

## **Schemes and Programmes being run by the various Ministries/Departments of Government of India, for welfare of Senior Citizens**

1. **"Integrated Programme for Senior Citizens (IPSrC)".** This scheme was earlier known as "Integrated Programme for Older Persons (IPOP)" and is being run under the administrative control of Ministry of Social Justice and Empowerment. Under this scheme, grants-in-aid are given for running and maintenance of Senior Citizens Homes popularly called Old Age Homes/Continuous Care Homes, Mobile Medicare Units, etc., to the Implementing Agencies such as State Governments /Union Territory Administrations (through Registered Societies)/ Panchayati Raj Institutions (PRIs) / Local bodies; Non-Governmental/Voluntary Organizations. Under the Scheme, grant is released after the receipt of Utilization Certificate of previous grant.
2. **'Rashtriya Vayoshri Yojana (RVY)'.** The objective of the scheme is to provide senior citizens, belonging to BPL category and suffering from age related disabilities/ infirmities, with such physical aids and assisted living devices which can restore near normalcy in their bodily functions. This scheme was launched on 1st April, 2017 and is under the administrative control of Ministry of Social Justice and Empowerment. Under the Scheme, assisted living devices such as walking sticks, elbow crutches, walkers/ crutches, tripods/ quadpods, hearing aids, wheelchairs, artificial dentures, spectacles are provided free of cost to the identified beneficiary senior citizens. The Scheme is being implemented by the "Artificial Limbs Manufacturing Corporation (ALIMCO)", a Public Sector Undertaking under this Ministry. The devices are distributed in the camp mode to the identified beneficiaries. The Scheme is being funded from Senior Citizens' Welfare Fund (SCWF).
3. **"Senior Citizens' Welfare Fund".** In pursuance of the Budget Announcement, 2015-16, this welfare fund has been created to be utilized for such schemes, for promoting financial security of senior citizens, healthcare and nutrition of senior citizens, welfare of elderly widows, schemes relating to Old Age Homes, Short Stay Homes and Day Care of senior citizens etc. , for the promotion of the welfare of senior citizens. This scheme is under administrative control of Ministry of Social Justice and Empowerment. The Fund comprises of the unclaimed amounts transferred by every institution holding such fund in the Schemes including Small Savings and other Saving Schemes of the Central Government such as Post Office Savings Accounts, Post Office Recurring Deposits Accounts etc., Accounts of Public Provident Funds and Accounts of Employees Provident Fund, that remain unclaimed for a period of seven years from the date of the account being declared as inoperative account. The Fund is administered by an Inter-Ministerial Committee, comprising of Department of Financial Services, Ministry of Health and Family Welfare, Ministry of Rural Development, Ministry of Housing & Urban Affairs and Ministry of Labour and Employment, with Ministry of Social Justice and Empowerment as the Nodal Ministry for administration of the Fund.



4. **National Council for Older Persons (NCOP).** In pursuance of the National Policy for Older Persons (NPOP), this council was constituted in 1999 to oversee implementation of the Policy and to advise the Government in the formulation and implementation of policy and programmes for the aged. The National Council for Older Persons (NCOP) has been reconstituted and renamed as National Council of Senior Citizens (NCSrC) in 2012. The mandate of NCSrC is to advise Central and State Governments on the entire gamut of issues related to welfare of senior citizens and enhancement of their quality of life. The Hon'ble Minister, Social Justice and Empowerment is the Chairperson of the Council.

5. **'Vayoshreshtha Samman'.** In order to recognize the efforts made by eminent Senior Citizens and Institutions involved in rendering distinguished services for the cause of elderly persons, especially indigent senior citizens, the Ministry of Social Justice and Empowerment started celebrating International Day of Older Persons (IDOP), since 1<sup>st</sup> October, 2005, giving in recognition to their contribution to the society. Further, in order to showcase the Government's concern for senior citizens and its commitment towards senior citizens with the aim of strengthening their legitimate place in the society, the Vayoshreshtha Samman was upgraded to **National Award** and the Scheme of National Awards for Senior Citizens was notified in the Gazette of India on 22.01.2013. The Awards are given under thirteen categories. The National Awards were presented for the first time during 2013, on 1<sup>st</sup> October, on the occasion of International Day of Older Persons (IDOP). On 1<sup>st</sup> October every year, Ministry of Social Justice and Empowerment also organizes Health Camps, Inter-generational walkathons etc. in different States with active participation of Senior Citizens, Youth, Celebrities and Media-persons etc.

6. **National Social Assistance Programme (NSAP)** is a Centrally Sponsored Scheme of Ministry of Rural Development. NSAP is a social security/social welfare programme applicable to old aged, widows, disabled persons and bereaved families on death of primary bread winner, belonging to below poverty line household. Old age pension is provided under **Indira Gandhi National Old Age Pension Scheme (IGNOAPS)** to the persons belonging to below poverty line (BPL) household. Central assistance of Rs. 200/- per month is provided to the persons of 60-79 years of age and Rs. 500/- per month to the persons of age of 80 years or more. This Scheme is implemented by the States/UTs. Identification of beneficiaries, sanction and disbursement of benefit under the schemes is done by the States/UTs. A Top-up, over and above the Central assistance is also provided by State Governments/UT Administrations as per the following details:-

S. No.	Top-up per person per month	States/UTs
1.	No top-up	Arunachal Pradesh, Nagaland, Manipur
2.	Top-up of Rs. 50/-	Meghalaya, Mizoram
3.	Top-up of Rs. 75/-	Madhya Pradesh
4.	Top-up of Rs. 100/-	Chhattisgarh, Odisha, Uttar Pradesh
5.	Top-up of Rs. 200/-	Assam, Gujarat, Jammu & Kashmir
6.	Top-up of Rs. 250/-	Kerala, Punjab, West Bengal
7.	Top-up of Rs. 300/-	Rajasthan, Tripura, Karnataka
8.	Top-up of Rs. 400/-	Bihar, Maharashtra, Sikkim
9.	Top-up of Rs. 600/-	Uttarakhand
10.	Top-up of Rs. 800/-	Andhra Pradesh, Tamil Nadu, Dadra & Nagar Haveli, Daman & Diu, Lakshadweep
11.	Top-up of Rs. 1000/-	Chandigarh, Delhi, Himachal Pradesh, Telangana



12.	Top-up of Rs. 1200/-	Haryana
13.	Top-up of Rs. 1800/-	Goa, Puducherry

7. **"Annapurna Scheme".** Department of Food and Public Distribution allocates food grains as per requirements projected by the Ministry of Rural Development under the **Annapurna Scheme**, wherein indigent Senior Citizens, who are not getting pension under IGNOAPS, are provided 10 kg of food grains per person per month free of cost.

8. **"Antyodaya Anna Yojana(AAY).** Department of Food and Public Distribution implements **Antyodaya Anna Yojana (AAY)**, under which rice and wheat at a highly subsidised cost, is extended to households, headed by widows/terminally ill/disabled persons/senior citizens, with no assured means of maintenance or societal support.

9. **'Pradhan Mantri Vaya Vandana Yojana' (PMVVY)** is under administrative control of Ministry of Finance. The scheme aims to protect elderly persons aged 60 years and above against a future fall in their interest income due to the uncertain market condition, as also to provide social security during old age. The scheme is being implemented through **Life Insurance Corporation (LIC) of India**. The scheme provides an assured return of 8% per annum payable monthly for 10 years. The differential return, i.e., the difference between return generated by LIC and the assured return of 8%per annum would be borne by Government of India as subsidy on annual basis. The scheme was open for subscription for a period of one year, i.e., from 4<sup>th</sup> May 2017 to 3<sup>rd</sup> May 2018. The minimum purchase price under the scheme was Rs. 1.5 lakh per family for a minimum pension of Rs. 1,000/- per month and the maximum purchase price was Rs. 7.5 lakh per family for a maximum pension of Rs. 5,000/- per month. In pursuance to Budget Announcement 2018-19, Cabinet at its Meeting held on 2<sup>nd</sup> May, 2018 has approved the **extension of Pradhan Mantri Yaya Vandana Yojana up to 31<sup>st</sup> March 2020** and limit of maximum purchase price of Rs. 7.5 lakh per family under the scheme has also been enhanced to Rs. 15 lakh per senior citizen. A total of number of 2,82,155 subscribers consisting corpus of Rs. 17,704.65 crore are being benefited under PMVVY as on 30.06.2018.

10. **Income Tax Rebate.** Ministry of Finance provides **Income Tax Rebate** to Senior Citizens. Income Tax exemption for Senior Citizens of 60 years and above age is up to Rs. 3 lakhs and only 5% is levied on income between Rs. 3 lakhs and 5 lakhs. Senior citizens above 80 years and above age are exempted from paying income tax up to Rs. 5 lakhs. Deduction in case of every senior citizen u/s 80DDB of the Income Tax Act on expenditure on account of specified diseases has been increased. To incentivize younger generation to look after medical needs of their parents, section 80D of I.T. Act provides for a deduction to keep in force insurance on the health of the parents or parents of the assessee. A similar deduction is also available to a Hindu Undivided Family (HUF) in respect of health insurance premia, to effect or to keep in force insurance on the health of any member of the HUF. Further, the existing provisions of section 207 of the Income-Tax Act, 1961 exempts individual resident senior citizens (60+ years) at any time during the previous year, from payment of advance tax who does not have any income chargeable under the head 'Profits and gains of business or profession'.



**11. Service Tax.** Under the **Service Tax** laws of Ministry of Finance, activities relating to advancement of education programmes or skill development relating to persons over the age of 65 years residing in a rural area by an entity registered under Section 12AA of the Income Tax Act, 1961 are exempt from Service Tax. With respect to senior citizens having **Savings Account in Banks and Post Offices**, higher interest rates is given to the senior citizens.

**12. Scheme for Reverse Mortgage:** The Scheme was launched in 2007 by Ministry of Finance. Under the Scheme, senior citizens can mortgage their property with Bank and can get a maximum loan amount up to 60% of the value of the residential property. The maximum tenure of the mortgage is 15 years and minimum is 10 years. Some banks are now also offering a maximum tenure of 20 years.

**13. Health Insurance.** Insurance Regulatory Development Authority (IRDA), under the Ministry of Finance, vide letter dated 25.5.2009 issued instructions on **health insurance** for senior citizens to CEOs of all General Health Insurance Companies which, inter-alia, includes:

- Allowing entry into health insurance scheme till 65 years of age,
- Transparency in the premium charged
- Reasons to be recorded for denial of any proposals etc. on all health insurance products catering to the needs of senior citizens.
- Likewise the insurance companies cannot deny renewability without specific reasons.

**14. Financial Assistance.** Ministry of Textiles has a Scheme under which a monthly **financial assistance** of Rs. 3,500/- per month is given to such handicrafts awardee artisans who are above 60 years of age and have an annual income of less than Rs. 50,000/-

**15. Retiring Benefits and Pension.** Department of Pension & Pensioners' Welfare monitors and ensures that the retiring Central Government employees are granted retirement benefits including pension, so that they can live an active and dignified life after retirement.

**16. Safety and Security.** The Ministry of Home Affairs has issued two detailed advisories dated 27-3-2008 and 30-8-2013 to all States Governments/UTs advising them to take immediate measures to ensure **safety and security** and for elimination of all forms of neglect, abuse and violence against old persons through initiatives such as identification of senior citizens, sensitization of police personnel regarding safety, security of older persons, regular visit of the beat staff; setting up of toll free senior citizen helpline; setting up of senior citizen security cell; verification of domestic helps, drivers etc.



17. **Accessible India Campaign (Sugamya Bharat Abhiyan).** Department of Empowerment of Persons with Disabilities (DEPwD) of Ministry of Social Justice and Empowerment launched the **Accessible India Campaign (Sugamya Bharat Abhiyan)** in 2015 as a nation-wide Campaign for achieving universal accessibility for Persons with Disabilities (PwDs). Sugamya Bharat Abhiyan (Accessible India Campaign) aims to enable persons with disabilities to gain universal access, equal opportunity for development, independent living and participation in an inclusive society in all aspects of life. This includes creation of elder friendly barrier free environment in buildings, public toilets, buses, bus-stands, airports and other public places to create age-friendly cities.

18. **Concession in the Fares and other amenities.** Indian Railways have taken various measures for Welfare of senior citizens, some of which are under:

- i. As per rules, male Senior Citizens of minimum 60 years and lady Senior Citizens of minimum 58 years are granted **concession in the fares** of all classes of Mail/Express/Rajdhani/Shatabdi/Jan Shatabdi/Duronto group of trains. The element of concession is 40% for men and 50% for women.

No proof of age is required at the time of purchasing tickets. However, they are required to carry some documentary proof as prescribed showing their age or date of birth and have to produce it if demanded by on-board ticket checking staff. Senior Citizens can book reserve tickets across the reservation counters as well as through internet.

- ii. In the computerised Passenger Reservation System (PRS), there is a provision to allot **lower berths to Senior Citizens**, Female passengers of 45 years and above automatically, even if no choice is given, subject to availability of accommodation at the time of booking.
- iii. In all trains having reserved sleeping accommodation, a combined quota of six (6) lower berths per coach in Sleeper class and three (3) lower berths per coach each in AC 3 tier and AC 2 tier classes has been earmarked for Senior Citizens, Female passengers of 45 years of age above and pregnant women. In case of Rajdhani, Duronto and fully Air Conditioned/Express trains, the number of berths to be earmarked under this quota in 3 AC is 4 (four) lower berths per coach as against 3 (three) lower berths per coach in normal Mail/Express trains.
- iv. Accommodation is also earmarked for Senior Citizens during specified hours **on suburban sections** by Central and Western Railways.
- v. Instructions exist for provision of **wheel chairs at stations**. This facility is provided, duly escorted by coolies (on payment) as per present practice. Moreover, Zonal Railways have also been advised to provide **free of cost 'Battery Operated Vehicles** for Disabled and Old Aged passengers' at Railway Stations. In addition, passenger can book e-wheel chairs online through IRCTC portal [www.irctc.co.in](http://www.irctc.co.in).
- vi. To help old and disabled passengers requiring assistance at the stations and to strengthen the existing services, '**Yatri Mitra Sewa**' is being provided through



- IRCTC at major stations for enabling passengers to book wheelchair services cum porter services etc.
- vii. After departure of the train, if there are vacant lower berths available in the train and if any physically person with disability booked on the authority of handicapped concession or a senior citizen or a pregnant woman, who has been allotted upper/middle berth, approaches for allotment of vacant lower berths, the on-board Ticket Checking Staff has been authorised to allot the vacant lower berth to them making necessary entries in the chart.
- viii. **Separate counters** are earmarked at various Passengers Reservation System (PRS) centres for dealing with the reservation requisitions received from Physically persons with disability, Senior Citizens, ex-MPS, MLAs accredited journalists and freedom fighters, if the average demand per shift not less than 120 tickets. In case there is no justification for earmarking of an exclusive counter for any of these categories of persons including persons with disability or senior citizens, one or two counters depending upon the total demand are earmarked for dealing with the reservation requests for all these categories of persons.

**19. National Programme for Health Care of the Elderly (NPHCE).** Ministry of Health and Family Welfare, Government of India has been implementing **National Programme for Health Care of the Elderly (NPHCE)** from the F.Y. 2010-11 to provide dedicated healthcare services to the elderly people at various level of state health care delivery system at primary, secondary and tertiary health care including outreach services.

National Programme for Health Care of the Elderly (NPHCE) has two components with the following provisions to provide health care facilities to the elderly people in the country:-

(1) **National Health Mission (NHM) component:** The district and below activities of the programme is being covered under Non-Communicable Diseases (NCD) flexible pool of NHM which are as follows:

- Geriatric OPD and 10 bedded Geriatric Ward at District Hospitals.
- Bi-weekly Geriatric Clinic at Community Health Centres (CHCs).
- Weekly Geriatric Clinic at Primary Health Centre (PHCs).
- Provision of Aids and Appliances at Sub-centres.

The programme is being implemented on the basis of Programme Implementation Plan (PIP) submitted by the States/UTs and viability under the provisions of NPHCE. As on date, 599 districts of 35 States/UTs have been approved to implement the District and below activities of the Programme.

(2) **Tertiary Component:** In addition to NHM component of the programme, to ensure appropriate referral for conditions not amenable to be treated at primary and secondary level to create human resource orientated towards geriatric care, this Ministry is supporting development of 19 Regional Geriatric Centres (RGCs) with and establishment of 02 National Centres of Ageing each at AIIMS, New Delhi and MMC, Chennai with the following geriatric health care facilities:-



- Geriatric OPD, 30 bedded Geriatric ward for in-patient care @ RGCs and 200 bedded Geriatric ward @ NCAs.
- 02 PG seats per RGC and 15 PG seats per NCA in Geriatric Medicine.
- Research activities, Imparting Training and Development of training material.

**20. Longitudinal Ageing Study in India (LASI) Project:** Ministry of Health and Family Welfare launched this project in 2016 to assess the health, economic and social status of the elderly (age 45-60). This project is going to be one of the largest comprehensive ageing surveys in the world with a sample size of 61,000. LASI project is being conducted by International Institute for Population Sciences, IIPS, (Deemed University), Mumbai which is an autonomous organization under Ministry of Health and Family Welfare. In India, LASI is to be undertaken by IIPS in collaboration with Harvard School of Public Health and Rand Corporation with the financial sponsorship from Ministry of Health & Family Welfare, UNFPA India and National Institute of Health (NIH)/National Institute of Ageing (NIA), USA. So far an amount of Rs. 29.20 crore has been released under the programme.

**21. Rashtriya Swasthya Bima Yojana (RSBY):** The RSBY is a centrally sponsored scheme that was implemented by Ministry of Labour & Employment since 2008, under the Unorganized Workers' Social Security Act, 2008, to provide health insurance coverage to BPL families and 11 other categories of unorganized workers. The Scheme has been transferred to Ministry of Health & Family Welfare in 2015. Each family enrolled in the Scheme is entitled to hospitalization benefits of upto Rs 30,000/- p.a. in Government as well as empanelled private hospitals. Transportation cost of Rs. 100/- per visit is also paid to the beneficiary family, subject to maximum ceiling of Rs. 1000/- per year. Currently (2018-19), 12 States are implementing RSBY.

**22. Senior Citizen Health Insurance Scheme (SCHIS):** This Scheme, being implemented since 2016, provides insurance cover to senior citizens as a top-up over the existing RSBY Scheme. This Scheme provides an additional annual coverage of Rs. 30,000/- per senior citizen in the eligible RSBY beneficiary family. SCHIS provides a health insurance cover of Rs. 30,000/- which is available to senior citizens, in addition to the coverage of Rs. 30,000/- under RSBY. If in any RSBY enrolled family, there are more than one senior citizen, then the additional cover will be in multiple of Rs. 30,000/- per senior citizen. 211 Treatment packages are covered under SCHIS, in addition to 1516 packages under RSBY. Currently, 08 States, namely Himachal Pradesh, Gujarat, Karnataka, Kerala, Meghalaya, Nagaland, Tripura and West Bengal are implementing SCHIS. Around 18 lakh families having senior citizen (s) are covered under SCHIS as per available records.

**23. Pradhan Mantri Jan Arogya Yojana (PMJAY):** In March 2018, Ministry of Health and Family Welfare, Government of India has approved the launch of Ayushman Bharat-PMJAY during 2018-19 to cover over 10 crore poor and vulnerable families (approx. 50 crore beneficiaries) providing coverage upto Rs. 5 lakh per family per year for secondary and tertiary hospitalization. PMJAY has been launched on 23<sup>rd</sup> September 2018. With the launch of the PMJAY, RSBY and SCHIS will be subsumed in it. All enrolled beneficiary families of RSBY and SCHIS are entitled for benefits under PMJAY.



**24. Concessions in Telephone connections.** **Bharat Sanchar Nigam Limited (BSNL)**, under Ministry of Communications, has reported that Senior Citizens of the age of 65 years and above are exempted from Payment of registration charges for Landline Telephone Connection. Further, **Mahanagar Telephone Nigam Ltd. (MTNL)**, under Ministry of Communications, provides concession of 25% in installation/activation charges and monthly services/rental charges for Landline connections under Plan-250 in Senior Citizens Category, to Senior Citizens who are more than 65 years of age.

**25. Concession in Air Fare and other amenities.** In order to facilitate the passengers, particularly senior citizens, expectant mothers, passengers with disability, first time travellers etc., Ministry of Civil Aviation has instructed all the stakeholders to ensure that the following requirements are complied:-

- Airline /airport operator shall ensure provision of **automated buggies free of charge** for all senior citizens, in the terminal building to facilitate their access to boarding gates located beyond reasonable walking distance at all airports having annual aircraft movements of 50,000 or more. This facility may be extended to other needy passengers on demand basis free of charge.
- Airport operators shall provide **small trolleys after security check** for carriage of hand baggage (permitted as per regulation) up to the boarding gate.
- Airport operator shall adequately display information regarding availability of automated buggies and small trolleys in the terminal building at prominent locations including dos and don'ts regarding the same. This shall also be published on the website of the airport operator.
- Further, Air India offers **50% discount to senior citizens on the highest economy class** Basic Fare. The discount is offered to those who have completed 60 years of age on the date of commencement of journey.
- Senior citizens can also avail multi-level fares offered by Air India on each sector for travel on domestic sectors, starting from a low level advance purchase fares which facilitate early selling to the highest one.

**26. Elder friendly environment.** Ministry of Housing and Urban Affairs, Department of Urban Development has issued the Model Building Bye Laws, 2016 (MBBL) which under chapter 8 prescribes standards for **creation of elder friendly barrier free environment** with reference to buildings, toilets etc. Urban Local Bodies shall implement the Policy by adopting the Model

Building Bye Laws, 2016. The Department has issued 'Harmonised Guidelines and Space Standards for Barrier-Free Built Environment for persons with Disability and Elderly Persons' in 2016. These Guidelines intend to address the needs of persons with disabilities and elderly persons with a wide range of accessibility elements and standards and not limited to disabilities only, thus paving the way for universally accessible and inclusive India.

Under Urban Bus Specification-II issued in 2013, the emphasis on buses financed by the Department of Urban Development is on procurement of **low floor buses** with proper ramps for easy access of the passengers and proper space for wheel chair to be placed in the bus for the benefit of disabled persons and senior citizens.



All metro rail projects implemented/under implementation in the country are having disabled and elder friendly infrastructure such as **proper ramps/lifts** to the stations, level boarding the alighting of passengers etc. There is a provision of **reservation of seats in metro rail coaches** for the differently-abled persons and senior citizens.

Housing for All (Urban) Mission/Pradhan Mantri Awas Yojana was approved by the Government of India on 17<sup>th</sup> June 2015 and launched on 25<sup>th</sup> June, 2015. The Mission Guidelines have been circulated to State/UTs to meet the demand of housing in their States/UTs. In Para 4.8.10 in PMAY-HFA (U) Guidelines, it has, *inter alia*, been incorporated that-‘while making the allotment, families with senior citizens should be given **priority for allotment on ground floor or lower floors**’.

**27. Home for Widows.** The Ministry of Women and Child Development has constructed a Home for Widows at Sunrakh Bangar, Vrindavan, Distt. Mathura, Uttar Pradesh, with a capacity of 1000 widows to provide them safe and secure place to stay, health services, nutritious food, legal and counseling services. The new home for widows named as Krishna Kutir is constructed on 1.424 hectare of land. The design of the Home is old age friendly which consists of ground plus three floors with the facilities of ramps, lifts, supply of adequate electricity, water and other amenities for meeting the requirement of senior citizens and persons with special challenges. The Home is fully funded by Central Government. The Home was inaugurated on 31.8.2018. The Home is operational w.e.f. 01.09.2018 and managed by Govt. of Uttar Pradesh.

**28. Medical facilities for Senior Citizens.** Ministry of AYUSH has been providing the following facilities to senior citizens:

- i. Free consultation and yoga therapy under Yoga and Naturopathy.
- ii. OPDs are being provided in various Government Hospital at Delhi, Haryana, Tripura, Kerala, Madhya Pradesh, Andhra Pradesh and Jharkhand.
- iii. Free Yoga training at 50 Yoga Parks are being run through NGOs in various states of the country.
- iv. In addition, other programmes such as Health Promotion Programme, Yoga Therapy Programmes, Individual Yoga Therapy Sessions, Weekend Yoga Training Programmes, Monthly Clinical Yoga Therapy Workshop are also being imparted.

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