

## Senior Citizens in India: Benefits and Facilities

### Constitutional provisions

In the 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, Article 41 of Directive Principles of State Policy has particular relevance to Old Age Social Security."

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 Indian Constitution deals with the State's role in providing social security to the aged. 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 (as on 1 June, 1996), Government of India.**

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.

The Himachal Pradesh Assembly passed a Parents Maintenance Bill in 1996 wherein a simple procedure was introduced for parents being ignored by their children to be given maintenance. In addition to making it obligatory for errant wards not taking care of their aged parents, the bill aims at simplifying the procedure by authorising the sub-divisional officer (civil) for fixing maintenance and Addl. Commissioner as the appellate authority so that the decision can be taken and cases disposed of promptly bringing justice and relief to older persons without loss of time. It is understood that the Bill is waiting for the assent of the President of India.

The Government of Maharashtra has prepared a Bill on similar lines. Correspondence received from the Government of Goa also indicates that it proposed to initiate action towards introduction of Parents Maintenance Bill.  
**(Himachal Pradesh Parents Maintenance Bill, 1996 and vide letter No. 50-293-97-98-HC/2319 dated 2-7-97, Government of Goa, Directorate of Social Welfare, Panaji, Goa)**

### **Ministry responsible for the welfare of the aged**

Ministry of Social Justice & Empowerment. Under the ministry, special care is being taken for the welfare of the Aged.

### **National policy on older persons**

The Government of India announced a National Policy on Older Persons in January, 1999. This policy provides a broad framework for inter-sectoral collaboration and cooperation both within the government as well as between government and non-governmental agencies. In particular, the policy has identified a number of areas of intervention -- financial security, healthcare and nutrition, shelter, education, welfare, protection of life and property etc. for the wellbeing of older persons in the country. Amongst others 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 recognizing the need for promoting productive ageing, the policy also emphasizes the importance of family in providing vital non formal social security for older persons. To facilitate implementation of the policy, the participation of Panchayati Raj Institutions, State Governments and different Departments of the Government of India is envisaged with coordinating responsibility resting with the Ministry of Social Justice & Empowerment.

### **National Council for Older Persons**

A National Council for Older Persons (NCOP) has been constituted by the Ministry of Social Justice and Empowerment to operationalise the National Policy on Older Persons. The basic objectives of the NCOP are to

- advise the Government on policies and programmes for older persons
- provide feedback to the Government on the implementation of the National Policy on Older Persons as well as on specific programme initiatives for older persons
- advocate the best interests of older persons
- provide a nodal point at the national level for redressing the grievances of older persons which are of an individual nature
- provide lobby for concessions, rebates and discounts for older persons both with the Government as well as with the corporate sector
- represent the collective opinion of older persons to the Government
- suggest steps to make old age productive and interesting
- suggest measures to enhance the quality of inter-generational relationships.
- undertake any other work or activity in the best interest of older persons.

There are 39 members in the council. A seven-member working group has also been constituted from amongst the members of NCOP. The Working Group has so far held two meetings to discuss ways and means to achieve its objectives.

### Old age and income security

The Ministry has also launched a project called "Old Age Social and Income Security (OASIS)". An Expert Committee is constituted under the project. The first report of the Committee and the existing income security instruments available to older persons have been comprehensively examined. The report also contains detailed recommendations for enhancing the coverage, improving the rate of returns and for bringing about a qualitative improvement in the customer service of Public Provident Fund, the Employees Provident Fund, the Annuity Plans of LIC, UTI etc. The recommendations of the Committee are being examined by the Ministry of Finance for further action. Meanwhile, Phase II of the project is looking at the pension and gratuity schemes of the central government and old age pension provided under National Social Assistance Programme (NSAP). At the core of the second phase of project OASIS, however, lies the designing of a new, fully funded, contributory pension programme for the balance (uncovered) workers including casual/contract workers, self-employed, farmers etc.

### Revision of the 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, both the on-going schemes were revised during 1998-99.

**Scheme of assistance to Panchayati Raj Institutions/Voluntary Organizations/Self Help Groups for construction of old age homes/multi service centres for older persons.** The scheme has been revised to enhance the one time construction grant for old age homes/multi service centres from Rs 5 lakh to Rs 30 lakh to eligible organizations.

**An integrated programme for older persons** has been formulated by revising the earlier scheme of Assistance to Voluntary Organizations for programmes relating to the welfare of the aged. With the aim to empower and improve the quality of older persons, the programmes hopes to:

- Reinforce and strengthen the ability and commitment of the family to provide care to older persons.
- Foster amiable multi-generational relationships.
- Generate greater awareness on issues pertaining to older persons and enhanced measures to address these issues.
- Popularise the concept of Life Long Preparation for Old Age at the individual level as well as at the societal level.
- Facilitate productive ageing.
- Promote healthcare, Housing and Income Security needs of Older persons.
  
- Provide care to the destitute elderly.

- Strengthen capabilities on issues pertaining to older persons of local bodies/state governments, NGOs and academic/research and other institutions.

**Strategy:** Developing awareness and providing support to build the capacity of government, NGOs and the community at large to make productive use of older persons and to provide care to older persons in need; Sensitising children and youth towards older persons; reinforcing the Indian family tradition of providing special care and attention to older persons and organising older persons themselves into coherent self help groups capable of articulating their rights and interests.

Under this scheme financial assistance up to 90 per cent of the project cost is provided to NGOs for establishing and maintaining old age homes, day care centres, mobile medicare units and for providing non institutional services to older persons.

***(Letter No. 20-32/99-NGO(SD) dated 22nd June, 1999, Ministry of Social Justice & Empowerment, Government of India)***

### **Privileges and benefits**

#### **Old age pension for the general public**

#### **National Old Age Pension (NOAP) Scheme**

Under National Old Age Pension Scheme, Central Assistance is available on fulfillment of the following criteria

- The age of the applicant (male or female) should be 65 years or more.
- The applicant must be a destitute in the sense that he/she has no regular means of subsistence from his/her own source of income or through financial support from family members or other sources.

The amount of old age pension is Rs 75 per month.

This scheme is implemented in the State and Union Territories through Panchayats and Municipalities. Both Panchayats and Municipalities are encouraged to involve voluntary agencies as much as possible in benefitting the destitute elderly for whom this scheme is intended.

***(Ministry of Rural Areas and Employment, NSAP Guidelines for State Governments)***

- **Old age and widow pension in Maharashtra**  
Under the Sanjay Gandhi Niradhar Anudan Yojana, an individual (female

60 years or above and males 65 years or above) can get Rs 100 per month if he/she has no source of income.

If a woman is a widow and has one or more children below 18 years then she is eligible for a pension of Rs 250 per month.

Under Indira Gandhi Bhumihin Vrudh Sheth-Majdoor Sahayay Yojana, an individual (female 60 years or above and male 65 years or above) gets Rs 100 per month. The beneficiary of this scheme must be a destitute and from a rural area.

- **Widow pension in Karnataka**

The pension amount is Rs 75 per month. Age is no bar

- **Widow Pension in West Bengal**

The pension amount is Rs 150 per month for widows below poverty line. There is no age bar.

- **Widow Pension in Kerala**

Widow pension is Rs 110 per month. The person must be a destitute and her income per year must be below Rs 12,000. Age is no bar.

### Old age pension amounts given by different states

Name of the State	Current amount of pension (Rs per month)	Minimum age of eligibility (in years)
Andhra Pradesh	75	65
Arunachal Pradesh	150	60
Assam	60	65 (males) 60 (females)
Bihar	100	60
Gujarat	200 275	60 to 65 65 +
Haryana	100	60
Himachal Pradesh	150	60
Jammu & Kashmir	125	60
Karnataka	100	65
Kerala	110	65
Madhya Pradesh	150	60 (males) 50 (females)
Maharashtra	100	65 (males) 60 (females)
Mizoram	100	65 (males) 60 (females)
Orissa	100	65
Punjab	200	65 (males) 60 (females)

Rajasthan	200 300	58 (males) 55 (females)
Tamil Nadu	150	60
Uttar Pradesh	125	60
West Bengal	300	60
Chandigarh	200	65 (males) 60 (females)
Delhi	200	60

**Source: Regional offices of HelpAge India, State offices in Delhi & State Governments**

### **Annapurna**

A new scheme called Annapurna has been recently initiated by the Government of India under which free food grains upto 10 kg per month will be provided to such destitute older persons who are otherwise eligible for old age pension under the National Old Age Pension Scheme but are not receiving it and whose sons are not residing with them. However, it is yet to be implemented.

*(Ministry of Rural Development with the assistance of Ministry of Food and Civil Supplies)*

### **Pension and family pension**

#### **(i) For Central Government employees**

The revision of pension/family pension approved by the Central Government based on the 5th Pay Commission, is given below :

#### **Pension**

People who retired from service as on 1-1-96, will get their pension at 50 per cent of their basic pay.

Pension of those who retired before 1-1-96 will be fixed based on 50 per cent of the minimum of the new scale applicable in place of old scale in which he/she retired.

Special provision has been made for people retire before completing 10 months of service after 1 January 1999 (before 30 September 1996) and have opted to come over to the revised scales of pay are eligible weightage at 40 per cent on the existing basic pay for arriving at the average pay fixation of pension.

#### **Family pension**

Family pension of people who retired from service as on 1-1-96 will be fixed at 30 per cent of the pay drawn by the deceased employee based on the new pension formula subject to his having put in 33 years of service.

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**For Central Government employees who have been permanently absorbed in public sector undertakings/autonomous bodies.**

**Pension**

Where the Government servants on permanent absorption in public sector undertakings/autonomous bodies continues to draw pension separately from the Government, the pension of such absorbees will be updated in terms of these orders. In cases where the Government servants have drawn one-time lump sum terminal benefits equal to 100 per cent of their pensions and have become entitled to the restoration of one-third commuted portion of pension as per Supreme Court judgment dated 15.12.1995, their cases will not be covered by these orders.

**Family pension**

In cases where, no permanent absorption in public sector undertakings/autonomous bodies, the terms of absorption permit grant of family pension under the CCS (Pension) Rules, 1972 or the corresponding rules applicable to Railway employees/members of All India Services, the family pension being drawn by family pensioners will be updated in accordance with these orders.

***(Vide office memo No. 45/86/97-P&PW(A)-Part-II, dated the 27th October, 1997 and F.No. 45/86/97-P&PW(A)-Part-I dated 18-10-99, Government of India, Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners Welfare, New Delhi)***

**Dearness relief**

Grant of dearness relief to Central Government pensioners/Family pensioners as serving employees - Revised rates effective from 01.01.1999.

Central Government Employees who had drawn lump sum payment on absorption in a Public Sector Unit (PSU)/Autonomous body and have become entitled to restoration of one-third commuted portion of pension as well as revision of the restored amount in terms of this department's OM no. 4/59/97-P&PW (D) dated 14.07.98 will also be entitled to the payment of DR as applicable to serving employees on the restored amount of 1/3<sup>rd</sup> commuted portion of pension with effect from 01.01.99.

The following categories of Contributory Provident Fund (CPF) beneficiaries who are in receipt of ex-gratia payment in terms of this department's OM No. 45/52/97-P&PW(E) dated 16.12.97 will be paid DR as applicable with effect from 01.01.99.



(i) The widow and dependent children of the deceased CPF beneficiary who had retired from service prior to 01.01.1986 or who had died while in service prior to 01.01.1986 and are in receipt of Ex-gratia payment of Rs 605 per month.

(ii) Central Government Employees who had retired on CPF benefits before

18.11.1960 and are in receipt of Ex-gratia payment of Rs 654, Rs 703 and Rs 695 .

(iii) Central Government Employees who had retired on CPF benefits between the period 18.11.1960 to 01.12.1985 and are in receipt of ex-gratia @ Rs 600 w.e.f 01.11.97.

***(Vide office memo No. 42/2/99-P&PW(G), dated the 23rd April, 1999  
Government of India, Ministry of Personnel, Public Grievances & Pensions,  
Department of Pension & Pensioners Welfare, New Delhi,)***

### **Gratuity**

- Minimum five years qualifying service and eligibility to receive service gratuity/pension is essential to get this on-time lump sum benefit.
- Retirement gratuity is calculated at the rate of one-fourth of month's basic pay plus dearness allowance last drawn before retirement for each completed six-monthly period of qualifying service.
- There is no minimum limit for the amount of gratuity.
- Maximum retirement gratuity payable is 16 1/2 times the basic pay limited to Rs. 3.5 lakhs.

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

### **Taxation**

- Income Tax Rebate (Section 88B of Finance Act, 1992)

This provision provides for rebate of Income Tax to senior citizens. The rebate is available in the case of a resident individual (he may be an ordinary resident or an non-ordinary resident; he may be an Indian citizen or a foreign citizen) who has attained the age of 65 years at any time during the relevant previous year. From the assessment year 1998-99, tax rebate under section 88B shall be:

(a) the amount of income-tax before giving any rebate under sections 88, 88B and 89(1); or



(b) Rs 10,000 or 40 per cent, whichever is less.

The rebate will be available from the assessment year 1998-99, even if gross total income is above Rs 120,000.

***(Ministry of Finance, Income Tax Act, 1961)***

#### **Deduction in respect of medical insurance premia (Sec. 80D)**

An assessee is entitled to a deduction up to Rs. 15,000 with effect from the assessment year 2000-01 where the assessee or his/her spouse, or dependent parents or any member of the family is a senior citizen, (**i.e. one who is at least 65 years of age at any time during the previous year**), and the medical insurance premium is paid to effect or keep in force an insurance in relation to him or her.

***(Ministry of Finance, Finance Bill, 1999)***

#### **Deduction in respect of medical treatment (Sec. 80DDB)**

Section 80DDB has been inserted to provide for a separate deduction to a resident assessee being an individual or a Hindu undivided family member for expenditure incurred for medical treatment for the individual himself or his dependent relative in respect of disease or ailments which may be specified in the rules. The deduction shall be limited to Rs 40,000.

However, where the expenditure incurred is in respect of the assessee or his dependent relative or any member of a Hindu undivided family of the assessee and who is a senior citizen (**one who is at least 65 years of age at any time during the previous year**), a fixed deduction of Rs 60,000 will be available.

***(Ministry of Finance, Finance Bill, 1999)***

### **Insurance schemes**

#### **Jeevan Dhara**

This is a Pension Plan for the individuals who are self-employed, artists, cine artists, technicians, businessmen, businesswomen, professionals, as these individuals cannot have 'Pension' benefit after they cease to earn, when compared with State/Central Government's employees who are endowed with 'Pension' benefits.

**Restrictions:** Age range at entry: 18-65 years. Minimum annuity per month Rs 100

*(Agent Manual-LIC of India. For more details, please contact the nearest LIC Branch or your LIC agent)*

## **Jeevan Akshay**

This is a pension plan to provide life-long pension and a lump sum death benefit and also a survival benefit at the end of seven years under certain terms and conditions.

**Restrictions:** Minimum age at entry: 50 years. Minimum purchase price: Rs 10,000 and in multiples of Rs 100 thereafter. Dating Back is not permitted. Jeevan Akshay Policies will not be issued under MWP Act. This annuity cannot be assigned.

*(Agent Manual-LIC of India. For more details, please contact the nearest LIC Branch or your LIC agent)*

## **Jeevan Suraksha**

Jeevan Suraksha is available in three types to suit individual needs

- Pension with life cover
- Pension without life cover
- Pension with Endowment type

Contributions under Jeevan Suraksha up to Rs 10,000 per annum will be eligible for tax exemption under section 80 CCC(1) of the Income Tax Act, 1961.

Commuted value up to 25 per cent as allowed under the plan is free of tax.

*(Agent Manual-LIC of India. For more details, please contact the nearest LIC Branch or your LIC agent)*

## **Bima Nivesh**

Bima Nivesh is a short-term, single-premium life insurance scheme that also provides safety, liquidity, attractive return and tax benefits.

### **Salient Features**

Minimum age: 35 years. Maximum age: 65 years (for a 10-year term), 70 years (for a 5-year term). Term: 5 years and 10 years. Contribution are eligible for tax exemption under Section 88 of the IT Act. No medical examination required. Only a Simple declaration of good health to be submitted.

*(Agent Manual-LIC of India. For more details, please contact the nearest LIC Branch or your LIC agent)*

*The schemes Jeevan Dhara, Jeevan Akshay, Jeevan Suraksha and Bima Nivesh have been discontinued and relaunched in the new version as New Jeevan*

*Dhara, New Jeevan Akshay, New Jeevan Suraksha and New Bima Nivesh respectively .*

### **Senior Citizens Unit Plan (SCUP)**

Senior Citizens Unit Plan is a Scheme under which one has to make a one time investment depending on his/her age and have the benefit of medical treatment for self and spouse at any of the selected hospitals on completion of 58 years of age.

SCUP have special arrangements with New India Assurance Co. Ltd. (NIAC) under an exclusive medical insurance cover where by the bills from the hospitals in connection with all medical treatment by you will be settled directly by NIAC up to the prescribed limit.

Age group of 18-54 years can join this Scheme. The person may be a resident or a non-resident Indian.

The person will be entitled for a medical insurance cover of Rs 2.5 lakh after he/she attains the age of 58 years. This insurance cover is available for both the citizen and his/her spouse. After the age of 61 years both of them are eligible for a cover of Rs 5 lakh after adjusting any claims made earlier. The citizen can avail medical treatment in any of the hospitals under this Scheme.

The Trust will call for all details about recent photograph, signature and address of the member and the spouse as soon as the member attains the age of 54 years so as to prepare an identity card cum log book, for the member and the spouse.

*(The scheme has been discontinued. For more details, please contact the nearest Unit Trust of India Branch or your agent)*

### **Medical Insurance Scheme**

The Medical Insurance Scheme known as Mediclaim is available to persons between the age of 5 years and 75 years. Earlier, the sum insured varies from Rs 15,000 to Rs 300,000 and premium varies from Rs 175 to Rs 5,770 per person per annum depending upon the different slabs of sum insured and different age groups. However, with effect from 1 November 1999, these limits of benefits and the premium rates have since been revised. The sum insured now varies from Rs 15,000 to Rs 500,000 and premium varies from Rs 201 to Rs 16,185 per person per annum depending upon different slabs of sum insured and different age groups. The policy is now available to persons between the age of 5 years and 80 years. 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.

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

### **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 500,000 and premium varies 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)*

### **Jan Arogya**

This scheme is primarily meant for the larger segment of the population who cannot afford the high cost of medical treatment. 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.

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

Follow [this link](#) for more on the policies mentioned above.

### **Travel**

#### **By Road**

##### **Delhi**

Fifty per cent discount on fare for travel on Delhi Transport Corporation buses to senior citizens who have attained the age of 65 years. Discount is applicable on Monthly Pass only.

***(Letter No. TR/1/130/99/3568, Delhi Transport Corporation, Government of N.C.T of Delhi, dated 10-09-99)***

The Automobile Association of Upper India (AAUI) has extended the life membership to all senior citizen members (above 65 years of age) at a concessional fees of Rs 1500.

For the new member, the overall life membership fees will be Rs 1,500 + Rs 200 (Rs 1700), which will include an entrance fee of Rs 200 as against Rs 5,000 + Rs 500 (Rs 5,500).

***(For more details contact AAUI office at 14-F, Connaught Place, New Delhi - 110 001 and C-8, Institutional Area, Behind Qutab Hotel, New Delhi - 110 016)***

### **Tamil Nadu**

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

### **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 per cent 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 one of the compartments.

### **Chandigarh**

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

### **Punjab**

Elderly women above 60 years enjoy free travel in Punjab

### **Rajasthan**

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

### **Kerala**

Free passes are provided to old people who are freedom fighters to travel in fast and express buses.

### **By Train**

Indian Railways provide **30 per cent concession** in all classes and trains including Rajdhani/Shatabdi trains for citizens who have attained a minimum age

of 65 years in case of men and 60 years in case of women. No certificate is required for booking but senior citizens must carry a documentary proof of their age during travel.

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

### Provision for other categories

Category	Concession		Authority recognised for concession
	I Class	II Class / Sleeper	
War Widows, widows of IPKF personnel killed in action in Sri Lanka, widows of martyrs of 'Operation Vijay 1999' in Kargil, widows of policemen killed in action against terrorists	Nil	75%	Copy of identity card issued by District Sainik Board (supdt. of police or deputy commissioner of police in case of policemen)
Mentally retarded person along with an escort (for both)	75%	75%	Medical certificate issued by a govt doctor in prescribed proforma
Totally deaf and dumb persons (both afflictions together)	50%	50%	-do-
Completely blind persons alone or with an escort (for both)	75%	75%	Medical certificate issued by a govt doctor/RMP/head of institutions for blind (listed in IRCA coaching tariff)
Thalassemia major patients alone or with an escort (for both) travelling for treatment in a recognised hospital and return	75%	75%	Certificate issued by officer in charge of a recognised hospital in prescribed proforma
T.B. and Lupas Valgaris patients alone or with an escort (for both), non- infectious leprosy patients, cancer patients alone or with an escort ( for both) travelling for treatment in a recognised hospital and return	75%	75%	Certificate issued by officer incharge of a recognised T.B. hospital / sanatorium in a prescribed proforma.
Heart patients alone or with an escort for surgery travelling for heart surgery in a recognised hospital and return	75%	75%	Certificate issued by Officer incharge of a recognised hospital in prescribed proforma.

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If you are eligible for any of these concessions please remember:

1. Concessions are granted on basic mail / express fares irrespective of whether the passenger travels in mail or express or passenger train. No concession is granted on Ordinary fares and other charges like superfast surcharge, reservation fee etc.
2. No concession is granted for travel in AC classes and on Rajdhani / Shatabdi trains, unless specially mentioned.
3. Clubbing of two concessions is not allowed.
4. Concessional ticket cannot be changed to a higher class even by paying the difference fare.
5. No concession is granted for a journey, the cost of which is borne by Central / State Governments/ Local Bodies/ Corporations or government undertakings.
6. Some of the concessions are admissible subject to minimum distance of journey, which have been specified in the relevant categories.
7. All concessions are granted at stations/ reservation/booking offices. No concession is granted in trains.

## By Air

### **Indian Airlines**

Fifty per cent discount on the basic fare for travel on Indian Airlines domestic flights to senior citizens who have attained the age of 65 years, in case of men and 63 years in case of women. Discount is applicable in economy class only. Cancer patients and persons suffering from 80 per cent locomotive disability holding a valid certificate for the same also get a 50 per cent discount on the basic fare. For permanent identity card two recent stamp size photographs and for one time journey one passport size photograph required.

***(For more details contact Indian Airlines)***

### **Jet Airways**

Fifty per cent discount on basic fare for travel on Jet Airways domestic flight to senior citizens who have attained the age of 65 years. Discount is applicable in economy class only. The airline also offers fifty per cent discount on the basic fare to cancer patients and blind people. The inland air travel tax (IATT) is also exempted for this category. Other components like passenger service fee (PSF) and the insurance surcharge are applicable. For permanent identity card two recent stamp size photographs and for one time journey one passport size photograph required.

***(For more details contact Jet Airways)***



### **Air Sahara**

Fifty per cent discount on basic fare for travel on Air Sahara flight to senior citizens who have attained the age of 65 years. Discount is applicable in economy class only. The airline also offers fifty per cent discount on the basic fare to cancer patients and blind people.

***(For more details contact Air Sahara)***

### **Special counters**

#### **Railway Ticket Booking**

Separate reservation counters are earmarked for Senior Citizens at various PRS (Passenger Reservation System) Centres if the average demand per shift is more than 120 tickets. The position is reviewed from time to time for continuity of this facility.

***(Vide office memo of Government of India, Ministry of Railways (Railway Board), New Delhi, No. 96/TG-I/20/P dated 20.02.1996)***

#### **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 as well as in the hospitals in Chandigarh and Haryana.

In Punjab, the Government provides priority to the senior citizens in paying the electricity/telephone bills, reservation of bus seats and separate OPD in the hospitals.

In Gujarat, all civil hospitals have separate counters for registration and separate queues for elderly.

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)***

### **Old age homes**

There are 728 Old Age Homes in India today. Detailed information of 547 homes is available. Out of these, 325 homes are free of cost while 95 old age homes are on pay & stay basis, 116 homes have both free as well as pay & stay facilities and 11 homes have no information. A total of 278 old age homes all over the country are available for the sick and 101 homes are exclusively for women. Kerala has 124 old age homes which is maximum in any state.

***(Directory of Old Age Homes in India, HelpAge India, 1998)***

### **Health care**

#### **Sunday Clinics in Delhi**

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)

Lal Bahadur Shastri Hospital, Khichiripur

Rao Tulla Ram Hospital, Jafarpur

Jag Jivan Ram Hospital, Jahangirpuri

Dr. N C Joshi Hospital, Karol Bagh

Lok Nayak Jai Prakash Narain Hospital, Jawahar Lal Nehru Marg

Deen Dayal Upadhyay Hospital, Hari Nagar

Guru Teg Bahadur Hospital, Sahadra

Sanjay Gandhi Memorial Hospital, Mangolpuri

Aruna Asaf Ali Hospital, Rajpur Road

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

Besides the above Hospitals the following hospitals have also Sunday Clinics (9.00 am to 1.00 pm) and separate registration counters for Senior Citizens.

Maulana Azad Medical College, Bahadur Shah Zafar Marg

Ram Manohar Lohia Hospital, Kharak Singh Marg

All India Institute of Medical Sciences (AIIMS) conducts a Geriatric Clinic on every Friday at 2.00 pm in the Medicine OPD (2nd Floor, Room No. 15)

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

### **Health care in Tamil Nadu**

Geriatric wards and OPD in Government Hospital in Chennai.

Geriatric OPD in Government General Hospital in Madurai.

Geriatric Care Clinic/Hospital run by Lions Club, Coimbatore.

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

### **Health Care in Maharashtra**

Under District Blindness Control Scheme the state pays Rs. 600/- per IOL (Intra Ocular Lens) operation. In a few municipal hospitals there are geriatrics ward and they have OPD (out patient department) once in a week in the afternoons. They have separate queues for elderly.

***(For details contact HelpAge India's regional office, Mumbai)***

### **Health care in 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.

***(For details contact HelpAge India's regional office, Hyderabad)***

### **Health care in Gujarat**

Free IOL (Intra Ocular Lens) is given to elderly(60 yrs. and above) for cataract surgery.

***(For details contact HelpAge India's regional office, Ahmedabad)***

### **Health care in Kerala**

In Government Hospital, Trivandrum there is a geriatric ward having 12 beds (male -8, female - 4) and free treatment is provided to old people whose income is below Rs. 300/- per month.

Medical College Hospital, Trivandrum has an Out Patient Wing on every Monday from 10.30 am to 12.00 noon for senior citizens.

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.

***(For details contact HelpAge India's regional office, Trivandrum)***

## **Miscellaneous**

### **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 names. 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)***

### **Helpline**

On the initiative and with the financial assistance of Ministry of Social Justice & Empowerment, Agewell Foundation, an NGO of Delhi, has started a Helpline for older persons. A centre named AADHAR is also being set up with the financial assistance of Ministry of Social Justice & Empowerment to receive and process the representations/petitions of older persons pertaining to their various problems and to take follow up action thereon.

Helpline telephone Nos. - 011-6836486, 011-6910484

***[Vide letter of Government of India, Ministry of Social Justice & Empowerment (SD Section), New Delhi, F. No. 20-76/99-SD dated 03.11.1999]***

### **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 ensure their expeditious disposal.

***[Vide letter of Government of India, Ministry of Social Justice & Empowerment (SD Section), New Delhi, F. No. 20-76/99-SD dated 03.11.1999]***

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.

### **Mobile Medicare Unit programme**

The Mobile Medicare Unit (MMU) Programme is the only programme directly implemented by HelpAge India to provide basic essential medicare at the door steps of needy and underprivileged elderly in India.

Presently HelpAge India has a fleet of 20 directly controlled MMUs. These are at :

Delhi	2	Lucknow	1
Mumbai	2	Jammu	1
Calcutta	2	Faridabad	1
Chennai	1	Chandigarh	1
Bangalore	1	Bhadohi	1
Hyderabad	1	Bhubaneswar	1
Ahmedabad	1	Paradeep	1
Pune	1	Bikaner	1
Nagpur	1		

Three more MMUs at Jaipur and Bhopal and Delhi-III/Gurgaon are to be launched within next two months or so and another at Coimbatore a little later. In addition, HelpAge India has provided about 80 MMUs to grass root NGOs for the similar services.

***(For more details please contact HelpAge India Programme Division)***

### **Banking**

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 and has 26 branches all over India.

*For more details visit [www.indusind.com](http://www.indusind.com) or contact Indusind House, Dadasaheb Bhadkamkar Marg (Limington Road), Mumbai - 400 004, Tel. : 91-22-385 6072/ Fax : 91-22-385 6037.*

### **Magazines for the elderly**

There are Four magazines specifically for elderly Dignity Dialogue brought out by

Dignity Foundation , Senior Heritage Selections by Heritage Medical Centre,Harmony by Harmony India and Happy Old Age by Premsagar Relli.

Dignity Dialogue and Senior Heritage Selections are a refreshing social contribution and restore some balance to the otherwise distorted view society tends to have of old age. 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 addresses:

**Dignity Dialogue**

Dignity Foundation  
BMC School Building  
Topiwala Lane  
Off Lamington Road  
Grant Road(E)  
Mumbai - 400 007, Maharashtra

**Senior Heritage Selections**

Heritage Medical Centre  
7-1-59/4 & 8, Ameerpet  
Hyderabad - 500 016  
Andhra Pradesh.

**Website:**

A comprehensive and dedicated website for senior citizens [www.silverinnings.com](http://www.silverinnings.com) and blog <http://silverinnings.blogspot.com/> was launched in April 2008 by Silver Innings a Mumbai based organisation.

**Important NGO and Organisation working for Senior Citizens**

**HelpAge India**

C-14 Qutab Institutional Area  
New Delhi – 110016  
Ph: 011 41688955-56  
E-mail: [headoffice@helppageindia.org](mailto:headoffice@helppageindia.org)  
Website : <http://www.helppageindia.org/>

**Silver Inning Foundation**

Correspondence Address Only:  
Bldg: C/22 ,Flat: 303,  
Sector:8, Shantinagar,  
Mira Road East,  
Pin 401 107  
Sailesh Mishra - Founder President  
Mobile: 9819819145 / 9987104233

Email: sailesh2000@gmail.com / info@silverinnings.com  
Website: [www.silverinnings.com](http://www.silverinnings.com)

**Alzheimer's & Related Disorders Society of India (ARDSI)**

P.B. NO. 53,  
Guruvayoor Road,  
Kunnamkulam - 680 503,  
Thrissur Dist, Kerala, India.

Tel.04885 223801

Fax: 04885-224817

**Email:** [alzheimr@md2.vsnl.net.in](mailto:alzheimr@md2.vsnl.net.in) ; [office@alzheimer-india.org](mailto:office@alzheimer-india.org)

**Website:** [alzheimer-india.org](http://alzheimer-india.org)

**The Family Welfare Agency**

Ms Swati Ingole  
Urban Health Center (Chotta Sion Hospital)

Room No - 302,

3rd Floor,

60 Feet Rd,

Shahu Nagar

Dharavi

Mumbai - 400017

Tel : 24015150 / 9833406288 ;

Email: [tfwas@yahoo.co.in](mailto:tfwas@yahoo.co.in)

**Harmony**

Mr.Hiren Mehta

Maker Chambers IV

Fourth Floor

222, Nariman Point

Mumbai

Maharashtra 400021

Office- 22785400 / 9323551650

Fax- 2-285-2217

Website : <http://www.harmonyindia.org/hportal/home.jsp>

Email: [hiren.mehta@harmonyindia.org](mailto:hiren.mehta@harmonyindia.org)

**Dignity Foundation**

BMC School Building,

Topiwala Lane,

Opp. Lamington Road Police Station,



Mumbai 400 007.  
India.  
Telephone: 23898079 / 23841845 / 23814356  
Fax: 23898082  
Email: [dignity@vsnl.com](mailto:dignity@vsnl.com)  
Website: <http://www.dignityfoundation.com/index.php>

**Shree Manav Seva Sangh**

257,  
opp M.G.Market,  
Sion road,  
Sion West,  
Mumbai-400022.  
Tel: 2409 2266 / 24081487/ 2407 1553  
Ms.Vinita / Mr.Kamdar  
Email: [info@shreemanavsevasangh.org](mailto:info@shreemanavsevasangh.org)

**FESCOM**

21, Chandravijay  
Lokmanya Tilak Road  
Mulund (East),  
Mumbai - 400 081  
Mr.Viajy Aundhe - 24050075

**AISCCON (All India Senior Citizens Confederation)**

Dr. S.P. Kinjawadekar  
B/8/602, Kaveri Safal Complex,  
Sec. - 19/A, Nerul,  
New Mumbai.  
Tel : 9820639773 / 2771 4240/41  
Website: <http://www.aisccon.org/index.htm>

**TISS**

The Chairperson / Programme Co-ordinator  
Centre for Lifelong Learning  
P.O. Box 8313 ,  
Deonar,  
Mumbai 400 088.  
Tel : 2556 3289-96, Extn. 5252,/ 5680/5681/5682 or 25225252 (Direct)  
Website: <http://www.tiss.edu/>

**College Of Social Work Nirmala Niketan**

38, New Marine Lines  
(Churchgate-East)  
Mumbai – 400 020,  
INDIA

Tel : +91 22 2200 2615 / 22067345

Email: [colsocwk@mtnl.net.in](mailto:colsocwk@mtnl.net.in)

Website: <http://www.collegeofsocialwork.in/>

**The International Longevity Centre- India(ILC-I)**

CASP Bhavan  
132/2, Plot # 3,  
Pashan-Baner Link Road,  
Pune 411 021  
India.

Tel : 91 (20)-65002595

Email : [longevetic@gmail.com](mailto:longevetic@gmail.com)

Website: <http://www.ilcindia.org/>

**Yashwantrao Chavan Academy of Development Administration (YASHADA)**

“YASHADA” Raj Bhavan Complex

Baner Road,  
Pune – 411007

Tel – 020 – 25608000 / 25608142 Fax – 020 - 25608100

E-mail : [yashada@vsnl.com](mailto:yashada@vsnl.com)

Website : <http://www.yashada.org/organisation/org.htm>

**Agewell Foundation**

M-8A, Lajpat Nagar-II, New Delhi-110024, India

Ph.:091-11-29836486, 29840484

Fax: 011-29830458

E-mail: [agewell@bol.net.in](mailto:agewell@bol.net.in)

Website: [www.agewellindia.org](http://www.agewellindia.org)

**International Network for Prevention of Elder Abuse (INPEA) Representative  
for India & South Asia**

POSTAL ADDRESS: D 104 Anand Niketan, New Delhi 110021, India

Mobile: + 9818138553, Fax: 91-11-26196990

Email : [malakapurshankardass@hotmail.com](mailto:malakapurshankardass@hotmail.com)

**Anugraha India**

B-33, Arya Nagar Apts.,91, I. P. Extension, Patparganj, Delhi – 110092,

Ph. 011-22726632

E-mail: [anugrahaindia@yahoo.com](mailto:anugrahaindia@yahoo.com)

Website: <http://www.anugrahaindia.net/>

**Society for Serving Seniors**

30, Gruhalakshmi Colony,

Secunderabad

Andhra Pradesh : 500015

Phone 27846631

Email: [vyasamoorthy@gmail.com](mailto:vyasamoorthy@gmail.com)

Website : <http://societyforservingseniors.satyamcsr.org>

## Suggestions

### Have you made your Will?

Making a will is sensible, practical - because you decide what happens to everything that's yours. Unfortunately, nine out of every ten Indians forget to make a will. This causes a great deal of hardship to all those they care for, who are left behind.

### What could happen if you don't leave a Will

If you die intestate (without making a will) there are certain rules deciding how your estate will be sorted out and who receives what. This can be an expensive business.

The legal costs will be paid from your estate, so your relatives and other beneficiaries receive less than they might have done. It can also take a long time, during which your loved ones may be left with no means of support. In due course what's left of your estate may not be distributed as you have wished.

Some people think - quite wrongly - that everything goes automatically to their wife or husband if no will exists. In fact, if there are children or relatives, only a portion of the estate passes to the spouse. The rest must be shared amongst the children or relatives. In some unfortunate cases, a husband or wife may even be forced to sell the family home to pay relatives the money they are entitled to by law.

### How to make a Will

It's very simple. First, make a list of everything you own. The value of your house, your car and other possessions at today's prices which could add up to a considerable amount.

To facilitate you in drawing up a will and to enable you to have a comprehensive record of your assets and other important aspects, an aide memories including record of personal assets is enclosed. The will, once drawn up, has to be written and signed by you in the presence of two witnesses (anyone above the age of 18

years is eligible to be witness). The witnesses should also sign as having witnessed your signing the will. You choose and appoint an executor to see that the instructions in your will are carried out correctly.

It is advisable to consult a solicitor of your choice for assisting in drawing up a will. However, it is not mandatory. The original of the will can be kept with you or your solicitor. It is wiser to keep a copy of the will with your solicitor too. There are no other legal formalities involved.

### **When to make a Will?**

The sooner, the better. Especially if you are married with a family. Both marriage partners should make a separate will.

### **Changing your Will**

You can make as many changes in your will as you want, as often as you like. To alter something, a codicil is added to your will. This is a separate legal document, which must be signed and witnessed in the correct legal manner.

You can also make a completely new will, if you wish. And if you re-marry, you certainly should. We would like to caution you that do not attempt to change a will by crossing parts out or adding words or even attaching anything to it. This act on your part could invalidate your will and the entire object of making a will would be compromised.

If you want to change your will only to leave a bequest to any charitable organization by means of a codicil.

### **Your 'will' can also be a testament of your caring and kindness.**

Caring and kindness is what inspires the more fortunate amongst us to help those who are less well off. And share what's ours with those who have nothing to look forward to. Indeed, as you approach the twilight of your life in happiness and contentment, spare a thought for those who see only gloom, despair and loneliness towards the end of their lives.

Your 'will' can make a big difference to them. Indeed, a small legacy from you can help dispel the darkness of their future.

***(For more details please contact your legal adviser or HelpAge India legal cell).***

## **Security**

### **Security at Home**

- Never leave your doors open or unlocked

- Fit your front and back door with security gates (metal grills) for added protection
- Don't work in your backyard with your front door unlocked
- Never open the door to strangers, no matter what excuse they have for calling on you
- A peep-hole and safety chain will allow you to identify strangers without endangering yourself
- If you are in doubt, play it safe, never allow the strangers in
- A bright outside light is a good deterrent to potential burglars
- Make sure the number of your home is well signposted. This will help medical personnel or police in the event of an emergency
- Never hide your keys under pot-plants, mats or in your post box
- If you live alone, ask your friends, or family to phone you regularly

### **Security in the street**

- When going out leave your valuables at home
- Never carry more cash than you need
- Don't walk in deserted or dark areas alone
- Carry your bag close to your body
- Keep your change in your purse or wallet and credit cards and notes in an inside pocket, never in the back pocket of your trousers
- If you are robbed in the street, stay calm and cooperate with the police. By fighting back you will get hurt. Be observant so that you can give maximum information to the police.

### **Security in Public Transport**

- Avoid waiting at deserted terminals, wait in well-lit areas
- Stand close to others who are waiting for the transport
- In a bus or train, be aware of people who look or act suspiciously, raise alarm if need be
- If transport is partially empty, sit as close to the driver as possible
- When you reach the destination, take note of who leaves with you
- If you are being followed rush to nearest building and ask for help

### **Security in your car**

- Make sure your car is in good condition so that you are not stranded in empty streets
- Don't leave package or personal item in full view on car seats, lock them in the boot
- Keep your doors locked and windows closed while driving

- Park your car in a well-lit area at night
- Never pick up hitch-hikers
- Beware of strangers who approach you at traffic lights
- If you are being followed, drive to the nearest police station
- If you are threatened, blow the hooter continually

### **Security while shopping**

- Never leave your handbag or purse in your trolley, even if it obscured by goods
- Never place your wallet or handbag on the counter and then move away even for a few seconds
- Beware of pickpockets, bag snatchers in shopping malls
- Do not keep your wallet or purse in a visible side or back pocket

### **Vital Statistics – Elder Population**

#### **Aged as per 2001 Census**

7, 66, 22,321: **7.5% of Total population (76 million)**

**Aged Male** 37,768,327: **7.1%** of total population (**37 million**)

**Aged Female** 38,853,994: **7.8%** of total population (**38 million**)

**Projected Elderly Population** in 2008 @ average 7.5% will be 8, 60, 75, 775 (86 million)

**According to UN by 2050**, nearly **20% of India's population will comprise of people over the age of 60 years**

#### **Rural and Urban ration for general/ total population:**

**General population** in Rural 72.2% People in Urban 27.8% as on **2001**

**According to UN urban population** in India will increase from 30 % in 2010 to more than 50 % by 2045.

#### **According to UNICEF Life expectancy in India**

In 1970 49 yrs

In 1990 58 yrs

In 2005 64 yrs

In 2008 68.6 yrs

**According to UN** Global life expectancy at birth, which is estimated to have risen from 46 years in 1950-1955 to 65 years in 2000-2005, is expected to keep on rising to reach 75 years in 2045-2050.

In developed countries, 20 per cent of today's population is aged 60 years or over, and by 2050 that proportion is projected to be 32 per cent. **And by 2050 there will be two elderly persons for every child.**

**According to World Life Expectancy.Com as on 2008 Global Life**

**Expectancy:**

**India 68.6**

USA 78

Australia 80.6

South Africa 42.5

China 72.9

Russia 65.9

Saudi Arabia 75.9

UK 78.8

France 80.6

**Elder Abuse:**

According to pan-Indian surveys, 30% of elderly subject to some form of abuse.

**According to a rough estimate, nearly 40 % of older people living with their families are reportedly facing abuse of one kind or another, but only 1 in 6 cases actually comes to light** (Helpage India website).

Studies conducted recently among old people show that over **35 per cent** of the elderly in **urban areas** and **32 per cent** in **rural areas** live alone.

According to HelpAge India, **most elders are ill-treated by their own children**, who have emerged as the largest group of perpetrators at **47.3 per cent**.

**Spouses** follow next at **19.3 per cent**. **Other relatives and grandchildren** follow at **8.8 per cent** and **8.6 per cent** respectively.

**Neglect is the most common form of abuse at 48.7 per cent followed by emotional/psychological, financial exploitation physical abuse and abandonment respectively.**

There is growing number of insecurity, injustice and abuse in Elderly in India.



**Dementia and Alzheimer's:**

As per ADI 4.6 million cases of dementia are reported worldwide. One new case in every seven seconds. By 2050 it is projected that there will be 100 million people with Dementia in the world.

**In India according to study by Dr.Saji approx 2.6% people over 60 yrs of age suffer** from some form of Dementia and out of this 50% suffer from Alzheimer's.

**General**

- Criminals know when pensions are due. So arrange for your pension to be paid into your bank or building society account
- Ask for help in danger and always wait for the help to arrive
- Keep your emergency numbers close at hand so that you have them available in the event of an emergency (neighbours, your doctor, the fire brigade, ambulance, police, close relative).

**Courtesy:**

**Psychological Gerontology: Training material for mental health professionals;**

**Dr Indira Jai Prakash, Department of Psychology, Bangalore University, Bangalore.**

**Sailesh Mishra, Founder President Silver Inning Foundation**

**Source:** <http://www.outlookmoney.com/scripts/srguide.asp#Taxation> and [www.silverinnings.com](http://www.silverinnings.com)