

CONCESSIONS AND FACILITIES GIVEN TO SENIOR CITIZENS

By M.V.Ruparelia

The Government of India had declared the National Policy on Older Persons as early as 1999 covering all aspects required to be taken into account for real welfare of Older Persons. It was really a very comprehensive document leaving not a single matter. It covered all the following major aspects in detail in favour of Older Persons:-

1. Financial Security.
2. Health Care & Nutrition.
3. Shelter.
4. Education.
5. Welfare.
6. Protection of Life & Property.

The Policy declared the Older Persons as respected Citizens requiring strengthening of their legitimate place of Elders in the Society and to take all actions to help them to live their last phase of life with Purpose, Dignity and Peace. It recognized the Older Persons as a Resource of the Country. It sought the cooperation of all government & non-governmental Organizations including the most powerful Media-our Fourth Estate.

Health Care was given higher priority. Public Hospitals were asked to provide separate doctors/counters for Senior Citizens to avoid long waits. Group Housing for Senior Citizens, keeping in view their life styles & common facilities necessary, loans at reasonable rates etc were provided. Provision of welfare services including Old Age Homes on priority basis were laid down. Protection of life & property was also given priority. It encouraged the children to co-reside with parents by giving various incentives to such children. It recognized the NGOs as a very special & important Institutional Mechanism to provide User-friendly affordable Services to Senior Citizens. Trade Unions, Employers` Organizations & Professional bodies were also requested to provide Services to Senior Citizens. Media was expected to highlight the changing situation of Senior Citizens and identify emerging issues and areas of action.

It was laid down in the Policy that facilities, concessions and relief given by Central & State Governments and other Agencies shall be compiled, updated from time to time and shall be made available for Wide Dissemination but only the following information, as given by The Ministry of Social Justice & Empowerment in their Web Site:

<http://socialjustice.nic.in/social/sdcop/opersons.htm> is available:-

1. Ministry of Social Justice & Empowerment: - i) Ministry of Social Justice & Empowerment is the nodal Ministry responsible for welfare of the Senior Citizens. It has announced the National Policy on Older Persons covering all concerns pertaining to the welfare of older persons. The National Policy on Older Persons recognizes a person aged 60 years and above as a senior citizen.
- ii) The Ministry is also implementing following schemes for the benefit of senior citizens:
 - (a) An Integrated Programme for Older Persons (Plan Scheme) – This Scheme has been formulated by revising the earlier scheme of “Assistance to Voluntary

Organizations for Programmes relating to the Welfare of the Aged". Under this Scheme with effect from 1-4-2008, financial assistance up to 90% of the project cost is provided to NGOs, Panchayati Raj Institution/local bodies for establishing and maintaining Programmes catering to basic needs of Older Persons particularly food, shelter & health care to destitute elderly; Programmes to build & strengthen inter generational relationships between children, youth & elders; Programmes for encouraging Active & Productive Ageing; Programmes for providing Institutional as well as Non-institutional Care/Services to Elders; Research, Advocacy & Awareness building Programmes in the fields of Ageing and Any other Programmes in the BEST INTEREST of Older Persons. Schools, Colleges, Educational Institutes & Recognized Youth Organizations starting such Programmes for Older Persons shall be given 100% cost of such Projects. On going Projects under pre-revised scheme shall continue to get grant-in-aid for establishing & maintaining Old Age Homes, Day Care Centres, Mobile Medicare Units etc, as in (b) below.

(b) The Scheme of Assistance to Panchayati Raj Institutions/ Voluntary Organizations/Self Help Groups for Construction of Old Age Homes/Multi-Service Centres for older persons (Non Plan Scheme) - Under this Scheme, one time construction grant for Old Age Homes/Multi-Service Centre is provided to non-governmental organizations on the recommendation of the State Governments/ UT Administrations

2. Ministry of Finance: - i) Income tax rebate up to an income of Rs. 2.25 lakh p.a. from 1-4-08.

ii) Higher rates of interest on saving schemes of Senior Citizens: A Senior Citizens Savings Scheme offering an interest rate at 9% per annum on the deposits made by the Senior Citizens in post offices has been introduced by the Government through Post Offices in India doing savings bank work. (Now through Banks also).

3. Ministry of Road Transport & Highways: - i) Reservation of two seats for Senior Citizens in front row of the buses of the State Road Transport Undertakings.

ii) Some State Governments are giving fare concession to Senior Citizens in the State Road Transport Undertaking buses and are introducing Bus Models, which are convenient to the elderly.

4. Ministry of Health & Family Welfare: - Separate queues for older persons in hospitals for registration and clinical examination.

5. Department of Telecommunications: - i) Faults/complaints of Senior Citizens are given priority by registering them under Senior Citizens category with VIP flag, which is a priority category.

ii) Senior Citizens are allowed to register telephone connection under N-OYT Special Category, which is a priority category.

6. Ministry of Railways: - a) Indian Railways provide 30% fare concession in all Mail/Express including Rajdhani/Shatabadi/Jan Shatabadi trains for Senior Citizens aged 60 years and above for males and 50% to women.

b) Indian Railways also have the facility of separate counters for Senior Citizens for purchase/booking/cancellation of tickets, for Main Line Trains.

c) Two lower berths are reserved in each train for Senior Citizens & Women of 45 & above traveling alone.

d) 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.

e) Ramps for wheel chairs movement are available at the entry to important stations.

f) Specially designed coaches with provisions of space for wheel chairs, hand rail and specially designed toilet for handicapped persons have been introduced.

7. a) Indian Airlines is providing 50% Senior Citizen Discount on normal economy class fare for all domestic flights to Indian Senior Citizens (males aged 65 & above-females 63 & above) subject to certain conditions.

b) Air India is offering discount to Senior Citizens of 60 plus on flights to USA, UK and Europe and now on domestic routes as well.

c) Sahara Airlines is offering 50% discount on basic fare for travel on its domestic flights only to Senior Citizens who have attained the age of 62 years. Discount is applicable in economy class only

8. Ministry of Consumer Affairs, Food & Public Distribution: - i) 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.

(ii) Under the Annapoorna Scheme being implemented by the States/UT Administration, 10 kgs. of food grains per beneficiary per month are provided free of cost to those Senior Citizens who remain uncovered under the old age pension scheme.

iii) Instructions are issued 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

9. MCD, Delhi: - i) MCD, Delhi, has opened a separate counter to facilitate the Senior Citizens for submission of property tax bills.

(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

10. Miscellaneous: Courts in the country accord priority to cases involving older persons and ensures their expeditious disposal.

11. According to provisions of Chapter III of the Personal Law (Hindu) and Chapter IX of Code Of Criminal Procedure, older persons can claim maintenance from their children.

Social security programmes at a glance: Social security programmes were launched, at the national level, in the 1980s with an old age **pension** scheme. Currently, there are four major national social security schemes:

- National Old Age **Pension** Scheme (NOAPS), which provides a **pension** to people above the age of 65 with no source of income or financial support. This has now been revised as Indira Gandhi National Pension Scheme.
- National Family Benefit Scheme, which provides Rs 10,000 to families living **below** the **poverty line** when their main earning member dies.
- National Maternity Benefit Scheme, which provides Rs 500 to pregnant women of families living **below** the **poverty line**.
- Rural Group Insurance Scheme, which provides a maximum life insurance of Rs 5,000 (now 30000) covering the main earning members of families living **below** the **poverty line** on a group insurance basis; The government pays half the premium of Rs 50-Rs 70.

Other programmes:

The largest of the 'other' programmes is the Indira Awaas Yojana (IAY), which provides houses free of cost to **below** the **poverty line** scheduled caste and scheduled tribe families living in rural areas.

The maximum cost of a house is Rs 22,000; the cost is shared by the central and state governments, on a 75:25 basis.

Since the launch of the programme in 1985-86, till February 2003, over 9 million houses were constructed at a cost of over Rs 16,000 crore.

However, in any given village/block/district a large number of eligible families have not yet been covered by the IAY. Recently, several other **poverty** alleviation programmes have been launched including:

- Pradhan Mantri Gramodaya Yojana, which provides additional funds to states so that they can provide basic minimum services such as primary health, primary education and drinking water. In 2002-03, Rs 2,800 crore was provided for this scheme.
- Under the Pradhan Mantri Gramodaya Yojana there are two schemes, Gramin Awas for rural shelter and the Rural Drinking Water Project for water conservation in DPAP and DDP programme areas.
- Pradhan Mantri Gram Sadak Yojana, launched in December 2000, to provide road connectivity to 1.6 lakh remote habitations with a population of over 500 by

the end of the Tenth Plan period. Till December 2002, connectivity was provided to over 12,000 habitations at the cost of around Rs 3,300 crore.

- Antyodaya Anna Yojana, launched in December 2001, to provide 25 kg of foodgrain at highly subsidised rates to 100 million of India's poorest families living **below** the **poverty line**. In 2002, around 24 lakh tonnes of foodgrain were provided by the central government under this scheme.
- The Annapurna Scheme to provide 10 kg of foodgrain per month free of cost to persons who are eligible for **pension** under the NOAPS but haven't received any.

It would be observed from the above that out of 22 Ministries and large number of States, implementation report is given for only 8 Ministries! This speaks a lot for the implementation of Policy after more than 8 years! Nodal Ministry should make out proper plan for all Ministries, States and other stake holders with Targets for early implementation of NPOP, 99, as advised by Chief Information commissioner on 27-6-08.

Let us see what are the other Facilities & Concessions available to Senior Citizens:-

12. Financial & Taxation: a) Income Tax: Exemption limit for F.Y. 2008-09 is 225000. Those, whose gross income before any deductions is less than this limit, need not fill in Returns. Further exemption up to Rs. 1 lakh is given for investment in specified schemes. Separate wards are provided for filing Returns for Senior Citizens. All claims of Senior Citizens are settled on the spot. If not, refund is required to be given within 3 months of filing the Return. Deduction of Medical Insurance premium is increased to Rs.20000. Medical expenditure for some specific disease like heart, cancer is exempted up to Rs.60000. If Form H is filled in, exemption is given from recovery of TDS. The present limit of TDS is increased to Rs.10000 from Rs.5000 from 1-4-07.
- b) Under Indira Gandhi Pension scheme, all those below Poverty Line (income below Rs 18000 p.a.), as against only destitutes earlier are entitled to get monthly pension of Rs 400 from the State with Center's contribution of Rs.200.
- c) State of Maharashtra exempts Senior Citizens from Professional Tax.
- d) Senior Citizens are given .25 to 1% more interest by banks on deposits.
- e) Senior Citizens Scheme: Senior Citizens of 60 and above can deposit Rs. 1000 to Rs. 15 lakh (30 lakh for husband & wife) at the fixed interest rate of 9% in any Post Office or Bank for a period of 5 years, extendable for 3 more years. This can be in joint account or separate account of individual. This account can be closed after 1 year. Income from this account is taxable.
- f) Reverse Mortgage Scheme: Senior Citizens of 62 and above having their own houses can mortgage their house and get a monthly amount without payment of tax either on cash received from Mortgager or capital gain tax on excess valuation of the flat for day to day expenses and also for health care, home improvements, recreational, religious purposes etc under this scheme without vacating their house subject, of course to valuation of the house, age, interest rates etc. . When one dies or house is sold, the debt gets paid off. Spouse can continue to stay till survival. Those in need of monthly money for maintenance can take decision after studying the offer in detail.

13. Travel: Railways grant 75% concession to Senior Citizens undergoing major heart/cancer operations from starting station to Hospital station for self & one companion. In Mumbai suburban trains, certain seats are reserved from 12 to 15 hrs in specified compartments. Separate Ques are provided for reservation in other than suburban trains. In some of the States, concessions are given in fares in ST buses running out of City Area. In Punjab, women Senior Citizens are allowed free travel by ST buses. In many states, 2 seats are earmarked for Senior Citizens & in some cases; they are allowed to occupy seats reserved for handicaps, if vacant. In BEST buses in Mumbai, Senior Citizens are allowed to enter from front door. In MBMT (Mira-Bhayander Municipal Corporation) Buses running in city area also, 50% concession is given.

14. Medical: a) Central, some State, some Municipal and some Private Hospitals give free or concessional treatment including pathological investigations. Many Trusts, Organizations, Lions` Club, Rotary Clubs, Associations etc arrange free/concessional camps, lectures, counseling, supply of required medical equipments free or concessional rate etc. Many Chemists give concessions in medicines. Large number of Organizations has come up with alternative Medical Care Systems like Ayurved, Homeopath, Yoga, Acupressure, Reiky etc etc free or at a cost.

b) National Insurance Company has introduced Varishtha Mediclaim Policy for Senior Citizens between 60 to 80 years EXTEDABLE UP TO 90 YEARS with a basic cover of Rs 1 lakh covering Hospitalization & domiciliary hospitalization and Rs. 2 lakh for critical illness. It shall cover pre existing diseases after claimless 1 year.

15: Accommodation: Large number of Old Age Homes/ Homes for terminally ill/Resorts for Senior Citizens exists, where free as well as paying arrangements are provided with various facilities. Separate Colonies for Senior Citizens with community kitchen, safety needs, social & cultural necessities, medical facilities etc are provided. Private enterprisers have started to produce various equipments etc, keeping in view the special needs of elderly population. Public transport also is providing Senior Citizen Friendly services.

16: Miscellaneous: a) Mumbai Police (1090), Dignity Foundation (23898078) & many other Organizations have given Help Lines for Senior Citizens.

b) MTNL gives 25% concession in rent of Land line telephones.

c) Large number of Association Of Senior Citizens have come up in all areas, giving opportunities to express & share one's views, get knowledge about various facilities available, get entertainment, group support etc. Help Age, Dignity Foundation, Harmony Foundation, All India Senior Citizens Confederation and many others are doing Yemen service to Senior Citizens and fight for their cause & welfare.

17. i) Appellate Public Information Officer & Chief Post Master General, Maharashtra Circle, Mumbai has advised on 8-11-06 that they have issued instructions to all Units of Maharashtra to have 2 Ques in front of each Counter. One will be only for Senior Citizens, so that they can get their turn for service earlier.

ii) Public Information Officer & Dy General Manager, Western Railway, Mumbai has advised on 2-4-06 that directives have been issued to all Divisions that there should be separate Ques for Senior Citizens for providing case papers, Consultation with Doctors and issue of Medicines in all Railway Hospitals, Dispensaries, Health Units etc

18. **Maintenance & Welfare of Parents & Senior Citizens Act, 2007 (Act 56)** has been passed by Parliament and has been made law. It will have far reaching effects on Senior Citizens of India. This Act includes the following aspects:-

- a) Senior Citizens can claim maintenance from children/grand children.
- b) Tribunal shall decide such claims expeditiously.
- c) Property of Senior Citizens shall be protected from forcible transfer.
- d) A Geriatric Ward shall be provided in every District Level Hospital.
- e) An Age Old Home shall be available in each District.
- f) Abandoning a Senior Citizen shall be punishable with imprisonment of 3 months or fine up to Rs 5000 or both.

All States have not yet legislated similar Act and not yet established Tribunals.

19. Reverse Mortgage Loan introduced by various Banks & Housing Finance Companies is also very beneficial to Senior Citizens having their own houses and payments received by them are not treated as income nor is their higher valuation compared to purchase price treated as capital gain. Senior Citizens needing more income can take advantage of this Scheme.

20. National Policy on Older Persons (NPOP), 99 lays down **the formation of National Association of Senior Citizens by the Government** with a provision of complete expenditure at Central & State level for initial 15 years for which no concrete action is taken by Government nor any of the Organization working for Senior Citizens has been able to get this done!! If such a National Association is established, it will ensure implementation of NOP, 99 expeditiously. Just as all Pensioners` Confederations, Foundations, Federations, Associations have joined to present one common Memorandum to VI th Pay Commission, as per initiative of Bharat Pensioners Samaj, Delhi, they must now give this their first priority, forgetting individual considerations!! All segments of the Society & Media should also perform their part, as laid down in NPOP, 99.

21. Maharashtra Government has directed all Government & Municipal Hospitals and Hospitals attached to Medical & Dental Colleges to provide free investigations & complete treatment to all Senior Citizens. Investigations include all laboratory investigations, X Rays, CT Scan, ECG. Minor & major operations, ICU etc are also included. There will be separate ques for Senior Citizens for case paper, consultations with doctors & medicines.

22. Maharashtra Government has also directed all Municipalities to make available a suitable class room in municipal schools to nearby Associations of Senior Citizens free of charge for the whole day on Sunday/Holiday for their meetings & activities. Education Officer, BMMC has issued orders for this vide para A© of circular no. SRSC/3943 dt 1-2-08. Associations may conduct Day-Care Centers with benevolence of Municipal Authorities in the same room from 17 hrs to 20 hrs.

23. Central Information Commissioner, Delhi has clarified that Associations, Firms, Private & Public Companies can also ask information under Right to Information Act, 2005. He has further clarified that Applications/Appeals from Senior Citizens shall be given preference. IInd Appeals to him can be filed on on-line in their Web Site.

24. Delhi Government have given the following facilities:-

- i) Grant of Rs 50000(one time) & 15000(recurring) to 28 NGOs/ Associations for setting up & operationalizing Recreation Centres for Senior Citizens.
- ii) State Policy is formulated and State Council and coordination committee are also formed.
- iii) Indira Gandhi Old Age Pension is paid at Rs 600 p.m. to Senior Citizens of 60 and above having less than Rs 48000 income per annum. Those who have completed 100 years, pension of Rs 1000 is paid.
- iv) 2 Old Age Homes are already provided and total 10 Homes are planned.
All States should follow this State.