

- **Ministry of Social Justice & Empowerment**

- Setting up of
- Old Age Homes
- Day Care Centres
- Mobile Medicare Units

through Grant in Aid to NGOs/ Voluntary Organizations

- **Ministry of Finance**

- Higher Rate of Interest
- Personal Loan Scheme for Pensioners
- Ashrya Deposit Plan
- Higher Returns
- Income Tax concession
- Varistha Pension Bima Yojana
- New Jeevan Akshay

- **Ministry of Civil Aviation**

- 50% Discount in Air Travel
(subject to certain conditions)

- **Ministry of Railways**

- 30% Discount in Rail Travel

- **Ministry of Road Transport & Highways**

- Road Travel concession in State Transport Buses
- Chandigarh
- Delhi
- Kerala
- Maharashtra
- Punjab
- Rajasthan

- **Ministry of Law & Justice**

- Free Legal Aid
- Subordinate/ High Courts
- Supreme Court
- Legal Aid Help-Line
- Speedier Disposal of Cases
- Maintenance of Older Parents

- **Ministry of Rural Development**

- Schemes Transferred to States (2002-03)

- State Pension Scheme
- Annapurna

- **Ministry of Consumer Affairs, Food & Public Distribution**

- Antyodaya Programme

- **Ministry of Health**

- Sunday Clinic in Delhi

DETAILED INFORMATION OF THE WELFARE SCHEMES & FACILITIES FOR SENIOR CITIZENS

- **Ministry of Social Justice & Empowerment:**

Scheme : Integrated Programme for Older Person

Benefits :

- Providing support for the capacity building of senior citizens by establishing and maintaining Old Age Homes; Day Care Centres; Mobile Medicare Units and Non-Institutional services.
- Popularise the concept of life through re-inforcement & strengthening of the ability & commitment of the family to provide care to older persons.
- Productive ageing.
- Preparation of old age.
- Generating greater awareness on issues concerning older persons.

Scheme : Construction of old Age Homes & Multi Service Centres

Benefits :

- Provide assistance for construction of old Age Homes & Multi Service Centres to Panchayati Raj Institutions, Voluntary Organizations and Self Help Groups.
- 364 Old Age Homes; 311 Day Care Centres and 61 Mobile Medicare Units and 2 Non-Institutional services exist under both the schemes.
- The list of organizations receiving grants under this schemes is at Annexure II.

- **Ministry of Finance**

Banking Division

- Reserve Bank of India (RBI)

Scheme : Higher Rate of Interest regulated by RBI on saving schemes of senior citizens.

Eligibility : Persons having the age of 60 years and above.

Benefits : W.e.f. 15.05.2001, 0.5 % higher rate of interest on fixed deposit of senior citizens aged 60-65 years and 1% to senior citizens above 65 years of age.

RBI desired

- Prompt service to senior citizens.

- Special arrangements for efficient counter services to the pensioners while disbursing pension.
- Display on the Notice Board "No queue for Senior Citizens".
- State Bank of India

Scheme : Deposit Scheme with Differential rate on Term Deposit/Special term deposit of one year and above.

Eligibility : Senior citizens of 60 or above

Conditions for Availing :

Minimum amount: Rs. 10,000 and thereafter in multiples of Rs. 1,000 payment of interest: At the time of maturity or at quarterly interval or monthly interval (at discount rate), as specified by the depositor.

- Punjab National Bank

Senior Citizen Plan

Scheme : Personal Loan Scheme for Pensioners.

Eligibility : Senior citizens of 60 years and above.

Benefits :

- 0.5 % Higher Rate of Interest on Term Deposits.
- Free Remittance of Retirement Dues to any branch of PNB at a place to which the Senior Citizen hails or plans to settle down after retirement.
- Free Collection of retirement dues in respect of Retired Govt./Public/Private Sector Employees.
- Free collection of cheques (condition apply).
- Immediate credit of outstation cheques up to Rs. 15,000/-.
- Free discount, collection of pension bill/cheques of pension retired from Central/State Govt. and Armed Forces.
- Free cheque books and collection/discount of pension bill/cheques for freedom fighter, their widows/widowers.
- New attractive passbook containing facilities available to Senior Citizens.
- Free nomination facilities and many more on maintaining specific balance.
- Canara Bank

Scheme : Ashrya Deposit Plan for senior citizen

Eligibility : Senior Citizens of 60 years and above.

Conditions for Availing: Joint Account with other senior citizens or with other persons below the age of 60 subject to the senior citizen as No. 1 depositor.

Documents required : Proof of age: A certified copy of any one of the following secondary school leaving certificate

- LIC policy.
- Voter identity card.
- Pension payment order.
- Birth certificate issued by authority.
- Passport.
- Any other document acceptable to the Bank.

- High Returns:

Scheme : A rate of interest of 0.75% above the base rate as applicable from time to time.

Eligible Account : Domestic Fixed Deposit and Kamdhenu Deposits.

How much you can invest :

Minimum : Rs. 1,000/-

Maximum : No ceiling.

Period of deposit : 15 days to 120 months

Benefits :

- Loan against easy liquidity deposit permitted
- Nomination facility available for fresh deposit
- Renewals scheme available
- **Income Tax Department**

• Tax Concession

Scheme : Income tax rebate of up to Rs. 15,000/- or actual tax, whichever is less under section 88. Revised to Rs. 20,000 in the budget 2003-04 under section 80 D, thereby exempting their income up to Rs. 1.53 lakh from income tax. Medical Insurance premium up to Rs. 15,000/-

Eligibility : Senior citizens of 65 years & above during the relevant previous year.

Document Needed : Proof of age: (Any one of the following)

- Ration Card
- Voter ID
- Driving License
- Permanent Account Number (PAN)

How to Avail :

Contact the income tax department and fill in the form 2(c).

- Exemption from "One by Six" Scheme for the senior citizens while filling their income tax return under Proviso section 139 (1).
- Separate counter for senior citizens for submission of Income Tax.

● **Insurance Division**

Scheme : LIC- 'Varistha Pension Bima Yojana'

Eligibility : Persons aged 55 years and above.

Benefits : Guarantee an annual return of 9 % in the form of monthly pension scheme.

Scheme : New Jeevan Akshay

Eligibility : Minimum age of entry: 40 years last birthday
- Maximum age of entry: 79 years last birthday
- Minimum Purchase Price: Rs. 25,000
- Conditions for availing: Minimum Purchase Price: Rs. 25,000
- Minimum Annuity Instalment: Rs. 250

● **Ministry of Civil Aviation**

Air Travel

• Indian Airlines

Scheme : 50 % discount on normal economic class fare for all domestic flights to Indian senior citizens subject to certain conditions. Full IATT, PSF, Insurance Charges applicable.

Eligibility : Indian male senior citizens of 65 years and above.

Indian female senior citizens of 63 years and above.

Document Needed : Age proof

- Voter ID
- Ration Card

Conditions for Availing:

- Only Indian National residing in India
- Round trip/Circle trip journey permitted

- Minimum stay of 7 days at destination
- Re-routing not permitted
- Confirm tickets to be purchased at least 7 days prior to departure.

How to Avail :

- Fill up the prescribed form
- Attach a proof of age.
- Enclose a minimum stay proof.

Air India :

Scheme : 55 % discount on the domestic basic day fare for travel on Air India operated sectors in India.

Eligibility : Males of 65 years & above. Females of 63 years & above.

Document Needed : Age Proof: Only Passport

How to Avail :

- No prescribed form.
- Apply on a plain paper.
- Attach an attested copy of passport.

• Sahara India Airlines

Scheme : 50 % discount on basic fare for all domestic flights in economy class

Eligibility : Senior citizens of 62 years & above.

Document Needed : Age proof

How to Avail :

- No prescribed form.
- Apply on a plain paper with a proof of age

• Jet Airways:

Scheme : 50 % discount on basic fare for all domestic flights in economy class

Eligibility : Senior citizens of 65 years & above.

Document Needed : Proof of age: A certified copy of anyone of the following Secondary School Leaving Certificate.

- LIC policy.
- Voter identity card.
- Birth certificate issued by authority.
- Passport.
- Ration Card
- Driving License
- Certificate from Employer of Public Sector Undertaking
- Government Organisation
- Photocopy of the document on residence proof
- Two recent passport size photographs

Conditions for Availing :

- To make an advance booking before 7 days.
- To show a minimum stay of at least 7 days.

How to Avail :

- Fill up the prescribed form
- Apply on a plain paper with a proof of age.

• **Ministry of Railways**

• **Rail Travel**

Scheme : 30 % discount in all Mails/Express including Rajdhani/Shatabadi/Jan Shatabadi trains.

Eligibility : Senior citizens of 60 years and above.

Document Needed:

- Date of birth certificate
- Voter ID/ Driving License
- Passport/Educational Certificate
- Ration Card
- Certificate from local government institution

- Agency of bodies like panchayats, corporation or municipality

Conditions for Availing : To travel a distance of 500 km or more.

How to Avail :

- Apply on the prescribed form
 - Show a proof of age at the concerned counter.
- Telephone No. 1330 (Enquiry in English)
Telephone No. 1335 (Enquiry in Hindi)

Scheme :

- o Separate counter for senior citizens for purchase/booking cancellation of tickets by Indian Railways.
- o Around 8-10 seats reserved for senior citizens in only one of the compartments of the local trains in Mumbai

• **Ministry of Road Transport & Highways**

• Road Travel Concession: Chandigarh

Scheme : 50 % travel concession in state buses to senior citizens.

Eligibility : A person of 65 years and above.

• Road Travel Concession: Delhi

Scheme : Concession on all route bus passes.

Eligibility : Senior citizens of 65 years and above.

Document Needed : Age proof

Voter Card/Ration Card

How to Avail :

- Apply on the prescribed application form
- Show a original proof of age.
- Condition for Availing: Discount applicable on monthly passes only

• Road Travel Concession: Kerala

Scheme : Free pass to travel in state buses.

Eligibility : Older persons who were freedom fighters.

• Road Travel Concession: Maharashtra

Scheme : 50 % concession in Maharashtra State Road Transport Corporation (MSRTC) buses.

Eligibility : Older persons of 65 years and above.

Document Needed : Age proof:

Voter I-Card/Certificate from the Tehsildar

• **Scheme :** Road Travel Concession: Punjab
: Free travel in state buses.

Eligibility : A person of 60 years and above.

• Road Travel Concession: Rajasthan

Scheme : Concession of 25 percent in Rajasthan State Road Transport Corporation (RSRTC)

Eligibility : A person of 65 years and above.

- o Reservation of Seat in State Buses:
- o Reservation of two seats for the senior citizens in the front row of the Delhi, Kerala and Tamil Nadu State Road Transport Buses.
- o 5 % reservation of seats in buses of Kadamba Transport Corporation (KTC), Goa for senior citizens.

- **Ministry of Law & Justice**

- Free Legal Aid
- Subordinate Courts/ High Courts: Delhi
- Scheme** : Free Legal Aid

Legal Services Available

- Counseling and Reconciliation.
- Appointment of Advocates.
- Grant of Court Fee.
- Expense on typing & preparation of Petition.
- Document and other expense incidental to litigation.
- Eligibility for Income Limitation
- Andhra Pradesh, Delhi, Haryana, Himachal Pradesh, Maharashtra, Meghalaya, Mizoram, Orissa, Rajasthan, Sikkim and UT of Chandigarh - enhanced ceiling from Rs. 12,000 to Rs. 25,000.
- Punjab - Rs. 30,000
- Gujarat - Rs. 50,000
- The matter of revision of ceiling is under process in most of the other states.

Documents Needed :

- Income proof on Rs. 10/- non-judicial paper with affidavit.
- Proof of Age: Non Applicable
- Form available with the Delhi Legal State Authority (DLSA)

- Supreme Court

Scheme : Free Legal Aid

Eligibility :

Any persons irrespective of age with an annual income of less than Rs. 12,000. The income limit raised to a range of Rs. 18,000/ to Rs. 50,000/- by the central government. No income limit in case of Scheduled Caste, Scheduled Tribe, handicapped & women.

Documents Needed :

Income proof on Rs. 10/- non-judicial paper with affidavit.

Proof of Age : Non Applicable

Legal Aid require to file - Suit/ Application u/s 125 G.P.C. / Civil Writ/Criminal Writ/Crl. Matter (state the category)

How to Avail :
Fill up a form given by the D.L.S.A-
Attach a proof of income, if one does not belong to the exempted category.

Legal Aid Helpline : 23070345
Delhi 23073132

- Speedier Disposal of Cases

Scheme : Accord priority to cases & ensure their speedier disposal.

Document Required : Proof of Age.

A person without a proof of age can also avail the facility.

How to Avail :
File an application in the concerned court
Attach either a proof of age or an affidavit

- Maintenance of Older Parents

The right of parents without any means to be supported by their children having sufficient means has also been recognized by section 20(3) of the Hindu Adoption and maintenance Act, 1956. Himachal Pradesh assembly passed a Parents Maintenance Bill in 1956 where a simple procedure was introduced for parents being ignored by their children to be given maintenance and the additional commissioner has appellate authority so that decision can be taken and cases disposed off promptly bringing justice and relief to older persons without loss of time. The government of Maharashtra and Goa had also prepared a bill on similar lines.

Scheme : Legislative provisions for the protection of Elderly.

Relief : Section 125(1) D of the Criminal Procedure Code, 1973 makes incumbent on persons to maintain his/her father or mother unable to maintain himself / herself

A first class Magistrate may order for making a monthly allowance of Rs. 500/- per month on getting proof of neglect or respect.

How to Avail :

File an application in the concerned court

- **Ministry of Rural Development**

• Schemes transferred to states (2002-03)

Scheme : State Pension Scheme

Varying levels of pension are available in various states.

Eligibility Criterion :

- Senior Citizens of age varying from 60-65 years & above for different states.
- For a handicapped individual is 55 years & above.
- Resident of a particular place for at least 5 years.
- Should not be getting any other economic help.

Document needed : Proof of age :

Birth Certificate/Voter ID/Ration Card Declaration on a plain paper with two neighbours signing as witness and duly attested by the local MLA.
Conditions for Availing: Must have an account in a nearby bank or post office

Annapurna

Scheme : Free food grains (wheat or rice) up to 10 kg./month

Eligibility : Destitute elderly of 65 years and above.

Conditions for availing : Older persons otherwise eligible for pension but are not receiving it and whose sons are not residing with them.

Source and courtesy:

http://www.ammas.com/uploadedfiles/1336547972773_Senior%20Citizen%20welfare%20Scheme.doc