be obligatory for the beneficiary</p>

State/UT	NSAP Pension Per Month (Rs)	State Pension per Month (Rs)	Age Eligibility Criteria (years)	Other Eligibility Criteria	Verification Documents/ Process of Application
					to inform of any change in address and/or bank details like change in bank, a/c number

Table is based on the information compiled by HelpAge India from various sources

(iii) The Unorganized Worker's Social Security Act, 2008

The salient features of the Act are as under:

- Section 3(1) provides for formulation of schemes by the Central Government for different sections of unorganized workers on matters relating to (a) life and disability cover; (b) health and maternity benefits; (c) old age protection (d) any other benefit as may be determined by the Central Government.
- Section 3(4) provides formulation of schemes relating to provident fund, employment injury benefits, housing, educational schemes for children, skill upgradation, funeral assistance and old-age homes by the State Governments.
- Section 4 relates to funding of the schemes formulated by the Central Government.
- Section 5 envisages constitution of National Social Security Board under the chairmanship of the Union Minister for Labour & Employment with Member Secretary and 34 nominated members representing Members of Parliament, unorganized workers, employers of unorganized workers, civil society, Central Ministries and the State Governments with provision for adequate representation to persons belonging to the Scheduled Castes, the Scheduled Tribes, the minorities and women. The functions of the National Board, inter alia, include: to recommend to the Central Government suitable schemes for different sections of unorganized workers; monitor the implementation of schemes and advise the Central Government on matters arising out of the administration of the Act.

- Section 6 has provision for constitution of similar Boards at the State level.
- Section 7 relates to funding pattern of the schemes formulated by the State Governments.
- Section 9 provides for setting up of constitution of Workers' Facilitation Centre to (i) disseminate information on social security schemes available to them, and (ii) facilitate the workers to obtain registration from district administration and enrolment of unorganized workers.
- The Unorganised Worker's Social Security Rules, 2009 under the Act have been framed.

source: <http://indiabudget.nic.in/es2008-09/chapt2009/chap112.pdf>

(iv) Post Retirement Benefits For Employees of Central Government

Central Government Employees Group Insurance Scheme

A portion of monthly contributions paid while in service is credited in a Saving Fund, on which interest is given. A Government servant while entering service has to apply in Form No. 4 of the above Scheme to the Head of Office, who shall issue a sanction for the payment of subscriber's accumulation in the Savings Fund segment together with interest and arrange for its disbursement, soon after retirement.

General Provident Fund and Incentives

All temporary Government servants after a continuous service of one year, all re-employed pensioners (Other than those eligible for admission to the Contributory Provident Fund) and all permanent Government servants are eligible to subscribe to the Fund. A subscriber shall subscribe monthly to the fund. Subscriptions to the Provident Fund are stopped three months prior to the date of superannuation. rates of subscription shall not be less than 6% of subscriber's emoluments. Rate of interest on GPF accumulations with effect from 1.4.2000 is 11% compounded annually and the rate of interest will vary according to the notifications of the government. the rules provide for drawal of advances/ withdrawals from the Fund for specific purposes.

The Contributory Provident Fund Rules (India), 1962 are applicable to every non-pensionable servant of the Government belonging to any of the services under the control of the President. A subscriber, at the time of joining the

Fund is required to make a nomination in the prescribed Form conferring on one or more persons the right to receive the amount that may stand to his credit in the Fund in the event of his death, before that amount has become payable or having become payable has not been paid.

A subscriber shall subscribe monthly to the Fund when on duty or Foreign Service but not during the period of suspension. Rates of subscription shall not be less than 10% of the emoluments and not more than his emoluments. The employer's contribution at that percentage prescribed by the Government will be credited to the subscribers account and this is 10%. Rate of interest with effect from 1.4.2009 is 8% compounded annually. The Rules provide for drawal of advances/ withdrawals from the CPF for specific purposes. As in GPF Rules, the CPF Rules also provide for Deposit Linked Insurance Revised Scheme.

Source: <http://pensionersportal.gov.in/retire-benefit.asp>

Deposit Linked Insurance Revised Scheme

Under the GPF Rules, on the death of subscriber, the person entitled to receive the amount standing to the credit of the subscriber shall be paid an additional amount equal to the average balance in the account during the 3 years immediately preceding the death of the subscriber subject to certain conditions provided in the relevant Rule. The additional amount payable under that Rule shall not exceed Rs. 60,000/-. To get this benefit, the subscriber should have put in at least 5 years service at the time of his/her death.

(Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners Welfare, New Delhi)

(v) National Pension System (NPS)

National Pension System (NPS) is a voluntary, defined contribution retirement savings scheme. Under the NPS, individual savings are pooled in to a pension fund which are invested by PFRDA regulated professional fund managers as per the approved investment guidelines in to the diversified portfolios comprising of government bonds, bills, corporate debentures and shares. These contributions would grow and accumulate over the years, depending on the returns earned on the investment made.

It is a flexible and simple and regulated scheme. It offers a range of investment options to the subscriber and person fund manager. The

subscriber can switch from one to the other option subject to general regulatory norms. The subscriber can simply open an account with NPS which provides a unique Permanent Retirement Account Number (PRAN). It provides seamless portability across jobs and locations. The scheme is structured into two Tiers: I: permanent non-withdrawal account and II: Voluntary withdrawal account for using funds and when needed. At the time of exit from NPS, he subscribers may use the pension wealth to purchase a life annuity from a PFRDA empanelled life insurance company apart from withdrawing a part of the accumulated pension weather as lump-sum.

There are few models of the scheme: All Citizen, Government Sector, Corporate, NPS Swavlamban and Atal Person Yojana.

For more information on the scheme long on to [www. http://www.pfrda.org.in/](http://www.pfrda.org.in/)

(vi) Atal Pension Yojana Scheme

The Government announced the introduction of universal social security schemes in the Insurance and Pension sectors for all Indians, specially the poor and the under-privileged, in the Budget for the year 2015-16. Therefore, Government has launched the Atal Pension Yojana (APY), which will provide a defined pension, depending on the contribution, and its period. The APY will be focussed on all citizens in the unorganised sector, who join the National Pension System (NPS) administered by the Pension Fund Regulatory and Development Authority (PFRDA). Under the APY, the subscribers would receive the fixed minimum pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions, which itself would be based on the age of joining the APY. The minimum age of joining APY is 18 years and maximum age is 40 years. Therefore, minimum period of contribution by any subscriber under APY would be 20 years or more. The benefit of fixed minimum pension would be guaranteed by the Government. The APY would be introduced from 1st June, 2015.

Fixed pension for the subscribers ranging between Rs. 1000 to Rs. 5000, if s/he joins and contributes between the age of 18 years and 40 years. The contribution levels would vary and would be low if subscriber joins early and increase if he joins late.

Source: [https://npscra.nsdl.co.in/nsdl/scheme-details/APY Scheme Details.pdf](https://npscra.nsdl.co.in/nsdl/scheme-details/APY_Scheme_Details.pdf)

(vii) Old Age Allowance in Punjab

Punjab Government has lowered the age of eligibility for 'old age allowance' by five years. 5% old age allowance would be given to pensioners over the age of 65 now in place of 70 years earlier. Similarly 10% old age allowance at present admissible at the age of 80 years will now be admissible on completion of the age of 75 years w.e.f. 1st January 2001.

This is applicable to all pensioners, family pensioners including IAS officers of Punjab Cadre.

(Vide office memo No.3/31/2000-3 FPPC/8936 dated:22nd November 2001 Government of Punjab Department of Finance, Finance Pension Policy and Coordination Branch, Chandigarh)

Source: <http://agmaha.nic.in/OtherGovtOrders/Punjab/pension2pun.pdf>

(B) Insurance Schemes: Health and Pension

(i) Rashtriya Swasthya Bima Yojana or RSBY started rolling from 1st April 2008. RSBY has been launched by Ministry of Labour and Employment, Government of India to provide health insurance coverage for Below Poverty Line (BPL) families.

21 states have advertised the scheme. 47,97,688 Smart cards have been issued to the beneficiaries under the scheme till 29.05.09. The health insurance scheme aims to facilitate launching of health insurance projects in all the districts of the States in a phased manner for BPL workers. The definition of BPL is the one prescribed by the Planning Commission.

Salient Features of the Scheme

- Contribution by Government of India: 75% of the estimated annual premium of Rs.750, subject to a maximum of Rs. 565 per family per annum. The cost of smart card will be borne by the Central Government.
- Contribution by respective State Governments: 25% of the annual premium, as well as any additional premium.
- The beneficiary would pay Rs. 30 per annum as registration/renewal fee.
- The administrative and other related cost of administering the scheme would be borne by the respective State Governments

- Unorganized sector workers belonging to BPL category and their family members (a family unit of five) shall be the beneficiaries under the scheme.
- It will be the responsibility of the implementing agencies to verify the eligibility of the unorganized sector workers and his family members who are proposed to be benefited under the scheme.
- The beneficiaries will be issued smart cards for the purpose of identification.
- The beneficiary shall be eligible for such in-patient health care insurance benefits as would be designed by the respective State Governments. However, the State Governments are advised to incorporate at least the following minimum benefits in the package / scheme:
- The unorganised sector worker and his family (unit of five) will be covered.

Total sum insured would be Rs. 30,000/- per family per annum on a family floater basis.

- Cashless attendance to all covered ailments
- Hospitalization expenses, taking care of most common illnesses with as few exclusions as possible
- All pre-existing diseases to be covered
- Transportation costs (actual with maximum limit of Rs. 100 per visit) within an overall limit of Rs.1000.

(ii) VARISHTHA Mediciam for Senior Citizens

This policy has been designed to cater to the needs of our Senior Citizens. It covers Hospitalization and Domiciliary Hospitalization Expenses under Section I as well as expenses for treatment of Critical Illnesses, if opted for, under Section II. Diseases covered under Critical Illnesses are as under: Coronary Artery Surgery, Cancer, Renal Failure, Stroke, Multiple Sclerosis, Major Organ Transplants, Paralysis and blindness at extra premium.

Persons who will not opt for critical illness cover are entitled to Hospitalization and Domiciliary hospitalization expenses cover for those diseases categorized above as critical illness but up to the limit of Sum Insured under Section I i.e. under Hospitalization and Domiciliary Hospitalization

Expenses and the claim for those diseases will be paid on reimbursement basis or as cashless hospitalization.

Sum Insured is fixed per person. Under Hospitalization & Domiciliary Hospitalization Cover sum Insured is Rs.1,00,000/- and under Critical Illness cover Sum Insured is Rs. 2,00,000/-.

For fresh entry in to the scheme the age limit is 60 years to 80 years. However, for renewal, age limit will be extended up to 90 years in which case the premium of 76 years to 80 years age band will be loaded by 10% up to 85 years and 20% up to 90 years of age.

No Medical Check up is required if the insured was covered under any Health Insurance Policy of National Insurance Company or other Insurance companies uninterruptedly for preceding three years. Other persons have to undergo medical check up at their own cost for Blood/Urine Sugar, Blood Pressure, Echo- cardiography and eye check up including retinoscopy.

The Company's liability in respect of all claims admitted during the period of Insurance shall not exceed the Sum Insured for the person as mentioned in the Schedule. Liability of the company under Domiciliary Hospitalization clause is limited to 20% of the Sum Insured under Section I and within the overall limit of sum insured under section I. Ambulance charges up to a maximum limit of Rs.Rs.1000/- in a policy year will be reimbursed.

For more information log on to <http://www.nationalinsuranceindia.com>

(iii) HOPE - Health of Privileged Elder

The Oriental Insurance Company Ltd, a public sector non-life insurance company, has come out with a new Mediclaim Policy for the senior citizens. The Policy, entitled HOPE (Health of Privileged Elder), was launched in New Delhi. While launching the policy Ramadoss said that the policy covers all Indian citizens above

60 years. Hospitalisation due to 10 specified diseases and accident is covered in the policy. This means majority of the diseases that the senior citizens are susceptible to remains covered under the policy. The sum insured of Rs. 1 lakh to Rs. 5 lakh can be opted. The premium, based on

age bands and sum insured opted ranges from Rs. 4,500 to Rs. 29,000. New Entrants have to bear 10 per cent extra on the above. The insured has to bear compulsory co-pay of 20 per cent of the admissible claim amount. Additional optional co-pay of 10 to 50 per cent will reduce the premium by the same proportion. For claim free years discount in premium up to 20 per cent is built in. Cashless payment through TPA up to Rs. 1 lakh is available under the policy.

Source: Pharma Health Newswire Vol 1 No. 5 December 2007

(iv) Group Medical Insurance Scheme

The Group Medi-claim policy is available to any group/ association/ institution/ corporate body of more than 100 persons provided it has a central administration point. The policy covers reimbursement of hospitalisation and/ or domiciliary hospitalisation expenses only for illness/diseases contracted or injury sustained by the insured person. The basic policy under this scheme is Medi-claim only. This policy is also available to persons between the age of 5 years and 80 years. The sum insured varies from Rs. 15,000/- to Rs. 5,00,000 and premium varies from Rs. 175/- to Rs. 12,450/- per person per annum depending upon the different slabs of sum insured and different age groups.

(For more details, please contact the nearest New India Assurance Company Ltd. Branch or your agent)

(v) Jan Arogya Bima Policy

The Scheme is primarily meant for the larger segment of the population who cannot afford the high cost of medical treatment. The policy is available to individuals and family members. The limit of cover per person is Rs. 5,000/- per annum. The cover provides for reimbursement of medical expenses incurred by an individual towards hospitalisation/domiciliary hospitalisation for any illness, injury or disease contracted or sustained during the period of insurance. Age limit - 70 years. Premium upto Rs.10,000/- qualifies for tax benefit under Sec 80D of the Income Tax Act. Service tax is not applicable to the policy.

(For more details, please contact the nearest New India Assurance Company Ltd. Branch or your agent or log on to <http://newindia.co.in/Content.aspx?pageid=86> or write to health.ho@newindia.co.in)

(vi) Senior Citizen Mediclaim Policy

Pre-acceptance Health Check Up: Proposers must undergo a prescribed pre-acceptance health check at their own cost to identify pre-existing diseases. The health check is waived if the proposer is already having Mediclaim insurance in continuity with our Company

The policy covers:

- Hospitalization expenses incurred for the treatment of illness/injury.
- Pre- and post-hospitalization expenses up to 30 and 60 days respectively.
- Ambulance Charges.
- Limited cover for hospitalizations in government and /or registered Ayurvedic/Homeopathic and Unani hospitals.

Pre-existing diseases are covered only after 18 months of continuous insurance with our Company.

Pre-existing conditions like Hypertension, Diabetes mellitus and its complications are covered after 18 months of continuous insurance but only on payment of additional premium.

Special Features of the Policy

- Reimbursement of cost of Health Check once in block of 4 claims-free years.
- Income Tax Benefit under Section 80D of IT Act.

Source: <http://newindia.co.in/Content.aspx?pageid=1179>

(vii) LIC Jeevan Akshay is an immediate annuity plan. An immediate annuity plan is a type of pension plan in which annuity begins immediately. That is there is no accumulation phase. It can be purchased by paying a lump sum amount. The plan provides for annuity payments of a stated amount throughout the life time of the annuitant. Various options are available for the type and mode of payment of annuities.

Salient features:

- Premium is to be paid in a lump sum
- Minimum purchase price : Rs.100,000/- for all distribution channels except online; Rs.150,000/- for on line

- No medical examination is required under the plan
- No maximum limits for purchase price, annuity etc.
- Minimum allowed age at entry is 30 years (completed) and Maximum allowed age at entry is 85 years (completed).
- Age proof necessary

Source: https://www.licindia.in/jeevan_akshay_plan_009_features.htm

(viii) ICICI Lombard Overseas Travel Insurance

Covers unexpected and unplanned medical and non-medical expenses when you are abroad. It covers pre-existing disease in life-threatening emergency situations. ICICI Lombard has partnered UnitedHealth Group, to provide you access to United Health Care's network of hospitals and physicians when in the US. This plan is for senior citizens between 71 to 85 years.

There is no medical check up. The claim benefit is of \$15,000 per illness or injury. The policy can be bought for duration of 180 days.

Key Benfit

- No medical test required upto 85 years of age
- No Sub-limits plans are available for Schengen countries
- Cashless medical services across the world
- Quality health care facility for insured through UHI
- Original policy cover for 180 days can be extended to another 180 days.
- Get Medical Concierge Services, Automotive Assistance Services and Lifestyle Services for dependents in India.
- Political Risk and Catastrophe Evacuation – get paid for cost of Insured's return to the Country of Residence
- Get cover for Total Loss of Checked In Baggage including handbags
- Compassionate Visit - Payment of traveling and lodging & boarding expenses for a family member or relative in case of Insured's hospitalization for more than 5 days
- Pay per day, slab rate only for first 7 days. Beyond 7 days then pay on per day basis

- Political Risk and Catastrophe Evacuation- get paid for cost of Insured's return to the Country of Residence
- Policy can be extended online in case of any trip extension plans. Beyond stipulated time, just pay only for number of days extended.

For details log on to <http://www.icicilombard.com/app/ilom-en/personalproducts/Travel.aspx> Or call 1800-209-8888

(ix) ING Golden Years Retirement Policy

It is a Regular Payment Deferred Variable Annuity Plan. It is a Non-linked Plan from ING Life Insurance Company.

Key Features

- Deferred Annuity Plan without Bonus facility
- All premiums in this plan including top-up premiums paid, net of charges are transferred to the Individual Pension Account which is then invested in the Capital Guaranteed Fund
- The Individual Pension Account is guaranteed to grow at minimum 1% compounded per annum
- There is an additional Interest Guarantee of 4% per annum compounding applicable on the Individual Pension Account during the first 5 policy years and 0.5% thereafter
- The Individual Pension Account also receives a Residual Addition of interest from the end of the 5th Policy year onwards
- In this plan, there is a flexibility in choosing retirement date – when the Pension payout will start
- There is also a flexibility to alter the premium payment term in this plan
- This plan offers Loyalty Benefit for total premiums of Rs 4,80,000 or more
- In addition to Regular Premiums, the policyholder can choose to pay Top Up Premiums except in the last 2 policy years

(x) Smart Invest Pension Plan

Max New York - SMART Invest Pension (unit linked pension plan) gives an option to let premiums automatically increase at a fixed rate and helps combat inflation and effectively preserve objective of a secure retirement

Tax Benefit : 1. Premiums are eligible for deduction u/s 80CCC up to Rs.1,00,000/- every year. 2. One-third of the corpus can be commuted at vesting age the amount commuted are eligible for tax exemption u/s 10A.

Eligibility Conditions

Entry Age (age on as at last birthday)	Between 18 to 60 years
Chosen Vesting (i.e. Retirement) Age	Between 50 to 70 years
Deferment Period	10 years to 52 years (Subject to minimum age on vesting of 50 years)
Minimum ATP	Regular Pay - Rs. 10,000

Source: <http://www.dsij.in/research/insurance/insurance-details/schemecode/ulipma999.aspx>

(xi) Aviva New Pension Elite

Eligibility

Entry Age	18 – 70 years (last birthday) 18 – 50 years (last birthday) with Term Rider
Maturity Age	40 – 80 years (last birthday)
Policy term (PT)	10 – 30 years
Premium payment term (PPT)	Premium Payment Term is equal to the Policy Term
Annual Premium	Minimum: Rs. 50,000; no maximum limit
Top-up Premium	Minimum: Rs. 1,000; no maximum limit
Rider Allowed	Aviva Term Rider
Aviva Term Rider Sum Assured	No limit, subject to rider premium not exceeding 30% of first year annualised premium
Premium Frequency	Yearly, half-yearly, quarterly, monthly (ECS/Direct Debit is mandatory for monthly frequency)

For details on this and other such schemes log on to: <http://www.avivaindia.com/en/Individual/Retirement>

(xii) New Jeevan Dhara-I

This is Deferred Annuity plan that allow the policyholder to make provision for regular income after the selected term.

Premiums: Premiums are payable yearly, half-yearly, quarterly, monthly or through Salary deduction, as opted by you, throughout the term of the policy or till earlier death. Alternatively, the premium may be paid in one lump sum (single premium).

Tax Benefits: Tax relief under Section 80ccc is available on premiums paid under New Jeevan Suraksha I (Table No.147). The premiums paid under New Jeevan Dhara I (Table No.148) qualify for tax relief under Section 88.

Bonuses: These are with-profit plans and participate in the profits of the Corporation's annuity/pension business. Policies get a share of the profits in the form of bonuses. Simple Reversionary Bonuses are declared per thousand Sum Assured annually at the end of each financial year. Once declared, they form part of the guaranteed benefits of the plan. Final (Additional) Bonuses may also be payable provided policy has run for a certain minimum period.

For more information on this and other such schemes log on to www.licindia.com

(C) Banking: Facilities, Interest Rates

Special Rate of Interest to Senior Citizen

The Banks offers an additional rate of 0.50% p.a. on deposits of one year and above to senior citizens, on domestic term deposit schemes.

(i) Indusind Bank Ltd. has launched a **Senior Citizens Scheme** - an investment option that gives you high returns with the assured security. It offers

- Free ATM Card
- Telebanking
- Internet banking

(For more details visit www.indusind.com)

(ii) Citibank Senior Citizen Account gives higher interest rate on fixed deposits; free transactions at ATMs of all banks; succession planning service to help you protect/preserve your wealth. Other benefits include discounts at leading hospitals, spa, exclusive annual membership plan at leading natural therapy centres, free consultation with Ayurvedic experts, tailor-made tour packages to religious/exotic destinations and regular assistance on travel booking. For other privileges like loan against property and facilities against your investment in equity shares and mutual funds please log on to www.online.citibank.co.in.

(iii) Allahabad Bank Personal Loan Scheme for Pensioners

All central and state govt. and teacher pensioners drawing pension from any branch of the bank is eligible for loan under this scheme. Any other pensioner if s/he is willing to provide 50% collateral security by way of FDR/NSC/KVP/LIP. The age should not exceed 70 years. The minimum loan amount is Rs 15,000 and maximum Rs.75,000. The interest rate is PLR+1%p.a.w.m.r. 0.5% rebate is allowed for regular payment. Processing fee of 0.50% of the loan amount with a minimum of Rs.200. Repayment period is 36 months. Group Personal Accident Insurance Policy of Rs.75,000 covering accidental death of the pensioner.

For other details log on to http://www.allahabadbank.com/ploan_pensioner.asp#top

(iv) Senior Citizen Savings Scheme (SCSS) Account

- A new avenue of investment and return for Senior Citizen.
 - The account may be opened by an individual:
1. Who has attained age of 60 years or above on the date of opening of the account.
 2. Who has attained the age 55 years or more but less than 60 years and has retired under a Voluntary Retirement Scheme or a Special Voluntary Retirement Scheme on the date of opening of the account within three months from the date of retirement.
 3. No age limit for the retired personnel of Defence services provided they fulfill other specified conditions.
 - The account may be opened in individual capacity or jointly with spouse.

- The individual may open one or more account in the multiple of INR.1000/-, subject to a maximum limit of INR.15 lakh.
- No withdrawal shall be permitted before the expiry of a period of five years from the date of opening of the account. The depositor may extend the account for a further period of 3 years.
- Premature closure allowed after three years.
- In case of death of the depositor before maturity, the account shall be closed and deposit refunded without any deduction along with interest.
- Interest @ 9.20% per annum from the date of deposit on quarterly basis. Interest can be automatically credited to savings account provided both the accounts stand in the same post office.
- Post Maturity Interest at the rate applicable to the deposits under Post Office Savings Accounts from time to time is admissible for the period beyond maturity.
- The investment under this scheme qualify for the benefit of Section 80C of the Income Tax Act, 1961 from 1.4.2007.

Monthly Income Scheme (MIS) and Senior Citizen Saving Scheme (SCSS) are beneficial for Senior Citizens who desire monthly/quarterly interest. Invest in MIS / SCSS and transfer interest into RD account through SB account through written request and earn a combined interest of 10.5 % (approx.)

website: <http://www.indiapost.gov.in/scss.aspx>

(v) ICICI Bank-Senior Citizen Savings Account available to any Indian aged 60 years and above in all cities in India. For details log on to <http://www.icicibank.com/service-charges/senior-citizen-savings-account.html>

(vi) PNB Personal Loan Scheme for Pensioners

The loan scheme for senior citizens with low interest rates such as Personal Loan Scheme for 'Pensioners' to meet immediate requirements like medical expenses.

A Few Other Attractions for SENIOR CITIZENS

1. 0.5% Higher Rate of Interest on Term Deposits.
2. Free Remittance of Retirement Dues to any branch of PNB at a place to which the Senior Citizen hails or plan to settle down after retirement.
3. Free Collection of retirement dues in respect of Retired Govt./Public/Private Sector employees.
4. Free Collection of Cheques*
5. 50% Concession on all types of remittance*
6. Immediate Credit of Outstation Cheques upto Rs.15,000/-.
7. Free Discount/Collection of Pension Bills/Cheques of Pensioners retired from Central/State Govt. and Armed Forces.
8. Free Remittances, Free Cheques Books & Collection/Discount of Pension Bills/Cheques for Freedom Fighter, their Widows/Widowers.
9. New Attractive Pass Books containing facilities available to Senior Citizens.
10. Free Nomination Facility

Source: <https://www.pnbindia.in/En/ui/Senior-Citizen.aspx>

(vii) Life Plus Senior Citizens Account

ICICI Bank's 'Life Plus' Senior Citizens Savings Account, a saving account designed for customers above 60 years of age.

Special Features

- Special Senior Citizens Desk for all your banking transactions, saving the wait in queues
- Special Senior 'Life Plus' Debit card, free of charge
- Free and unlimited cash transactions at branch
- Free SMS alert facility
- Money Multiplier facility gives a higher interest rate than savings account, while money stays within the reach of the account holder.

Source: <http://www.icicibank.com/Personal-Banking/account-deposit/lifeplus-senior-citizen-savings-account/index.page>

(viii) Senior Citizen Account- IDBI Bank Senior Citizen Accounts

Advantage

- Zero Balance savings account
- Simple Documents
- Faster transfer of funds
- Online options to pay your bills or tax
- Free Statement by email

Features and Benefits

- No AQB requirement
- One free zero balance sponsor account
- 25% discount* on lockers charges
- Sweep In/Out FD option available for balance above Rs. 15,000/-
- Higher ATM cash withdrawal Limits- Rs. 50,000/- per day
- Free amount transfer from Net Banking
- Free ten transaction at other Bank ATM

(ix) ICICI Bank Senior Citizens Savings Scheme

Details

- Interest rate with effect from April 1, 2013 is 9.2%. Rate of interest is as decided by Ministry of Finance from time to time.
- Premature closure of account is possible after one year from the date of opening the account.(Charges applicable).

Features

- Minimum Investment: Rs 1000 and in multiples thereof
- Maximum Investment: Rs 15 lakh
- Interest Rate: 9.2% (TDS applicable)
- Interest Option: Quarterly
- Interest payment dates: 31st March, 30th June, 30th September, 31st December

- Tenure: 5 Years
- Extension of Account: For a further period of 3 years (request to be given within one year from maturity).

(D) Reverse Mortgage

(i) Baroda Ashray

Purpose: For supplementing the cash flow stream of senior citizens in order to address their financial needs.

Eligibility:

- Should be Senior Citizen of India, above 60 years of age.
- Married couples will be eligible as joint borrowers provided one of them is above 60 years of age and age of spouse is not below 55 years at the time of application.
- Should be the owner of a residential property (house or flat) located in India in his/her own name.

Residential property should be used as permanent primary residence (fully self-occupied property).

The Commercial property will not be taken as a security under the product.

Maximum Amount: The maximum loan amount inclusive of interest for entire tenure of the loan shall be restricted to Rs. 1 crore subject to value of the property.

Option to adjust payments: The Bank shall have the option to revise periodic annuity amount, if lump-sum payment is taken or at the interval of every 5 years based on valuation of the property.

Repayment of Loan: The loan shall become due and payable when the last surviving borrower dies or would like to sell the home / permanently moves out of the home for aged care to an institution or relatives. The loan will, as such, become due for recovery and payable.

- Settlement of loan, along with accumulated interest, to be met by the proceeds received out of sale of residential property.
- The borrower(s) or his/her/their estate shall be provided with the first right to settle the loan along with accumulated interest, without sale

of property. A reasonable period of 2 months may be provided when repayment is triggered, for house to be sold.

Source: <http://www.bankofbaroda.co.in/pfs/bobashray.asp>

(ii) IDBI Bank Reverse Mortgage Loan

Loan Amount : Up to Rs 2 Cr. (Subjected to market value of residential property as assessed by the bank, age of the applicant and prevalent Interest rate.)

Eligibility:

- Should be Citizen of India above 60 years of age.
- Married couples will be eligible as joint borrowers for financial assistance, provided that at least one of them is above 60 years of age and the other not below 55 years of age.
- Should be the owner of a self- acquired/ inherited, self occupied residential property (house or flat) located in India, with clear title indicating the prospective borrower's ownership of the property and should be free from any encumbrances.

Loan Tenue: Maximum up to 20 years

Repayment: Outstanding loan (Principal + Interest) amount shall become due and payable six months after death of the last surviving borrower/ spouse, or the borrower permanently moved out to Old age homes or to an institution or to relatives.

Mode of disbursement:

Any or a combination of following:

- Periodic Payments. (Monthly, Quarterly, Half yearly, annual). (Maximum monthly payment is capped at Rs. 50,000)
- Payment of Lump sum amount (restricted to 50% of the total eligible amount of loan subjected to maximum cap of Rs. 15 Lakhs).

Source: website: <http://www.idbi.com/reverse-mortgage-loan.asp>

(iii) Union Reverse Mortgage

Eligibility

- Indian citizen above 60 years.
- Owns self-acquired and self-occupied residential property in India

Individual, either singly or jointly with spouse, in case of a living spouse older than 55 years, as co-applicant; number of surviving spouses on the date of sanction should not be more than one.

Residential Property : • The property against which the borrower proposes to raise the loan should be his/her permanent primary residence; • The property should be self-acquired and self owned; • Borrower(s) will be required to inform the bank when they cease to use the residence as their permanent residence.

Quantum of Loan: • Minimum Rs. 1 Lakh inclusive of interest; • Maximum up to Rs. 100 Lakhs inclusive of interest subject to max 90% of the market value of the property depending on location.

Margin : Metro 10%, Urban 20%, Others 30%

Tenure of Loan: Minimum tenure of 15 years and maximum tenure of up to 20 years, if the borrower's age is between 60 and 65; • Minimum tenure of 10 years and maximum tenure of 20 years, if the borrower's age is above 65.

Payment Penalty: • There is NO prepayment penalty if the loan is adjusted by the borrower from his own verifiable legitimate sources, • A penalty of 2% on the average balance of the preceding 12 months, if the loan is taken over by any other Bank /FI or adjusted by the borrower in lumpsum from any third source/party (except genuine sale).

Security: • Equitable mortgage (E.M.) of the residential/ commercial property, which is in the name of the borrower and/ or his family members. The co-owners of the property need to join in as co-borrowers

Source: http://www.unionbankofindia.co.in/personal_retail_reverse_mortgage.aspx

(E) Health Security

(i) Health Services to Central Government Employees

It provides comprehensive health care facilities for the Central Govt. employees and pensioners and their dependents residing in the following

cities: Allahabad, Ahmedabad, Bangalore, Bhubaneswar, Bhopal, Chandigarh, Chennai, Delhi, Dehradun, Guwahati, Hyderabad, Jaipur, Jabalpur, Kanpur, Kolkata, Lucknow, Meerut, Mumbai, Nagpur, Patna, Pune, Ranchi, Shillong, Trivandrum and Jammu. There are: 273 allopathic dispensaries, 19 polyclinics, 85 Ayush dispensaries/ units, 3 Yoga Centres, 73 Laboratories and 17 Dental Units.

List of empanelled hospitals in each of the above mentioned city is available on the website: <http://mohfw.nic.in/cghsnew/hospital.asp?langid=1>

Wellness Centre

The Chief Medical Officers/Medical Officer In charge of the dispensaries are responsible for proper and smooth working of the dispensary and to ensure observance of such orders as may be issued by the competent authority of CGHS from time to time.

Working hours of the Wellness Centre /polyclinic:

7.30 A.M. to 1.30 P.M. on all working days (except Sunday and holiday).

Additional and Limited Emergency Services (in Functional Dispensaries only)

1.30 P.M.to 7. 30 A.M next day, On Sundays and holidays the service continues from 7.30 A.M to 7.30 A.M next day.

Registration Timings: The registration is stopped 15 minutes before scheduled closing time of dispensary. However, no serious patient is returned back unattended in the dispensary.

For details on entitlement, transfer, temporary visits, CGHs card, dependence certificate log on to in [www. cghs.nic.in](http://www.cghs.nic.in)

(ii) E.S.I.

Employees' State Insurance Act, 1948 envisaged an integrated need based social insurance scheme that would protect the interest of workers in contingencies such as sickness, maternity, temporary or permanent physical disablement and death due to employment injury resulting in loss of wages or earning capacity. The Act also guarantees reasonably good medical care to workers and their immediate dependants. The Act is now applicable to non-seasonal power using factories employing 10 or more persons and non-power using factories employing 20 or more persons. The Scheme has

been extended to shops, hotels, restaurants, cinemas including preview theatre, road motor transport undertakings and newspaper establishment employing 20 or more persons. The existing wage-limit for coverage under the Act, is Rs.10,000/- per month (with effect from 1.10.2006). The scheme is applicable in all states except: Nagaland, Manipur, Tripura, Sikkim, Arunachal Pradesh and Mizoram. It is also applicable in UTs: Delhi, Chandigarh and Puducherry.

It provides 6 social security benefits: medical, sickness, maternity, temporary disablement, permanent disablement, dependent benefit and Funeral Expenses.

An interesting feature of the ESI Scheme is that the contributions are related to the paying capacity as a fixed percentage of the workers wages, whereas, they are provided social security benefits according to individual needs without distinction.

Cash Benefits are disbursed by the Corporation through its Local Offices LOs/ Mini Local Offices (MLOs)/Sub Local Offices SLOs)/pay offices, subject to certain contributory conditions.

In addition, the scheme also provides some other need based benefits to insured workers.

- i. Rehabilitation allowance
- ii. Vocational Rehabilitation
- iii. Unemployment Allowance (Under Rajiv Gandhi Shramik Kalyan Yojana)

ESI provides benefits to the retired insured employees and permanently disabled insured persons as well. On payment of Rs.10/- P.M. in lump sum for one year in advance, Medical Benefit can be provided (under Section 56 of the Act) to: (a)An Insured Person and his or her spouse who leaves insurable employment on attaining the age of superannuation after being insured for not less than five years, till the period for which contribution is paid. (b) An Insured Person and his/her spouse who ceases to be in insurable employment on account of permanent disablement due to employment injury shall be entitled to medical benefit.

The Standing Committee of the ESI Corporation, in its meeting held on 13th Dec., 2005, has approved certain medical facilities to the pensioners of the

E.S.I.C. under the name and style of “The E.S.I.C. Pensioners’ Medical Scheme,2006” which shall come into force w.e.f. 1st April, 2006.

Source: www.esic.in/pensioner.pdf

(iii) Health Care Services in Various States

a) Ministry of Health (on request from the Ministry of Social Justice and Empowerment) has issued instructions to all state governments to provide for **separate queues for older persons** in hospitals for registration and clinical examination.

(Annual Report 2000-2001, Ministry of Social Justice and Empowerment, Government of India)

b) Special Health Care facilities provided in various states

- Sunday Clinics at various Hospitals of Delhi exist to enable senior citizens to get medical Care easily. The aim is to provide OPD services/facilities on Sundays in the hospitals under Delhi Government so that the older patients’ caregivers can also accompany them without having to take leave from their workplace.

The following Hospitals have Sunday Clinics (9.00 am to 1.00 pm)

1. Lal Bahadur Shastri Hospital, Khichiripur
2. Rao Tulla Ram Hospital, Jafarpur
3. Jag Jivan Ram Hospital, Jahangirpuri
4. Dr. N C Joshi Hospital, Karol Bagh
5. Lok Nayak Jai Prakash Narain Hospital, Jawahar Lal Nehru Marg
6. Deen Dayal Upadhyay Hospital, Hari Nagar
7. Guru Teg Bahadur Hospital, Sahadra
8. Sanjay Gandhi Memorial Hospital, Mangolpuri
9. Aruna Asaf Ali Hospital, Rajpur Road
10. Maulana Azad Medical College, Bahadur Shah Zafar Marg
11. Ram Manohar Lohia Hospital, Kharak Singh Marg

These Hospitals have also the separate counter for Senior Citizens for Medicines and OPD.

(Directorate of Health, Government of N.C.T of Delhi)

Source: <http://www.archive.india.gov.in/citizen/health/health.php?id=82>

(c) Geriatric Clinics:

- **ANDHRA PRADESH :**

Only widows are entitled for health care benefits, which include free registration at the government hospitals and free treatment for TB, Leprosy etc. to a very limited extent.

- **BIKANER**

S.P. Medical College holds a geriatric clinic once a week.

- **BANGLORE**

M.S Ramaiah Medical college has geriatric clinic services available

- **KOLKATA**

Calcutta medical college has geriatric clinic services available.

- **COCHIN**

Amrita institute of medical sciences geriatric clinic services available and a geriatric ward.

- **DELHI**

All India Institute of Medical Sciences (AIIMS) Geriatric Medicine:

Geriatric Medicine Ward with 24 bed facility is located inside the New Private Ward block on the ground floor.

Geriatric Medicine Out-patient Department located on the 4th Floor is operational from Monday to Saturday from 9 am to 1.00 pm and Registration timing is 8:30am-11:00am. Clinic Time 2 pm to 5 pm

For details log on to <http://www.aiims.edu/aiims/departments/Geriatric%20Medicine/intro.htm>

- **GOA**

Directorate of Health Services has reserved certain percentage of beds to the senior citizens in government hospitals.

Institute of Public Assistance (Providoria) is providing relief to the older persons by distribution of free medicines and spectacles to the destitute senior citizens as per rules.

- GUJARAT :

Free IOL (Intra Ocular Lens) is given to elderly (60 yrs. and above) for cataract surgery. Separate queues for older persons in hospitals.

Health Care Services

- RAJASTHAN

All the elderly above the age of 70 years are entitled of free treatment, medicines and investigation in all government hospitals.

1. JAIPUR

Special medical wards for the treatment of the seasonal ailments in primary health centres for senior citizens above 60 year of age, living in rural areas of the district.

Free food is provided to the patients in these wards with the cooperation of voluntary organisations.

Source: rajasthan.nic.in

- 1 JODHPUR

Dr. S.N Medical college runs geriatric clinic once a week.

- KERALA

1. Government Hospital, Trivandrum has a geriatric ward with 12 beds (male - 8, female - 4) .Free treatment is provided to old people whose income is below Rs. 300/- per month.
2. Medical College Hospital, Trivandrum has an Out Patient Wing on every Monday from 10.30 am to 12.00 noon for senior citizens.
3. District Blindness Society under the chairmanship of Collector and with the support of Health Services Department have a detection of cataract and further action for older persons.

- **MADHYA PRADESH**

The mayor of Indore has announced that in case of serious ailment the senior citizens in the city would be entitled to following benefits: expenditure of 30 days before hospitalization + expenditure during hospitalization + 45 days after hospitalization or Rs. 20,000/- whichever is lesser.

(Website: madhyapradesh.nic.in)

- **MAHARASHTRA**

Under District Blindness Control Scheme the state pays Rs. 600/- per IOL (Intra Ocular Lens) operation.

There are separate queues in hospitals for Older Persons.

KEM Hospital has provision of separate beds for Older Persons. Conducts

Geriatric clinic once a week for senior citizens.

Alzheimer's & Related Disorders Society of India (ARDSI) - Mumbai Chapter has recently got a place in J J Hospital Premises. family member or friend of Alzheimer's patient could visit ARDSI at J J Hospital Municipal School Building, Room no. 27, 2nd floor, on any Wednesday between 12 and 2 p.m. Dr. Shirin Barodawala, neuro-pathologist, 23513253, will be available.

- **MANIPAL**

Kasturba Medical College and Hospital has geriatric clinic services available.

- **TAMIL NADU**

1. Geriatric wards and OPD in Government Medical college and Hospital in Chennai.
2. Geriatric OPD in Government General Hospital in Madurai.
3. Geriatric Care Clinic/Hospital run by Lions Club, Coimbatore. Health Card to be issued to the senior citizen which could be used in any government hospital in the state.
4. A separate OPD, which provides comprehensive care for senior citizens free of cost.

5. All investigations are done free of cost
6. All health services are free of cost for the card holders.
7. Drugs are issued free of cost.
8. Government also plans to provide Mobile Medicare Services.
9. Free ophthalmic services through District Blindness Control Society.
10. Rehabilitation and physiotherapy is provided to all the elderly people.
11. Surgical procedures are carried out by the corresponding geriatric surgical unit; and
12. With the help of NGO's, destitute, elderly, after medical management are rehabilitated in old age homes.

(Letter no. 18548/E.1/2002, Health, Dated: 12.04.2002, Government of Tamil Nadu, Health and Family welfare Department)

(For details contact HelpAge India's office, Chennai)

- **UTTAR PRADESH:**

The state pays Rs. 600/- per IOL operation under DBCS. KGMC, Lucknow, runs a Geriatric- OPD once in a week in the afternoon.

The Institute of Medical Sciences, BHU has geriatric clinic services available.

- **VELLORE**

CMC vellore has geriatric clinic services available.

(F) Concessions in Travel

- **By Road :**

1. **Delhi Transport Corporation (DTC) :**

Senior citizens are given All Route GLS pass at Rs 50/-. Certificate of Age proof + Proof of residence of Delhi & attested 'pass form' from Gazetted Officer/MLA/MP to certify that his income from all sources is not more than Rs. 75,000/- per annum. (Source: <http://dtc.nic.in/dt3.htm>)

DTC has made provision for reservation of seats for senior citizen in the buses

2. Tamil Nadu :

In Tamil Nadu Transport Corporation buses, two seats in the front exclusively for old people and handicapped.

3. Maharashtra

BEST buses in Mumbai offer no concessions. However senior citizens can enter the bus from the front side.

MSRTC (Maharashtra State Road Transport Corporation) buses provide 50% concession if a person is 65 years and above and has an election identity card or a Tehsildar certificate.

Local trains in Mumbai have around 8-10 seats for the senior citizens in only one of the compartments.

4. Chandigarh

Senior citizens pass holders get 50% travel concession for travelling in city buses in Chandigarh.

5. Goa

Kadamba Transport Corporation (K.T.C.) provides 5% reservation of seats in bus for senior citizens.

6. Punjab

Elderly women above 60 years enjoy free travel in Punjab

7. Rajasthan

RSRTC (Rajasthan State Road Transport Corporation) provides a concession of 25% to a person of 65 years and above.

8. Kerala

Free passes are provided to old people who are freedom fighters to travel in fast and express buses. Reservation of two seats in the buses for senior citizens.

9. Charging of Senior Citizen Travelling On Concession No. 360-P/Sr. Citizen/2001

The issue regarding charging of senior citizens travelling on concession, who do not produce age proof during journey, has been examined.

Ministry of Railways have decided that in such cases, only the difference of concessional fare paid and non-concessional fare payable shall be charged. Penalty will not be charged in such cases. Necessary instructions have been issued to all concerned immediately.

Source: http://www.indianrail.gov.in/chrnging_srcitizen.htmlv

No certificate is required at the time of purchasing ticket. However, a documentary proof showing the age/ date of birth issued by some competent authority must be carried.

[Vide office memo of Government of India, Ministry of Railway by Telex/Post

Copy Issued on 27.07.1998. No. TCII/2066/95/Sr. Citizens/Policy. Reference S.No.

42 of Annexure to Rule 101 of IRCA Coaching Tariff No. 24, Part I (Vol. II) regarding concession to Senior Citizens]

In Tamil Nadu and West Bengal, lower berth for senior citizens is also provided on request.

By Air:

Air India offers discount of 50% of Basic fare of normal economy class fare on any sector within India to any Senior citizen of Indian Nationality, over the age of 63 years, permanently residing in India. This discount can be availed by showing any valid photo identity card with date of birth. For more details log on to <http://www.airindia.in/senior-citizen-concession.htm>

Jet Airways offers discount on air fare to senior citizen over the age of 65 years for travel in any sector in India in Economy and **Première Class**. To avail this concession, the passenger should fill in the prescribed form and submit along with proof of age. This concession is available in INR to Indian citizens in USD to foreign nationals. For more details log on to: <http://www.jetairways.com/en/in/jetexperience/offersandconcessions/concessional-fares.aspx>

Income Tax Return :

- Separate counters are marked for Senior Citizens at the time of filing the income tax return.
- On the spot assessment.

- Person must 65 years or above as on 31st March of the assessment year, must be a pensioner and should come personally.

(Directorate of Income Tax, Government of India)

- Other facilities:

Priority is given to senior citizens while paying the electricity/telephone bills in Punjab and Chandigarh.

In Delhi a separate counter has been opened to facilitate the senior citizens for submission of property tax bills.

(Vide circular No. A&C(PC)/SAU/PA(R)/IV-38/99-518 dated 24-6-99, Municipal Corporation of Delhi, Assessment & Collection Department, Special Assessment Unit)

(G) Old Age Homes in India

As per information available with HelpAge India, there are 1279 Old Age Homes in India. Detailed information of 836 homes is available and for 443 homes only contact details are available. 543 homes provide free of cost services while 237 old age homes are on pay & stay basis. 161 homes have both free as well as pay & stay facilities. 214 old age homes accept medical/ constant care cases. 133 homes are exclusively for older women.

Source: Directory of Old Age Homes in India 2009, published by HelpAge India

Miscellaneous

(i) Telephone:

Telephone connection would be given on priority to senior citizens of age 65 years and above. They shall be entitled to register their demand for one telephone connection in their name. The telephones thus provided shall be transferable only in the name of spouse, if alive after death of the subscriber as a general category telephone and subsequent transfers shall be governed by prevailing telephone transfer rules.

(Vide office circular of Government of India, Ministry of Communications, Dept. of Telecommunications, New Delhi, No. 11/99 & 1-12/99 PHA dated 05.10.1999)

- (a) Department of Telecommunications has made special provisions for senior citizens who apply for a new telephone connection. The

department has earmarked separate priority category for senior citizens wherein they can apply for registration.

- (b) In case of any complaint or fault with the telephone a senior citizen's complaint is redressed on a priority basis.
- (c) MTNL (Delhi) gives 25% discount in rentals (Tariff Plan-250 only) and installation to Senior Citizens who are 65 years or above in age. Submission of proof of age when applying to MTNL for availing this concession is mandatory.
- (d) MTNL (Mumbai) has a Non-OYT-Special category for Senior Citizens aged 65 years or above. To apply for a new connection in Mumbai, senior citizens can fill in the prescribed application form. Whereas to avail senior citizen concession on an already existing telephone connection (MTNL Mumbai) prescribed application form needs to be filled in.

Source: <http://voice4india.wordpress.com/2008/04/08/benefits-concessions-schemes-senior-citizens-india/>

(ii) Helplines:

Agewell Foundation, an NGO of Delhi, has started a Helpline for older persons. Helpline telephone No. +91-29836486, +91-29840484, +91-29830005

Alzheimer's and Related Disorders Society of India (ARDSI)

Kerala: 098461 98473 / 098461 98471/ 098461 98786

Delhi: 26922940, 64533663, 09810829559

Mumbai: 022 – 23742479, 9757095327, 09819819145

Kolkata: 033-3221-4540, 09331039839, 09830460306

- **Cansupport**

Helpline: 011-26102851, 26102869, 26102862, 26711212

Email: cansup_india@hotmail.com

- Delhi Police Helpline: 1291 and 100,
011-23490233, 011-23490010/4336
(Special CP/Crime 011-23490203)
or write to: Police Commissioner, Delhi Police

Post Box No. 171

GPO, New Delhi

• **Helplines in Delhi**

- Anti corruption : 1031 and 011-27357169
- PWD Helpline 1800 11 0093 and email to complaint@pwddelhi.com
- Taxation Helpline 1800 4250 0025
- Water helpline 1916
- Auto/ Transport department Helpline 011-23958836
- DDMA Helpline 1077
- AIDS Helpline 1097
- Dignity Foundation Helplines:
Chennai 044-24330363, 094-89-038762,
Kolkata - 98318 83578 , 99034 87310
Mumbai: 6138 1100
- Nightingales and the Bangalore City Police: 1090 / 22943226
- Nightingale's Medical Trust Elders' help line: 23548444/555, 8042426565
- Silver nnings: Mumbai:Elder Helpline - 1298
- Shree Manav Seva Sangh: 24092266
- Kolkata:
 - Dignity Foundation's help line for senior citizens
 - Senior Citizen Helpline: 98318 83578 / 99034 87310
- Hyderabad
 - Heritage Foundation Helpline: 23390000, 91-40-2337 9999

(iii) Expeditious Disposal of Court Cases:

The Hon'ble Chief Justice of India has advised Chief Justice of all High Courts in the country to accord priority to cases involving older persons and ensures their expeditious disposal.

[Annual Report 2000-2001, Ministry of Social Justice & Empowerment Government of India]

Mumbai High Court has announced that it would give out-of-turn priority to hearing and disposal of petitions wherein litigants have crossed 65 years of age. The High Court decision would also be applicable to its benches at Goa, Aurangabad and Nagpur besides the subordinate courts in the State. It would extend to all the matters including civil or criminal pending in any court of law.

Union Minister for Law and Justice wrote to the Chief Ministers of all States to set up Fast Track Courts (FTCs) for speedy disposal of cases. In order of disposal due priority is given to more vulnerable segments like elderly. Separate track of courts for senior citizens would be immensely useful to dispose of all cases, civil, criminal, and pending at district level. In case additional courts can't be created for this purpose, then administrative arrangements like: in case of two FTCs, one may be earmarked to deal exclusively with cases involving senior citizens; in case of one FTC, instructions may be issued for deal with all cases involving elderly on priority; all cases pertaining to elderly may be transferred to the nearest FTC; all civil matters involving elderly may also be transferred to the FTC earmarked for senior citizens.

Source: DO No 1211/2/2003-Jus(M) 1728 dated 10th July 2003. Copy available on <http://socialjustice.nic.in/pdf/lawministertochiefminister.pdf>

(iv) Special Scheme for Sanskrit Pandits above the age of 55 years:-

The ones who have earned their livelihood by teaching Sanskrit & presently doesn't have any other income source are given financial assistance to the extent of Rs. 10,000/- .

(v) Magazines for the Elderly:-

The publications deal with a wide spectrum of issues, starting from the indignity of elder abuse to alternative medicine, to some philosophy and some inspirational material. Moreover, they provide a forum for the elderly to express their opinions and creativity. The contact details are :

Dignity Dialogue Dignity Foundation BMC School Building
Topiwala Lane Off Lamington Road
Grant Road (East) Mumbai 400 007
Tel No: 022-23898079, 23841845, 23814356
Fax: 022-23898082
Email: dignity@vsnl.com
Website: www.dignityfoundation.com

Harmony Magazine Harmony Celebrate Age Reliance Centre,
 1st Floor, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai-400001
 Tel. No.- 022-30327100
 Fax- 022-30327199
 Email- mag@harmonyindia.org
 Website: www.harmonyindia.org

(vi) Facilitie for Senior Citizens in Delhi

- The Department has 72 recreation centres for senior citizens and 2 old age homes for details visit: http://delhi.gov.in/wps/wcm/connect/DOIT_SocialWelfare/socialwelfare/home/our+services/social+security+and+old+age+welfare

Identity Cards to be issued to senior citizens by Government of NCT Delhi

Identity Cards to be issued to senior citizens by Government of NCT Delhi. Please contact respective District Social Welfare Officer.

(vii) Benefits for Older Persons in Himachal Pradesh

Identity Cards to be issued to senior citizens by Government of Himachal Pradesh. The ID Cards to be issued by District Social Welfare Officer and Director Social Welfare.

Separate queues for Senior Citizens in hospitals, dispensaries, banks, bus stands and post offices and for payment of electricity and water bills. HP

Reservation of two seats in all buses of Himachal Pradesh Road Transport Source: Letter No. 20-3/2003- SJE E (Identity) dated 1st December 2008 issued by Director Social Justice and Empowerment, Himachal Pradesh, Shimla-09.

Provision by the Himachal Pradesh Government (District Solan Pensioner's Helpline)

The Government of Himachal Pradesh has initiated a pensioner's helpline for its senior citizens where the details of pension are available on internet. All the pensioner's have to do is, input their PPO Number(numeric) and the name ;the month wise pension details

(from October 2001 onwards) will be displayed. In case of any doubt feel free to write to District Treasury Officer, Solan Pin Code-173212, Himachal Pradesh.

Source: www.himachalpradesh.nic.in

(viii) Learning Opportunities and Second Careers

- **Basic Computer Courses at NIIT**

Senior citizens can enroll in the program to understand basic computer skills.

- **ExpertEase** (www.seniorexperts.org) is a free job portal for seniors over the age of 50 to hunt for jobs.
- **www.jobsretired.com** provides information on work opportunities for older persons. please contact Mr. Ravi K Panagariya on the following mobile number Mobile: 09352444445 or email: adhst@yaho.co.in

- **Dignity Second Careers**

Dignity Second Careers have new opportunities for retired people and gives an alternative to financial instability. Website: <http://www.dignitysecondcareers.org>

- <http://apscoon-second-corrers.blogspot.in>
- <http://assistivedevices4senlors.glogspot.in>

Annexure-1

**EMPLOYEES' STATE INSURANCE CORPORATION PANCHDEEP
BHAWAN,
C.I.G. ROAD, NEW DELHI**

No:- D-12/16/1/2003-E-VI

Dated 13.01.2006

M E M O R A N D U M

Subject:- Extension of medical facilities to E.S.I.C pensioners through the E.S.I.C Pensioners' Medical Scheme (E.S.I.C.- PMS).

The Standing Committee of the ESI Corporation, in its meeting held on 13th Dec., 2005, has approved certain medical facilities to the pensioners of the E.S.I.C. under the name and style of "The E.S.I.C. Pensioners' Medical Scheme, 2006" which shall come into force w.e.f. 1st April, 2006.

The Scheme is optional and contributory in nature. Pensioners opting for the scheme shall be required to apply within 3 months from the date of retirement, if they want to avail of the scheme. Those who have retired before introduction of this scheme but are not life time members of any earlier medical schemes will be given one-time option to apply for the membership of this scheme within 3 months from the date of its implementation i.e., 1/4/2006. Pensioners who are already life time members of an earlier medical scheme for E.S.I.C. Pensioners shall automatically become member of E.S.I.C. Pensioners' Medical Scheme unless they opt otherwise. The option once exercised by a pensioner shall be final and cannot be revoked.

Pensioners not opting for the scheme shall continue to be eligible for payment of fixed medical allowance @ Rs. 100/- per month.

Pensioners opting for this scheme shall pay contribution in advance for a minimum period of six months at the following rates:-

Pay Range	Pension/Family Pension	Rate of monthly contribution
Pay upto Rs. 3000	Upto Rs. 1500	15
Rs. 3001 to Rs. 6000	Rs. 1501 to Rs. 3000	40
Rs. 6001 to Rs. 10000	Rs. 3001 to Rs. 5000	70
Rs. 10001 to Rs. 15000	Rs. 5001 to Rs. 7500	100
Rs. 15001 and above	Rs. 7501 and above	150

A pensioner will have the option to pay contribution either based on his last pay drawn or based on his present pension (excluding Dearness Relief).

For entry in the scheme, pensioners shall be required to apply in the prescribed application form (Annexure-A) along with a photograph to the designated card issuing authority. The cost of photograph will be borne by the pensioner. The card issuing authority shall intimate the pensioner about the medical card and the index card for submission to the Medical Officer Incharge etc. The procedure for obtaining a duplicate medical card shall also be issued by the card issuing authority.

Pensioners residing within eight kilometers of an E.S.I.C./ESIS Dispensary/Hospital shall avail medical facilities through that dispensary/hospital in the first instance, in absence of which he will have the option to avail the facilities through any other approved dispensary/hospital nearest to his residence. In case, any particular treatment is not available in such dispensaries/hospitals, they may refer the patient to any of the recognized hospitals where such treatment is available. If a pensioner takes treatment from a hospital which is not recognized in non-emergent circumstances, no reimbursement shall be made and the entire expenditure will be borne by the pensioner.

Pensioners who are provided medical facilities through ESI institutions shall remain entitled to the available ward irrespective of their entitlement. Those who are referred to any other recognized hospitals shall be entitled to the class of accommodation as shown below:-

Sl. No.	Rate of Monthly contribution paid	Corresponding Ward in approved Hospitals
1.	Upto Rs. 15/-	General
2.	Rs. 40/-	General
3.	Rs. 70/-	General/Semi-private as available
4.	Rs. 100/-	Private
5.	Rs. 150/-	Private or above as available

All decisions/instructions issued hitherto shall stand modified upon implementation of this scheme w.e.f. 1/4/2006.

There shall be a designated Nodal Officer for each State/UT who will be empowered for reference to other approved hospital in case the facility

is not available in ESI hospitals. The communication in this regard shall follow shortly.

The reimbursement will be restricted to the rates approved by E.S.I.C./ State Govt./CGHS/CS(MA) Rules, whichever is lower or applicable. The cases where contingencies have arisen on or before 31.03.2006 shall be regulated in accordance with the instructions in force prior to 1/4/2006. Reimbursement claims already decided shall not be reopened.

A copy of the scheme is sent herewith the request to bring the contents of the scheme to the notice of all concerned.

Encl:- E.S.I.C. Pensioners' Medical Scheme

(S.K. Sinha) JT.
Director
For Director General

To

All Regional Directors/Joint Directors Incharge
D(M)D/D(M)Noida/SSMC/Medical Superintendents of E.S.I.C.
Hospitals/ODCs/JD(Fin.)/Accounts Branch-III, Hqrs.

Mission

To work for the cause and care of disadvantaged aged persons and to improve their quality of life

President Emeritus

Mr. M. M. Sabharwal, OBE

GOVERNING BODY

Chairman

Mr. Amal Ganguli

Vice Chairman

Mr. P C Sen

Treasurer

Mrs. Shanta Chatterji

Mr. K. S. B. Sanyal

Mr. J. C. Luther

Mr. T S Krishna Murthy

Mr. Arun Seth

Mr. Pramod Bhasin

Ms. Rumjhum Chatterjee

Dr. (Mrs.) Asha Padgaonkar

Mr. K.T. Chacko

Mr. Arun Nanda

Dr Devi Shetty

Chief Executive Officer

Mr. Mathew Cherian



C-14 Qutab Institutional Area New Delhi-110016 Tel: 91-11-41688955-56, 42030400,
Fax: 91-11-26852916 Email: info@helpageindia.org, headoffice@helpageindia.org,
Website: www.helpageindia.org