
UNIT 3 LEGISLATION AND GOVERNMENTAL AGENCIES

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3.0 OBJECTIVES

After the completion of this unit, you should be able to:

- list the constitutional provisions given to senior citizens of India;
- discuss the schemes for benefiting the senior citizens; and
- list the privileges and benefits allotted to senior citizens by the Government of India.

3.1 INTRODUCTION

When we deal with a patient of vulnerable age group like elderly, we need to understand him/her as a person in totality. Besides health care, we also need to understand his necessity of financial security and emotional support.

There are a number of organizations—governmental and non-governmental providing these provisions, privileges and benefits. In this unit, you will learn about the various constitutional provisions. You shall also be acquainted about the policies and schemes for the elderly. It is important for you to learn about the privileges and benefits available to the elderly, so that you can discuss the same with your elderly patients. You should also be in a position to tell them where all he can look for support.

3.2 CONSTITUTIONAL PROVISIONS

There are a number of constitutional provisions for the elderly. These are discussed below:

In 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 right of parents without any means to be supported by their children having sufficient means has been recognized by section 125 (1) (d) of the Code of Criminal Procedure 1973, and Section 20(3) of the Hindu Adoption and Maintenance Act, 1956.

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 authorizing 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 consent of the President of India.

3.3 MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT

This ministry is responsible for the welfare of the elderly. Under the ministry, special care is being taken for the welfare of the Aged. There is a national policy and a national council for the elderly. Various schemes have also been offered.

3.3.1 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, health care 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 aging, 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.

The Ministry released a Plan of Action for first five years (2000-2005) in June 2000 which involves 20 ministries to work together for welfare of Older Persons.

3.3.2 National Council for Older Persons

A National Council for Older Persons (NCOP) has been constituted by the Ministry of Social Justice and Empowerment to operationalize 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.

3.3.3 Old Age and Income Security

The Ministry has also launched a project called "Old Age Social and Income Security (OASIS)". The Project is based on the premise that every young worker can build up enough savings during his/her working life, which would serve as a shield against poverty in old age and reduce the burden of the state. 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. 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.

3.3.4 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.

- i) **Scheme of Assistance to Panchayati Raj Institutions/Voluntary Organizations/Self Help Groups for construction of old age homes/multi service centres for older persons.** The scheme has been revised to enhance the one time construction grant for old age homes/multi service centres from Rs. 5.00 lakhs to Rs. 30.00 lakhs to eligible organizations.
- ii) **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 & improve the quality of Older Persons, the programme hopes to:
 - a) Reinforce and strengthen the ability and commitment of the family to provide care to Older Persons.
 - b) Foster amiable multi-generational relationships.

- c) Generate greater awareness on issues pertaining to older persons and enhanced measures to address these issues.
- d) Popularise the concept of Life Long Preparation for Old Age at the individual level as well as at the societal level.
- e) Facilitate productive Aging.
- f) Promote Health Care, Housing and Income Security needs of Older persons.
- g) Provide care the destitute elderly.
- h) 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; Sensitizing children and youth towards older persons; reinforcing the Indian family tradition of providing special care and attention to older persons and organizing older persons themselves into coherent self help groups capable of articulating their rights and interests. .

Under this scheme financial assistance upto 90% 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.

Check Your Progress 1

- 1) Is right to "protection in Old Age" a fundamental right ?

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- 2) What is full form of 'oasis'?

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- 3) When was National Policy for older persons framed?

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3.4 PRIVILEGES AND BENEFITS

Old age pension as family pensions is being provided to the elderly. Dearness relief, insurance schemes and taxation benefits are some of the other benefits. Let us read about these benefits one by one.

3.4.1 Old Age Pension for the General Public

- National Old Age Pension Scheme (NOAP)

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

- i) The age of the applicant (male or female) should be 65 years or more.
- ii) 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.

Table 3.1: Lists out the old age pension amounts given by different states

S. No.	Name of the State	Current amount of Pension (Rs. per month)	Minimum Age of Eligibility (in years)
1.	Andhra Pradesh	75	65
2.	Arunachal Pradesh	150	60
3.	Assam	60	65 (males) 60 (females)
4.	Bihar	100	60
5.	Gujarat	200	60 to 65
		275	65 +
6.	Haryana	100	60
7.	Himachal Pradesh	150	60
8.	Jammu & Kashmir	125	60
9.	Karnataka	100	65
10.	Kerala	110	65
11.	Madhya Pradesh	150	60 (males) 50 (females)
12.	Maharashtra	100	65 (males) 60 (females)
13.	Mizoram	100	65 (males) 60 (females)
14.	Orissa	100	65
15.	Punjab	200	65 (males) 60 (females)
16.	Rajasthan	200	58 (males)
		300	55 (females)
17.	Tamil Nadu	150	60
18.	Uttar Pradesh	125	60
19.	West Bengal	300	60
20.	Chandigarh	200	65 (males) 60 (females)
21.	Delhi	200	60

3.4.2 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.

3.4.3 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 :

1) Pension

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

Pension of people who retired before 1-1-96 will be fixed up based on 50% 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 retiring before completing 10 months of service after 1st January 1999 i.e. before 30th September 1996 and have opted to come over to the revised scales of pay are eligible weightage at 40% on the existing basic pay for arriving at average pay fixation of pension.

2) Family Pension

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

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

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

1) 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% of their pensions and have become entitled to the restoration of one-third commuted portion of pension as per Supreme Court judgement dated 15.12.1995, their cases will not be covered by these orders.

2) 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.

3.4.4 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 1/3rd 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 1/3rd 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 Widows 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/- p.m.
- 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.

3.4.5 Gratuity

- Minimum 5 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 1/4th 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.

3.4.6 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 a 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% whichever is less.

The rebate will be available from the assessment year 1998-99, even if gross total income is above Rs. 1,20,000.

- *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 kept in force as an insurance in relation to him or her.

- *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 (i.e., one who is at least 65 year of age at any time during the previous year), a fixed deduction of Rs. 60,000 will be available.

3.4.7 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 to 65 years.

Minimum Annuity p.m. - Rs. 100/-

- *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.

- *Jeevan Suraksha*

Plan Type

Jeevan Suraksha is available in three types to suit individual needs

- A) Pension with life cover
 - B) Pension without life cover
 - C) Pension with Endowment type
- 1) Contributions under Jeevan Suraksha upto Rs. 10,000 p.a. will be eligible for tax exemption under Sec. 80 CCC(1) of the Income Tax Act, 1961.
 - 2) Commuted value upto 25% as allowed under the plan is free of tax.

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

- *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 M/s 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 upto 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 lakhs 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 lakhs 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.

- *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. 3,00,000/- 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, w.e.f. 1st 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. 5,00,000/- and premium varies from Rs. 175/- to Rs. 12,450/- 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 hospitalization/domiciliary hospitalization for any illness, injury or disease contracted or sustained during the period of insurance.

- *Group Medical Insurance Scheme*

The Group Mediclaim 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 hospitalization and/or domiciliary hospitalisation expenses only for illness/diseases contracted or injury sustained by the insured person. The basic policy under this scheme is Mediclaim only. This policy is also available to persons between the age of 5 years and 80 years. The sum insured varies from Rs. 15,000/- to Rs. 5,00,000 and premium varies from Rs. 175/- to Rs. 12,450/- per person per annum depending upon the different slabs of sum insured and different age groups.

- *Jan Arogya*

The 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 hospitalization for any illness, injury or disease contracted or sustained during the period of insurance.

Age limit - 70 years.

Check Your Progress 2

1) What is Annapurna?

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2) What is Jeevan Dhara?

3.4.8 Travel

Concessions are given to elderly for travel by road, rail or air.

- **By Road**

Different status have formulated rules for the elderly.

1) Delhi

50% 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.

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. 1500/- + Rs. 200/- i.e. Rs. 1700/-, which will include an entrance fees of Rs. 200/- as against Rs. 5000/- + Rs. 500/- i.e. Rs. 5500/-.

2) Tamil Nadu

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

3) Maharashtra

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

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

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

4) Chandigarh

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

5) Punjab

Elderly women above 60 years enjoy free travel in Punjab.

6) Rajasthan

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

7) 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% concession** in all classes and trains including Rajadhani/ Shatabdi trains for citizens who have attained 65 years of age.

Indian Railways also provide **30% concession** in all classes and trains including Rajadhani/Shatabdi trains for females who have attained 60 years of age.

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

Provision for other categories

Categories	Concession	
	I Class	II/Sleeper
1. For Cancer, T.B./Lupus Vulgaris, Non-infectious Leprosy & Thalassemia patients travelling alone or with an escort (for both)	75%	75%
2. For Heart patients travelling alone or with an escort for heart surgery (for both)	75%	75%
3. For Orthopaedically Handicapped/Paraplegic travelling alone or with an escort for any purpose (for both) & AC 3-T and	75% in II,SI,I,AC,CC 50% in AC 2-T & AC I	
4. For Blind persons, Mentally retarded persons travelling alone or with an escort for any purpose (for both)	75%	75%
5. For Deaf & Dumb persons (both afflictions together in the same person) travelling for any purpose.	50%	50%

• **By Air**

1) **Indian Airlines**

50% discount on normal rupees adult fare for travel on Indian Airlines domestic flights only to Senior Citizens who have attained the age of 65 years. Discount is applicable in economy Class only. For permanent identity card, two recent stamp size photographs and for one time journey one passport size photograph is required.

2) **Sahara India Airlines**

50% discount on basic fare for travel on SIAL domestic flight only to Senior Citizens who have attained the age of 62 years. Discount is applicable in economy Class only.

3) **Jet Airways**

50% discount on basic fare for travel on Jet Airways domestic flight only to Senior Citizens who have attained the age of 65 years. Discount is applicable in economy class only.

3.5 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.

• **Income Tax Return**

- Separate counters are marked for Senior Citizens at the time of filing the income tax return.
- On the spot assessment.
- Person aged 65 years or above as on 31st March of the assessment year, must be a pensioner and should come personally.

● *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.

3.6 OLD AGE HOMES

There are 728 Old Age Homes in India today according to information available with. 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.

3.7 MISCELLANEOUS

A number of other facilities in the form of telephone, helpline and expeditious disposal of court cases is also provided to the elderly.

i) *Telephone*

Telephone connection would be given on priority to senior citizens of age 65 years and above. They shall be entitled to register their demand for one telephone connection in their 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.

ii) *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

iii) *Expeditious disposal of Court Cases*

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

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.

Check Your Progress 3

Fill in the blanks.

- 1) a) Indian Railways provides concession in all classes and trains including Rajdhani/Shatabdi trains for citizens who have attained 65 years of age.

- b) Indian Airlines provides % discount on normal rupees adult fare for travel on domestic flights to senior citizens who have attained 65 years of age.
- 2) What are the facilities for income tax return?

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3. 8 LET US SUM UP

After going through this unit, you must have realized that there is a lot that is being done for the Senior Citizens of the country.

The Constitution of India reserves a right to protect the older persons in the Directive Principles of State Policy. The Parents Maintenance Bill by Himachal Pradesh, Maharashtra and Goa Government secure the rights of older persons to be looked after by their children.

National Policy on Older Persons and plan of action on the policy has been released by the Ministry of Social Justice & Empowerment. The National Council for Older Persons has also been formed to closely monitor and operationalize the National Policy on Older Persons.

Assistance is being provided by the Government to Panchayati Raj Institutions as well as Non Governmental Organizations working for older persons for Old Age Homes and various schemes for welfare of older persons.

Government and State provides pension to older persons who are elderly destitutes. Annapurna is a scheme in which food grains are distributed free to those older persons who are destitutes, eligible for pensions but are not getting them due to some reason.

Separate pension, gratuity and taxation schemes are worked out for Central Government employees who can benefit from these after their retirement.

A whole lot of insurance scheme are available for older persons to take care of them in the evening of their lives.

Concessions are provided by various state governments for travel by road while the railway provides 30% concession on all trains for older persons. Indian Airlines, Sahara India Airlines and Jet Airways also give 50% concession for domestic travel.

Ministry of Social Justice and Empowerment has started a Helpline in Delhi for various grievances that the older persons might be undergoing.

3.9 KEY WORDS

National council for older persons : A council constituted by the Ministry of Social Justice and Empowerment to overrationalize the national policy on older persons.

Oasis : 'Old age social and income security'—a national project launched by the Ministry of Social justice and empowerment.

Annapurna : A scheme 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.

3.10 ANSWERS TO CHECK YOUR PROGRESS

Check Your Progress 1

- 1) Right to "protection in Old Age" is not a fundamental right but forms a part of Directive Principles of State Policy under which India, as a State makes affective provisions for care of Indian Citizens in Old Age.
- 2) Old age social and income security
- 3) On January 1999.

Check Your Progress 2

- 1) Annapurna is a scheme initiated by the government of India under which free food gain upto 10kg 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.
- 2) Jeevan Dhara is a pension plan for individuals who are self employed, artists, line artists, technicians, businessmen, professionals etc.

Check Your Progress 3

1.
 - a) 30%
 - b) 50%
2. Facilities for Income tax return are:
 - Separate countries are marked for senior citizens at the time of filing the income tax return.
 - On the spot assessment
 - Person aged 65 years or above as on 31st March of the assessment year must be pensioner and should come personally.

3.11 FURTHER READING

HelpAge India, *Senior Citizens Guide*, Revised edition, 2002.