

Light up their lives with the gift of eyesight



"I earn by stitching clothes for the neighbours. The little I earn is enough for me. Last year, I started having trouble seeing properly. The doctor sahib told me I had cataract and it would cost Rs. 1000/- for my operation. Now, where can an old women like me get that much money? And if I don't earn, how will I eat?"

There are thousands of old people, who eat only if they earn every day. They have no savings to fall back upon, and the expenses of a cataract operation is beyond their means. For them, cataract means sure blindness and penury, which is more than just losing sight. It means losing the dignity of a wage earner, the ability to hold one's head high. They become, sadly, an unwanted burden on their families.

HelpAge India conducts over 40,000 cataract operations every year free of cost for poor older persons. A small contribution of Rs. 1000/- will give an older person their sight and a reason to live. Kindly give them the priceless gift of sight.

Senior Citizens



Guide



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To make a donation please use the form attached inside.

Senior Citizens Guide

REVISED EDITION 2005

Compiled and Published by
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Division HelpAge India



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FOREWORD

I am happy to know that HelpAge India is publishing the revised edition of the Senior Citizens Guide. This booklet is an excellent effort to compile information in a reader-friendly format on privileges and benefits that senior citizens are entitled to in the country. I am of the view that wider dissemination of information is the first step towards empowering people. It is only when people have information about programmes and schemes can they exert pressure to get them implemented.

Ministry of Social Justice & Empowerment has always made sincere efforts to improve the quality of life of the elderly and support the project that directly benefit them. However, now the effort is to associate the elderly and NGOs working for the elderly to formulate and implement meaningful programmes and schemes. An integrated programme for older persons has been formulated and financial assistance upto 90% of the project cost is provided to the NGOs for establishing and maintaining centres for emotional and medical care of the elderly.

HelpAge India has been doing praiseworthy work for the disadvantaged elderly in the country for the last 26 years in conventional as well as in emergency situations.

I hope that this booklet proves beneficial to the senior citizens and all those interested to improve the quality of life of the elderly.

New Delhi

Dated : 10th February, 2005



MEIRA KUMAR

**HON'BLE MINISTER FOR SOCIAL
JUSTICE AND EMPOWERMENT**

INTRODUCTION

HelpAge India has been working for the cause and care of the elderly in the country for the last 26 years. In this time, we have implemented projects like Ophthalmic Care, Adopt-A-Gran, Mobile Medicare Units, Support to Old Age Homes, Day Care Centres and Hospitals, Income Generation and Disaster Relief and Rehabilitation to improve the quality of life of the disadvantaged elderly. In the recent Tsunami disaster, we provided relief to about 6500 families and have also worked out a detailed rehabilitation programme for the affected elderly. Successful implementation of these projects posed challenges to us; but a bigger challenge was to highlight the issues concerning ageing and aged in the country. We tried to raise awareness of the subject by initiating debate on relevant topics in our seminars, journal and in various other national and international forums. In November 2004, we organized a national level seminar on National Policy on Older Persons to discuss ways and means of making it an effective instrument of positive change in the lives of the elderly. The recommendations that emerged from this discussion will form the basis of a meaningful action plan.

Sensitizing society at large has been only a part of our efforts for advocating the rights of the elderly; which has been complemented by our efforts to inform the elderly about developments on ageing issues. The "Senior Citizens' Guide" is an example of our effort to inform the elderly and all those who are interested to work for the aged about privileges and benefits available to the elderly in the country. I am very pleased to introduce the third edition of the Guide to you. This edition contains updated information on all the topics. Though our effort has been to make it a comprehensive ready-reckoner, your feedback for improvement will be very welcome.



Amal Ganguli
President
HelpAge India

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1. CONSTITUTIONAL PROVISIONS:

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, **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 Directive Principles of State Policy has particular relevance to **Old Age Social Security**. According to this Article, "the State shall, within the limits of its economic capacity and development, make effective provision for securing the right to work, to education and to public assistance in case of unemployment, OLD AGE, sickness and disablement and in other cases of undeserved want". [The Constitution of India, as on 2002 Government of India]

2. NODAL MINISTRY RESPONSIBLE FOR THE WELFARE OF THE AGED MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT

(a) NATIONAL POLICY ON OLDER PERSONS:

National Policy on Older Persons seeks to assure older persons that their concerns are national concerns and they will not live unprotected, ignored and marginalised. The National Policy aims to strengthen their legitimate place in society and help older people to live the last phase of their life with purpose dignity and peace. 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 recognising the need for promoting productive ageing, the policy also emphasises the importance of family in providing vital non formal social security for older persons. (*The National Policy on Older Persons 1999. Ministry of Social Justice and Empowerment. Government of India .Shastri Bhawan.New Delhi, 1999*)

The Implementation Strategy adopted for operationalisation of National Policy is as follows:

1. Preparation of Plan of Action
2. Setting up of separate Bureau for Older Persons in Ministry of Social Justice and Empowerment.
3. Setting up of Directorates of Older Persons in the States

4. Three Yearly Public Review of Implementation of policy.
5. Setting up of a National Council for Older Persons headed by Minister for Social Justice and Empowerment (Representatives from Central Ministries, States, Non-Official members representing NGOs, academic Bodies, Media and Experts and members).
6. Establishment of Autonomous National Association of Older Persons.
7. Encouraging the participation of local self Government

Plan of Action

The Plan of Action 2000-2005 to operationalise the National Policy on Older Persons has been prepared by the Ministry. The initiatives as per this Plan are to be implemented by various Ministries. It is a document with endless possibilities, which do not confine or restrict actions for its implementation. It has been circulated to all concerned Ministries/Departments/Organisations for implementation.

An inter-ministerial committee has been constituted which will examine and monitor the implementation of the policy. This committee is going to meet in the month of April 2002 to take stock of the status and imperatives of its implementation. Similar exercise is underway at the State/UT levels through inter-departmental committee. The implementation will be publicly reviewed every third year.

(Annual Report Ministry of Social Justice and Empowerment Government of India,2000-2001;Newsletter of the National Institute of Social Defence Vol3,No. 2, March 2002, New Delhi.)

(b) NATIONAL COUNCIL FOR OLDER PERSONS

A National Council for Older Persons (NCOP) under the chairperson of the Minister of State for Social Justice and Empowerment has been set up since 1999 to operationalise the National Policy on Older Persons. There are 39 members in the Council. The NCOP is the designated office for receiving suggestions, complaints and grievances from individual older persons. A seven-member Working Group has also been constituted from amongst the members of NCOP.

(c) 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 following schemes are being implemented:

- (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:* This scheme has been revised to enhance the one time construction grant for old age homes/multi service centres. The amount sanctioned is up 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. The aim of this program is to empower & improve the quality of Older Persons. 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.

**(Letter no. 20-32/99-NGO (SD) dated 22nd June, 1999, Ministry of Social Justice and Empowerment, Annual Report 2000-2001 Ministry of Social Justice & Empowerment, Government of India)*

(iii) **Project NICE (National Initiative on Care for Elderly):**

The aim of the NICE project is to create awareness and sensitize citizens to establish community support to the elderly.

National Institute of Social Defence conducts regular three & six month courses on Home Care for Elderly Disabled Persons. The 3 months course run by NISD is aimed at Key Functionaries of Age Care Institutions/NGOs getting funding from the Ministry of under its grant-in-aid scheme. The comprehensive six months course trains people who can cater to the growing need of specialised agencies in this field. Every year NISD conducts 6 three-month certificate courses in different parts of the country. So far more than 250 functionaries of various NGOs have benefited from these courses.

For suggestions or enquiry about NICE, contact:

Project Director

National Initiative on Care for Elderly (NICE)

National Institute of Social Defence

West Block-1, Wing-7, Ground Floor

R.K. Puram, New Delhi - 110 066

Ph. 011- 2618 5028; Fax, 2671 1397

(Newsletter of NISD Vol3, No. 2, march 2002.)

3. LEGAL RIGHTS

(a) **Code of Criminal Procedure, 1973:**

Section 125(1) (2) makes it incumbent for a person having sufficient means to maintain his father or mother who is unable to maintain himself or herself and on getting proof of neglect or refusal, may be ordered by a first class magistrate to make a monthly allowance not exceeding Rs.500/-. It is applicable to all, irrespective of their religious faith and religious persuasions, and includes adoptive parents. This section has been interpreted by the supreme court in its ruling so as to make daughters

and sons, married or unmarried, equally responsible to maintain their parents.

Hindu Adoption and Maintenance Act, 1956

By Section 20(1) of the act, every Hindu son or daughter is under obligation to maintain aged and infirm parent, if unable to maintain himself or herself is entitled to maintenance. Amount is determined by the court taking into consideration the position and status of the parties.

(b) Legislation by the Himachal Pradesh Government

The Himachal Pradesh Maintenance of Parents and Dependents Act 2001 (As Assented to by the President on 8th September 2001) makes it mandatory for children to look after their aged parents and other dependents or pay a maintenance allowance. The amount of maintenance is to commensurate with the family's status.

The state Government through this legislation has tried to bypass the courts. Complainants can simply go to a Sub Divisional Magistrate or any other appellate authority to seek redressal of their grievances.

The Government of Maharashtra has passed a Bill on similar lines.

Judgement Against Harassment of Parents

The Delhi High Court on 20-01-04 asked the son and daughter-in-law of a septuagenarian couple, who had approached the Delhi High Court for help, to ensure that the old parents are not harassed. The couple had alleged they were being tortured by their children. "See to it that the needs of the old couple are looked after properly and they are not put to trouble," a Bench of Chief Justice B C Patel and Justice B D Ahmed ordered.

Source: Times of India dated 21-01-04

4. PRIVILEGES & BENEFIT

(a) Economic Security

(i) Old Age Pension For The General Public:

National Old Age Pension Scheme (NOAPS):

Under National Old Age Pension Scheme, Central Assistance of Rs. 75/- per month is granted to destitute older male or female above 65 years. The person must not have any regular means of subsistence from any source.

This scheme is implemented in the States 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. (Guidelines, National Social Assistance Programme, Ministry of Rural Development, Government of India-October 1999, New Delhi)

n Details of Old Age Pension Given by Different States :

S. No.	State	Amount per month (Rs.)	Age for eligibility	Other Criteria
1.	Andhra Pradesh	75	65*	
2.	Arunachal Pradesh	150	65*	Family income should be below Rs. 5000/- p.a.
3.	Assam	NA	65 (males) 60 (females)*	
4.	Bihar	100 100	65 60+	Income below : Rural areas: Rs.5,000 p.a. Urban areas: Rs.5,500 p.a. State old age pension for people belonging to the BPL families
5.	Chandigarh	200	60+	
6.	Chhatisgarh	75	65	Destitute and unable to earn livelihood.
7.	Delhi	350	60 55	No means of earning/ no support from family. Incapable of any remunerative work. Family's per capita income < Rs. 50 per month or combined income including his pension is less than Rs. 200 permonth In case of disabled
8.	Gujarat	200 275	60 to 65 65 +	Income < Rs. 2500 p.a. Family Income < Rs.4500 p.a. No Major Son. For females only the income criteria apply.
9.	Haryana	200	60+	
10.	Himachal Pradesh	150	60*	Have no adequate means of livelihood. Annual income from all sources does not exceed Rs. 6000. Annual income of adult son(s) or daughter(s) does not exceed Rs. 11,000.**

11.	Jharkhand	75 25	65+ 60+	Income below : Rural areas: Rs.5,000 p.a. Urban areas: Rs.5,500 p.a. Family income not to exceed Rs. 6000/- p.a.
12.	Jammu & Kashmir	150	60 (males) 55 (females)	
13.	Karnataka	100	65	
14.	Kerala	110	65	Family Income: below Rs.11,000 p.a
15.	Madhya Pradesh	150	65	
16.	Maharashtra	100	65 (males) 60 (females)	
17.	Manipur	100	60 (Male)	Destitution; preference given to handicapped and people from low income families and minimum residence requirement of 10 years.
18.	Mehgalaya	NA	NA	Family income should not exceed Rs. 5000/- p.a. and residence requirement of 3 years.
19.	Mizoram	100	65 (males) 60 (females)*	
20.	Orissa	150	65	
21.	Punjab	200	65 (males)	Bonafide resident of the state, minimum period of residence in the state: 3 years. Income eligibility: upto Rs. 1000/- p.m. for single people and Rs. 1500/- p.m. in case of a couple
22.	Rajasthan	100 100 200 300	58 (males) 55 (females) 55 (females) 65+destiute couple	
23.	Sikkim	200	NA	NA
24.	Tamil Nadu	200	60	In case of destiute or those

		Benefit includes nutritious noon meal or half Kg rice per person per week, handloom dhotis and sarees twice a year.	65	incapacitated due to blindness,paralysis, leprosy & Insanity. For other destitutes. These people should not be professional beggars, should have no income and value of the property, if any should not be more than Rs. 5000/- and no support from children.
25.	Uttar Pradesh	125	60	Monthly income below Rs 1,000;Rural areas: own not more than 2.5 acres of land Dependant on others
26.	Uttranchal	125	Above 60	Living below poverty line with no financial support.
27.	West Bengal	400	65	

Source: Information compiled by R&SD Department from websites of respective states.

* NA : Information not available with the department.

Details of Widow/er Pension Schemes in different states:

S.No	Name of	Name of Scheme	Amount State	Eligibility (in Rs.)	Any other Criteria
1	Sanjay Gandhi Niradhar Anudan Yojana	Maharashtra	100 250	Female 60 yrs Male 65 yrs	Widow regardless of age, with a minor child .
2	Indira Gandhi Bhumihin Vrudh Sheth-Majdoor Sahayay Yojana	Maharashtra	100	Female – 60 Male – 65	Destitute Rural
3	Widow	Bihar	100	Age – no bar	
4	Widow	Karnataka	75	Age- no bar	
5	Widow	Kerala	110	Age – no bar	
6.	Widow	West Bengal	400	Age – no bar	
7.	Desitute Agricultural				

Labour Pension*	Tamil Nadu	200	Minimum 60	Same as for old age pension
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* Source: Website of Tamil Nadu Government

** Bali, Arun P., *Care of the Elderly in India: Changing Configurations*, Indian Institute of Advanced Study, Rashtrapati Niwas, Shimla, 2001.

Salient features of Senior Citizens Saving Scheme

- n An individual over the age of 60 years or above, or an individual between the age of 55 & 59 years and who has retired on superannuation or otherwise on the date of opening of account subject to the condition that the account is opened within on month of the date of receipt of retirement benefits.
- n The retired personnel of Defence Services (excluding civilian Defence Employees) shall be eligible to subscribe under the scheme irrespective of age limit subject to the fulfilment of other specified conditions.
- n A depositor may open an account individually or jointly with the spouse.
- n The account can be opened in multiples of Rs. 1000/- and maximum not exceeding Rs. 15 lakh.
- n The account can be closed after expiry of 5 years from the date of opening of account. The depositor may extend the account for a further period of 3 years. The account can be prematurely closed after expiry of one year from the date of opening the account subject to certain conditions.
- The interest shall be payable at the rate of 9% per annum from the date of deposit which will be due on 31st March/ 30th June/ 30th September/ 31st December as the case may be.
- n This scheme is being operated through the designated Post Offices and Public Sector Banks which are operating PPF Scheme. Services of Authorised Agents can also be availed.

For further details contact: Regional Director, National Savings Institute, Government of India, District Collector/ Commissioner/ Director of Small Savings of your State or National Savings Institute, Ministry of Finance, Deptt. of Economic Affairs, Govt. of India, C.G.O. Complex, Seminary Hills, Nagpur – 440 006

Source: Times of India, 26.1.2005, New Delhi

ii) Social Security Scheme For Unorganised Sector

Union Labour Ministry recently launched a pilot project for social security for the workers in the unorganized sector, which would give them pensionary and insurance benefits. Initially, the scheme would cover 10 lakh people in 50 districts on a pilot basis. The selection of the districts would be made in consultation with Chief Ministers and MPs. After monitoring the pilot scheme, government is planning to extend this to the whole of the unorganized sector which consists of around 37 crore workers (92% of the total work force in India).

It would cover workers drawing below Rs 6,500 a month and financed by contributions from workers at Rs 50 per month in the 18-35 age group and Rs 100 a month in the 36-50 age group. Employers' share will be Rs 100 a month while the government will pitch in with 1.16 % of the national floor

wage which at present is Rs 1,800 per month per worker. A monthly pension of Rs 500 would be offered on retirement, permanent or temporary disability or to the widow of a worker. It would benefit workers in 122 categories. However, there was an enabling provision to include new categories in the list. The scheme also provides for a personal accident insurance cover of Rs one lakh. Another important feature is convergence of universal health insurance scheme for a worker and his family at a cost of Rs 548 per annum for a family of five or Rs 365 per annum for a three-member family. If the bread-earner falls ill, he would get an additional Rs 50 a day for 15 days in a year. A worker would get a maximum of Rs 30,000 a year in case of hospitalisation.

Source: economictimes.indiatimes.com/articleshow/441746.cms

(iii) **Annapurna :**

A scheme called "ANNAPURNA" has been initiated by the Government of India in 1999 and implemented in 2001. Under this scheme free food grains (wheat or rice) upto 10 Kg. per month are provided to destitute older persons (65 years or above) 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. The department of Public Distribution, Union Ministry of Consumer Affairs and Public Distribution ensures the supply of required quantities of prescribed quality of food grains from the godowns of the Food Corporation of India (FCI) to the agencies designated by the State Government. It has been implemented in all states and union territories of India.

(Guidelines, Annapurna Scheme, Ministry of Rural Development, Govt. of India, November 2000, New Delhi)

(iv) **Post Retirement Benefits**

(A) Pension

- (1) Central Government employees:
 - (a) Full pension is admissible for an employee with qualifying service of not less than 33 years. the amount of pension will be 50% of the average emoluments and should not be less than 50% of the minimum of the pay scale held at the time of retirement.*
 - (b) Proportionate monthly pension is admissible for lesser qualifying service but after completing 10 years of qualifying service
 - (c) Minimum pension presently is Rs. 1275/- per mensem.
 - (d) For qualifying service less than 33 years, amount of pension is proportionate to the actual qualifying service broken into completed half year periods.
 - (e) There is an option to commute a portion of pension, not exceeding 40% of it, into a lumpsum payment with effect from 1.1.96.
 - (f) Pension is payable upto and including the date of death.

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

Delhi) Information not available with the Department and (Handbook for Retiring Officials and Pensioners, Government of India, Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners Welfare, New Delhi, 1999)

(2) Central Government employees who have been permanently absorbed in public sector undertakings/autonomous bodies.

Where the Government servants on permanent absorption in public sector undertakings/autonomous bodies continue to draw pension separately from the Government, the existing facility of receiving capitalised value equivalent to 100% commutation of pension on absorption shall stand withdrawn.* In cases where the Government servants who have drawn one time lump sum terminal benefits on absorption to PSU/autonomous Body and have now become entitled to the restoration of one-third commuted portion of pension as per Supreme Court judgment dated 15.12.1995, shall also be entitled to the payment of dearness relief on full pension from the date of restoration at par with the Central Govt. Pensioners instead on the revised restored amount of 1/3 rd commuted portion of pension. Separate orders will be issued by the Ministry of Defence in regard to Armed Forces pensioners/family pensioners. Also the retired High Court judges and other Constitutional/Statutory Authorities is governed by separate rules/orders.

**(Vide office memo No.4/42/91-P&PW(D) dated 31st March 1995) and (Vide office memo No. 4/29/99-P &PW(D) dated July 12 2000, Government of India, Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners Welfare, New Delhi)*

(B) Family Pension

(1) Central Government employees

1. Family pension of employee shall be calculated at a rate of 30% of the pay drawn at the time of retirement with the minimum of Rs. 1275/- p.m. and a maximum of Rs. 9000/- p.m.

source www.persmin.nic.in

© Ex-Gratia payment of Rs.600 p.m. with effect from November 1, 1997 to the surviving CPF beneficiaries who retired from service during the period from November 18, 1960 to December 31, 1985.** (d) The surviving CPF beneficiaries who retired from service between November 18, 1960 and December 31, 1985 are also to be allowed Dearness Relief of 5% in addition to the Ex-Gratia payment of Rs.600 p.m. with effect from November 1, 1997 as admissible to the existing Ex-Gratia beneficiaries.

*** *(Vide office memo No. 45/86/97-P&PW(A)-Part-I, dated the 27th October, 1997 and F.No. 45/86/97-P&PW(A)-Part-I dated 18-10-99, Government of India, Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners Welfare, New Delhi) ***(Memo No.45/52/97-P&PW(E)-Vol.II dated 14th January 2000 Government of India Ministry of Personnel, Public Grievances and Pensions (Department of Pension & Pensioners' Welfare)*

(2) Central Government employees who have been permanently absorbed in public sector undertakings/autonomous bodies.

In cases where there is no permanent absorption in public sector under-

takings/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 the orders where all Pension Disbursing Authorities are authorised to pay pension/family pension to existing pensioners/family pensioners at consolidated rates without any further authorisation from the concerned Accounts officer /Head of office etc.

Where a pensioner is in receipt of more than one pension, consolidation may be done separately and a ceiling of Rs. 1275/- may be applied to the total pension from all sources taken together. Family pension of employee shall be calculated at a rate of 30% of the pay drawn at the time of retirement with the minimum of Rs. 1275/- p.m. and a maximum of Rs. 9000/- p.m.

source www.persmin.nic.in

The consolidated pension/family pension as worked out shall be treated as final 'Basic Pension' with effect from 1.1.96 and shall qualify for a grant of Dearness Relief thereafter in respect of the following categories of pensioners/family pensioners.

- I. Pensioners who retired between the period from 1.1.1986 to 31.12.1995.
- II. Family pensioners, who became entitled for family pension during the period from 1.1.1986 to 31.12.1995 and were sanctioned family pension @30% of the last pay drawn by the deceased employee.
- III. These could be taken as an interim measure only so as to provide them immediate relief and shall be subject to variation.

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

(c) Gratuity :

- n Minimum 5 years qualifying service and eligibility to receive service gratuity/pension is essential to get this one-time lump sum benefit.
- n 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.
- n There is no minimum limit for the amount of gratuity.
- n Maximum retirement gratuity payable is 16 1/2 times the basic pay limited to Rs. 3.5 lakhs.

Source : (www.persmin.nic.in) of Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners Welfare, Government of India, New Delhi)

(d) Dearness Relief :

Dearness relief (DR) is paid to the Central Government pensioners/family pensioners to compensate them for the rise in cost of living. The rate is 14% w.e.f. 01.07.2004.

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 will also be entitled to the payment of DR at 14% w.e.f.01/07/2004 on full pension .

The surviving CPF beneficiaries who had retired from service between the period 18.11.1960 to 31.12.1985 and are in receipt of Ex-gratia @ Rs. 600/-p.m. with effect from 01.11.1997 (O.M. No. 45/52/97-P&PW (E) dated 16.12.1997) are entitled to DR @ 14% w.e.f. 01.07.2004.

The following categories of Contributory Provident Fund (CPF) beneficiaries who are in receipt of Ex-gratia payment (OM No. 45/52/97-P&PW(E) dated 16.12.97) will be paid DR @ 14% w.e.f. 01.07.2004.

- (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. 659/- Rs. 703/- and Rs.965/-

Source: Vide office memo No. 42/2/2004-P&PW(G), dated 24th September 2004, Government of India, Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners Welfare, New Delhi,

(e) Central Government Employees Group Insurance Scheme

A portion of monthly contributions paid while in service is credited in a Saving Fund, on which interest is given. A Government servant while entering service has to apply in Form No. 4 of the above Scheme to the Head of Office, who shall issue a sanction for the payment of subscriber's accumulation in the Savings Fund segment together with interest and arrange for its disbursement, soon after retirement.

(f) General Provident Fund and Incentives

All temporary Government servants after a continuous service of one year, all re-employed pensioners (Other than those eligible for admission to the Contributory Provident Fund) and all permanent Government servants are eligible to subscribe to the Fund. A subscriber shall subscribe monthly to the fund. Subscriptions to the Provident Fund are stopped three months prior to the date of superannuation. Rates of subscription shall not be less than 6% of subscriber's emoluments. Rate of interest on GPF accumulations with effect from 1.4.2002 is 9% compounded annually and the rate of interest will vary according to the notifications of the government. the rules provide for drawal of advances/ withdrawals from the Fund for specific purposes.

(g) Deposit Linked Insurance Revised Scheme

Under the GPF Rules, on the death of subscriber, the person entitled to receive the amount standing to the credit of the subscriber shall be paid an additional amount equal to the average balance in the account during

the 3 years immediately preceding the death of the subscriber subject to certain conditions provided in the relevant Rule. The additional amount payable under that Rule shall not exceed Rs. 60,000/-. To get this benefit, the subscriber should have put in at least 5 years service at the time of his/her death.

Source : (www.persmin.nic.in)

(v) Old Age Allowance In Punjab

Punjab Government has lowered the age of eligibility for 'old age allowance' by five years. 5% old age allowance would be given to pensioners over the age of 65 now in place of 70 years earlier. Similarly 10% old age allowance at present admissible at the age of 80 years will now be admissible on completion of the age of 75 years w.e.f. 1st January 2001. This is applicable to all pensioners, family pensioners including IAS officers of Punjab Cadre.

(Vide office memo No.3/31/2000-3 FPPC/8936 dated:22nd November 2001 Government of Punjab Department of Finance, Finance Pension Policy and Coordination Branch, Chandigarh)

(vi) TAXATION

(a) General Tax Rebate

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

This provides for rebate in Income Tax to senior citizens. The rebate is available in the case of a resident individual (s/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 2001-2002, 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) Additional tax rebate of 100% of tax on total income subject to a maximum limit of Rs. 15,000 (men and women) under section 88B
- (c) Tax rebate of 15% is given under section 88 for income between Rs.1.5 lakhs to Rs. 5 lakhs
- (e) Ceiling on savings for tax rebate is now raised from Rs. 80,000/- to Rs. 1,00,000/-
- (f) Investment of upto Rs. 2 lakhs in the Relief Bonds issued by RBI have been declared tax exempt for Senior Citizens or employees retiring under VRS.

(Source: Taxpayers Information Series-31; Taxation of Salaried Employees Pensioners and Senior Citizens, Directorate of Income Tax(RSp and PR) New Delhi, July 2001)

Provisions in Budget 2004-05

The tax rebate to senior citizens is proposed to be increased to Rs.20,000. As a result, their income up to Rs.1.53 lakh will henceforth become fully exempt from income tax. In the case of senior citizens on pension, the effective exemption limit may hereafter be actually higher and become Rs.1.83 lakh, because of standard deduction. They can get further relief

by taking advantage of the tax rebate available under Section 88. To reduce bureaucratic hassles –self-declarations filed by our senior citizens, in regard to no deduction of tax at source from interest income, income from units, and such other sources will be accepted.

Proposed Budget 2005-06

In the proposed Budget for the year 2005-2006, the Union Finance Minister declared the following for the senior citizens:

- Tax exemption level for senior citizens at Rs. 1.5 lakh
- Standard deduction to be removed.
- Tax relief for consolidated savings upto 1 lakh
- Sec 88 eliminated, Sec 80 L omitted

Deductions on following to stay:-

- Housing loan interest
- Medical insurance premium
- Specified expenditure on disabled dependent
- Expenses for medical treatment
- Interest on loans for higher studies
- A person with disability

Source: www.icicilombard.com/new_insurance.asp

(b) Medical

n 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 (Rs. 10,000 in case of others).

n Deduction in respect of medical treatment (Sec. 80DDB):

This section provides 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 (65 years of age anytime during the previous year) a fixed deduction of Rs. 60,000 will be available.

Senior Citizens suffering from any chronic disease need not pay tax, if their income is upto Rs. 2.15 lakhs.

(Taxpayers Information Series-31; Taxation of Salaried Employees Pensioners and Senior Citizens, Directorate of Income Tax (RSp and PR) New Delhi, July 2001 and Courtesy: office of the Joint Secretary (Revenue) Ministry of Finance, Government of India)

(vii) **INSURANCE SCHEMES:**

Pension Plans :

1. New Jeevan Dhara :

Pension plan for the individuals who are self-employed, as these

individuals cannot have 'Pension' benefit after they cease to earn.

Restrictions : Age range at entry : 18 to 65 years.

Minimum notional cash option Rs. 50,000/- for premiums other than single premium.

Minimum single premium - Rs. 10,000/-

Minimum Annual Premium-Rs. 2500/-

Benefits:

Reversionary bonus and final additional bonus (if any)will be added to the notional cash option

Annuity will be available with following options

- (i) Annuity for life
- (ii) Annuity for life with guaranteed period of 5,10,15 and 20 years.
- (iii) Annuity for life with return of purchase price.
- (iv) Annuity for life increasing at simple rate of 3%.
- (v) Annuity for life with a provision for 50% of the annuity payable to the spouse of the annuitant for life or death of the annuitant.

On death of the policy holder,whether the policy is in force or paid up,the premiums paid under the policy (excluding any extra premium) will be refunded to the nominee accumulated at 5% p.a. Term rider is available only on annual premiums.

All modes of payment are available under the plan. Rebate at the rate of Rs. 2.6%,1.3%,0.5% is available on yearly,Half yearly and quarterly mode of payments.

(Agent Manual-LIC of India)

(For more details, please contact the nearest LIC Branch or your LIC agent *website: www.licindia.com*)

2. Jeevan Akshay :

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.

Minimum and maximum age at entry : 40 and 79 years respectively

Minimum Purchase Price : Rs.50,000/- or such amount which may secure a minimum annuity of Rs.3,000/- per annum

(Agent Manual-LIC of India,2002)

(For more details, please contact the nearest LIC Branch or your LIC agent)

3. New Jeevan Suraksha :

Plan type :

New 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

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.

Commuted value upto 25% as allowed under the plan is free of tax.

(Agent Manual-LIC of India,2002)

(For more details, please contact the nearest LIC Branch or your LIC agent)

4. 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 :**Basic Benefit**

Contributions are eligible for tax exemption under Section 88 of IT Act.

a	Minimum age of entry	- 18 years completed
b	Maximum age of entry	- 50 years
c	Maximum age of maturity	- 60 years
d	Term allowed	- 10 years only
e	Mode of Premium	- Single Premium
f	Minimum Sum Assured	- Rs. 25,000/-
g	Maximum Sum Assured	- Rs. 10,00,000/-

No medical examination required. Only a Simple declaration of good health to be submitted.

(Agent Manual-LIC of India)

(For more details, please contact the nearest LIC Branch or your LIC agent)

- n Private companies like ICICI Prudential, Aviva, Tata AIG are offering a variety of products which provide pensions in later life.

Medical**Medical Insurance Scheme :**

The Medical Insurance Scheme known as Mediclaim is available to persons between the age of 5 years and 80 years. 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 cover provides for reimbursement of medical expenses incurred by an individual towards hospitalisation/domiciliary hospitalisation for any illness, injury or disease contracted or sustained during the period of insurance.

(For more details, please contact the nearest New India Assurance Company Ltd. Branch or your agent) [website: www.niacl.com](http://www.niacl.com)

Group Medical Insurance Scheme :

The Group Medi-claim policy is available to any group/ association/ institution/ corporate body of more than 100 persons provided it has a central administration point. The policy covers reimbursement of

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

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

Jan Arogya Bima Policy:

The Scheme is primarily meant for the larger segment of the population who cannot afford the high cost of medical treatment. The Sum Insured per insured person is restricted to Rs5000/-. The cover provides for reimbursement of medical expenses incurred by an individual towards hospitalisation/domiciliary hospitalisation for any illness, injury or disease contracted or sustained during the period of insurance.

Age limit –5 years- 70 years.

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

Overseas Travel Insurance

ICICI Lombard General Insurance has introduced an overseas travel cover for senior citizens between the age of 71 and 85 years under the Globetrotter Overseas Travel Insurance Umbrella. This scheme covers medical assistance arising out of illness or accident, including any etc. additional costs of medically necessary and prescribed transportation to India.

(Source: www.business-standard.com/today dated 20.11.2003)

(viii) Banking

- n Indusind Bank Ltd. has launched a Senior Citizens Scheme - an investment option that gives you high returns with the assured security. It offers
 - n 0.75 % p.a. extra interest rate than the prevailing interest rates for period of 1 year & above.
 - n Free ATM Card (first card): It enables 24 hours access to your savings enabling cash withdrawal upto Rs. 20,000/- daily.
 - n Demand Drafts and Pay Orders in your personal account (not exceeding Rs. 10,000/- per DD/PO) free of cost, upto a maximum of 12 Demand Drafts/Pay Orders a year.
 - n Immediate credit on outstation instruments upto Rs. 50,000/-
 - n Waiver on all charges pertaining to loans, processing and administration charges
 - n **Telebanking** Just dial 3805005 for information about your bank accounts
 - n **Internet Banking** for easy Access of your entire bank accounts.

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

SURAKSHA is a novel scheme by Federal bank for senior citizens.

“SURAKSHA” is a term deposit scheme drawing its inspiration from its commitment to senior citizens.

The features of suraksha are:-

- n All resident indian individuals aged 60 years and above are eligible.
- n 0.5 % interest above the normal rates on all term deposits of one year and above.
- n The accounts opened afresh as well as renewed with effect from 01/05/2001 will qualify for the scheme.
- n Special privileges of issuing two demand drafts with upper limit of Rs.5000/- and collection of two instruments with an upper limit of Rs.2000/- absolutely free for senior citizens maintaining an aggregate deposit of Rs.25,000/- and above.
- n Simplified nomination facility.
- n Opening of joint accounts permitted.

RBI has permitted higher rates of interest on fixed deposits schemes of senior citizens. Accordingly, w.e.f. 15.05.01 the Bank has permitted 0.5% higher rate of interest for senior citizens on term deposits. Interest rates of Sate Bank of India for senor citizens' deposits w.e.f. 1st January 2004 are as follows:

Duration	Revised w.e.f. 1st January 2004
1 year to less than 2 years	5.50
2 years to less than 3 years	5.50
3 years and above	5.75

http://www.statebankofindia.com/personalbanking/pm_int.asp

(ix) Employee's State Insurance Act 1948

This is a health insurance which was amended in 1966.It provides for medical care and income security benefits in respect of health related contingencies such as sickness,materniy,occupational injuries on a contributory basis.It is administered by Employee's State Insurance Corporation(ESIC). It is a social insurance scheme in which the benefits are related to contributions made by the employees,employers and the state.

Contributions are paid weekly to ESIC. Penal provisions exist in case of any defaulters.

(Source: Bali , Arun P. Care of the Elderly in India,Changing ConfigurationsIndian Institute of Advanced Study Rashtrapati Niwas,Shimla 2001)

(x) Deposit Scheme for Retired Govt./Public Sector Company Employees:

‘This is a scheme providing regular income, exclusively meant for retired government and PSU employees. It offers interest @ 10% per annum. This interest is totally tax-free for investors. The account can be closed after 3 years. Only one account can be opened in one name or jointly

with spouse. Account is to be opened within 3 months of receiving retirement benefits. Scheme is operated through branches of State Bank India and its subsidiaries and selected branches of nationalised banks. Minimum investment is Rs. 1000/-. Maximum not exceeding the total retirement benefits. Entire balance can be withdrawn after the expiry of 3 years from the date of deposit. Premature encashment can be made after one year from the date of deposit @ 4% interest payable on the amount withdrawn from the date of deposit to the date of withdrawal.

(Taxpayers Information Series-31; Taxation of Salaried Employees Pensioners and Senior Citizens, Directorate of Income Tax (RSp and PR) New Delhi, July 2001)

(xi) Property Tax In Delhi

Rebate for senior citizens, women owned properties, physically challenged persons and ex-servicemen: A rebate of 30% of the tax due on the covered space of such 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 sixty-five years or more in age or by a woman irrespective of her age, ex-servicemen or a physically challenged person as defined in the bye-laws, irrespective of age, or jointly owned by any of these categories. Such rebate shall not be available for more than one residential building within the jurisdiction of National Capital Territory of Delhi.

(Source: www.mcdonline.gov.in)

(B) HEALTH SECURITY:

(a) Health services to Central government employees

Some private hospitals and diagnostic centres have been recognised for treatment of Central Government Health Scheme (CGHS) beneficiaries under the CGHS Delhi with fixation of package/ceiling rates

- a) This includes all charges pertaining to a particular treatment/procedure including following charges: admission, accommodation, ICU/ICCU, monitoring, operation, anaesthesia, operation theatre, procedural / surgeon's fee, cost of disposable, surgical, cost of medicine used during hospitalization related routine investigations, physiotherapy etc.
- b) It does not include diet, telephone charges and cost of cosmetics, toiletry, tonics and medicines advertised in mass media. List of hospitals/diagnostic centres for different specialities as per the list attached as Annexure 1.

(Source: Ministry OM No.Rec-24/2001/JD(M)/CGHS/Delhi/CGHS(P) dated 7th September 2001, 6th May 2002, 14th May 2002, 15th March 2002, 2nd August 2002 & 26th August 2002 & Ministry OM No.Rec-24/2001-2002/JD(M)/CGHS/DELHI/CGHS(P) dated 10th January 2003)

Recognition of Regional Cancer Centers by CGHS: 19 Regional Cancer Centers have been recognised by the Ministry under the National Cancer Control Programme. These are recognised by Referral Hospitals for CGHS beneficiaries (Details given in Annexure 2)

Source: G.I., M.H. & F.W., F.No. T-20015/1/2003-R, dated 6.1.2003.

Medical Allowance for CGHS Beneficiaries:

A medical allowance @ Rs.100/-p.m. shall be granted to such Central Civilian Government pensioners, if their places of residence are not served by CGHS or any corresponding Health Schemes administered by other Ministries/Departments, as the case may be, even though the places residence may fall within the limits of a CGHS covered city, subject to their certifying their residential detail. Format in Annexure 3

Other requirements would be a) A certificate from the medical authorities of CGHS or from authorities of corresponding Health Schemes of the concerned Ministries/Departments, as the case may be, to this effect. b) All the pension disbursing authorities to obtain the above certificates from such pensioners. An entry to this effect should be made in both halves of their PPOs.

Source: Office Memorandum No.38/99/99-P&PW(C) Dated the 17th April, 2000, Government of India, Ministry of Personnel, Public Grievances & Pensions, (Department of Pension & Pensioners' Welfare), 3rd Floor, Lok Nayak Bhavan, Khan Market, New Delhi-110003.

(b) Health Care Services in Various States

Ministry of Health (on request from the Ministry of Social Justice and Empowerment) has issued instructions to all state governments to provide for separate queues for older persons in hospitals for registration and clinical examination.

(Annual Report 2000-2001, Ministry of Social Justice and Empowerment, Government of India)

Special Health Care facilities provided in various states

Rajasthan

S.P. Medical College runs a Geriatric clinic once a week.

Banglore

M.S Ramaiah Medical college run Geriatric Clinic services once a week.

Kolkatta

Calcutta medical college has a Geriatric Out Patient's Department.

Cochin

Amrita Institute of Medical Sciences conducts Geriatric out patients and a Geriatric ward.

Delhi

All India Institute of Medical Sciences (AIIMS) conducts a Geriatric Clinic on every Thursday at 2.00 pm in the Medicine OPD (2nd Floor, Room No. 27)

Sunday Clinics at various Hospitals of Delhi exist to enable senior citizens to get medical Care easily. The aim is to provide OPD services/facilities on Sundays in the hospitals under Delhi Government so that the older patients' caregivers can also accompany them without having to take leave from their workplace.

The following Hospitals have Sunday Clinics (9.00 am to 1.00 pm)

1. Lal Bahadur Shastri Hospital, Khichiripur
2. Rao Tulla Ram Hospital, Jafarpur
3. Jag Jivan Ram Hospital, Jahangirpuri
4. Dr. N C Joshi Hospital, Karol Bagh
5. Lok Nayak Jai Prakash Narain Hospital, Jawahar Lal Nehru Marg
6. Deen Dayal Upadhyay Hospital, Hari Nagar
7. Guru Teg Bahadur Hospital, Sahadra
8. Sanjay Gandhi Memorial Hospital, Mangolpuri
9. Aruna Asaf Ali Hospital, Rajpur Road
10. Maulana Azad Medical College, Bahadur Shah Zafar Marg
11. Ram Manohar Lohia Hospital, Kharak Singh Marg

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

Source : Directorate of Health, Government of N.C.T of Delhi

Goa

Directorate of Health Services has reserved certain percentage of beds for the senior citizens in government hospitals.

Institute of Public Assistance (Providoria) provides by distribution of free medicines and spectacles to the destitute senior citizens as per rules.

Gujarat

Free IOL (Intra Ocular Lens) is given to elderly (60 yrs. and above) for cataract surgery. Provision for separate queues for older persons in hospitals.

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

Rajasthan

All the elderly above the age of 70 years are entitled of free treatment, medicines and investigation in all government hospitals.

Jaipur

Special medical wards for the treatment of the seasonal ailments in primary health centres for senior citizens above 60 year of age, living in rural areas of the district.

Free food is provided to the patients in these wards with the cooperation of voluntary organisations.

(source: rajasthan.nic.in)

Jodhpur

Dr. S.N Medical college runs geriatric clinic once a week.

Kerala

Government Hospital, Trivandrum has a geriatric ward with 12 beds

(male -8, female - 4) .Free treatment is provided to old people whose income is below Rs. 300/- per month.

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

District Blindness Society under the chairmanship of Collector and with the support of Health Services Department have a detection of cataract and further action for older persons.

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

Madhya Pradesh

The mayor of indore has announced that in case of serious ailment the senior citizens in the city would be entitled to following benefits:expenditure of 30 days before hospitalization + expenditure during hospitalization + 45 days after hospitalization or Rs. 20,000/- which-ever is lesser.

(Website: madhyapradesh.nic.in)

Maharashtra

1. Under District Blindness Control Scheme the state pays Rs. 600/- per IOL (Intra Ocular Lens) operation.
2. There are separate queues for Older Persons.
3. KEM Hospital has provision of separate beds for Older Persons. Conducts Geriatric clinic once a week for senior citizens.

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

Manipal

Kasturba Medical College and Hospital has geriatric clinic services available.

Tamil Nadu

1. Geriatric wards and OPD in Government Medical college and Hospital in Chennai.
2. Geriatric OPD in Government General Hospital in Madurai.
3. Geriatric Care Clinic/Hospital run by Lions Club, Coimbatore.
4. CMC vellore has geriatric clinic services available.

Other privileges:

1. Health Card to be issued to the senior citizen which could be used in any government hospital in the state.
2. A separate OPD, which provides comprehensive care for senior citizens free of cost.
3. All investigations are done free of cost
4. All health services are free of cost for the card holders.
5. Drugs are issued free of cost.
6. Government also plans to provide Mobile Medicare Services.

7. Free ophthalmic services through District Blindness Control Society.
8. Rehabilitation and physiotherapy is provided to all the elderly people.
9. Surgical procedures are carried out by the corresponding geriatric surgical unit; and with the help of NGO's, destitute, elderly, after medical management are rehabilitated in old age homes.

(Regional office of HelpAge India and Letter no. 18548/E.1/2002, Health, Dated: 12.04.2002, Government of Tamilnadu, Health and Family welfare Department)

Uttar Pradesh

The state pays Rs. 600/- per IOL operation under DBCS. KGMC, Lucknow, runs a Geriatric- OPD once in a week in the afternoon.

The Institute of Medical Sciences, Banaras Hindu University has geriatric clinic services available.

Universal Health Insurance Scheme

The community-based Universal Health Insurance Scheme was announced in the Union Budget 2003-04. The New India Assurance Company Ltd is implementing this scheme. The scheme offers health protection and easy access to good health services to the disadvantaged sections. Under this scheme, a premium of Re 1 per day for an individual, Rs 1.50 per day for a family of five (including the first 3 children) and Rs 2 per day for a family of seven (including the first 3 children and dependent parents) will entitle eligibility to get reimbursement of medical expenses up to Rs 30,000 towards hospitalisation, a cover for death due to accident up to Rs 25,000 and compensation due to loss of earning at the rate of Rs 50 per day up to a maximum of 15 days after a waiting period of 3 days. For below poverty line (BPL) families, the government will contribute Rs 100 per year towards their annual premium.

<http://www.niacl.com/news-unihealth.html>

5. CONCESSIONS IN TRAVEL:

By Road :

1. Delhi :

DTC gives concessional rate passes to senior citizens over the age of 65 years. To avail this concession, a certificate of age, a photograph and proof of residence is required. The rates are as follows:

Destination Pass Rs. 50

All Route Pass Rs. 125

General all Route Pass Rs. 150

In every DTC bus two seats are reserved for senior citizens.

(Source: www.delhigovt.nic.in)

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/-.

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

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 only one of the compartments.

4. Chandigarh :

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

5. Goa

Kadamba transport corporation (K.T.C.) provides 5% reservation of seats in bus for senior citizens.

6. Punjab :

Elderly women above 60 years enjoy free travel in Punjab

7. Kerala :

Free passes are provided to old people who are freedom fighters to travel in fast and express buses. Reservation of two seats in the buses for senior citizens.

By Train :

Indian Railways provide **30% concession** in all classes and trains including Rajadhani/Shatabdi trains for male/ female senior citizens who have attained 65 and 60 years of age respectively.

No certificate is required at the time of purchasing ticket. However ,a documentary proof showing the age/ date of birth issued by some competent authority must be carried.

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

IRCA Coaching Tariff No. 24, Part I (Vol.II) regarding concession to Senior Citizens]

Charging of Senior Citizen travelling on concession

The senior citizens travelling on concession, who do not produce age proof during journey, only the difference of concessional fare paid and non-concessional fare is to be payable shall be charged. Penalty will not be charged in such cases.

(Source : Order No. 360-p/Sr. Citizen/2001. Ministry of Railways)

Provision for other categories

	<u>Concession</u>	
	<u>I Class</u>	<u>II/Sleeper Class</u>
1. For Cancer, T.B./Lupas Valgaris, 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. (IRCA Coaching Tariff No. 24 (25) Part - I (Vol. II), Ministry of Railway)	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 required. Senior Citizens would only be required to stay at a destination for a period of 2 nights only.

(Source: Letter of Indian Airlines to HelpAge India: Ref. No. HCD/8-R/269/513)

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.

(For more details contact Sahara India Airlines)

3. Jet Airways :

Senior Citizens 65 years and above are entitled for concession on basic adult fare in Economy Class on all sectors operated by Jet Airways. To avail of this concession a Senior Citizen has to fill the "Concession Form" and submit it along with a photograph and proof of age.

Jet Airways also offers Senior Citizens identity cards, which can be used to avail Senior Citizens concession for future travel on Jet Airways flights. These identity cards are issued only at Jet Airways Airport and Ticketing offices. You will need to submit the form (same as above) duly filled along with two photographs and proof of date of birth. Applicable documentation fee will be charged towards issuance of this card. *(For more details contact Jet Airways)*

<http://www.jetairways.com/offersandpromotions/concessionalfares.asp>

6. SPECIAL COUNTERS

Railway Ticket Booking :

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

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

n **Income Tax Return :**

s Separate counters are marked for Senior Citizens at the time of filing the income tax return.

s On the spot assessment.

s Person must 65 years or above as on 31st March of the assessment year, must be a pensioner and should come personally.

(Directorate of Income Tax, Government of India)

n **Other facilities :**

Priority is given to senior citizens while paying the electricity/telephone bills in Punjab and Chandigarh.

In Delhi a separate counter has been opened to facilitate the senior citizens for submission of property tax bills.

(Vide circular No. A&C(PC)/SAU/PA(R)/IV-38/99-518 dated 24-6-99, Municipal Corporation of Delhi, Assessment & Collection Department, Special Assessment Unit)

7. OLD AGE HOMES

There are 1018 Old Age Homes in India today. Detailed information of 739 homes is available. Out of these, 427 homes are free of cost while 153 old age homes are on pay & stay basis, 146 homes have both free as well as pay & stay facilities and 292 homes have no detailed information. A total of 371 old age homes all over the country are available for the sick and 118 homes are exclusively for women. Kerala has 186 old age homes which is maximum in any state.

source : Information available with HelpAge India

Old Age Homes in Haryana

According to an order issued by the Chief Administrator, Haryana Urban Development Authority, it has been decided to construct 1 Old Age Home in each urban estate upon land measuring 1 acre from its own resources. This building will be given to some reputed organisation to run the Home on a very nominal lease of Rs. 100 per year. In bigger towns like Gurgaon, Faridabad, Panchkula, etc. additional size measuring 1000-2000 sq. mt. will be made available to social and charitable institutions for this purpose on subsidized rates.

Source: Order No. A-I(P)2002/5324-27 dated 20.03.02. Quoted in Newsletter of Respect Age International Vol. II Issue I, September 2003, Agra.

Electricity At Concessional Rates:

Rajasthan government is providing electricity to old age homes in the state at domestic rates rather than commercial rates.

Source: Budget Speech of Finance Minister of Rajasthan quoted on the official website of the state

8. MISCELLANEOUS

(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 name. The telephones thus provided shall be transferable only in the name of spouse, if alive after death of the subscriber as a general category telephone and subsequent transfers shall be governed by prevailing telephone transfer rules.

(Vide office circular of Government of India, Ministry of Communications, Dept. of Telecommunications, New Delhi, No. 11/99 & 1-12/99 PHA dated 05.10.1999)

Concession to Senior Citizens by MTNL

25% concession on installation charges (Rs. 500)

25% concession on the rental of Rs. 250/-. This is applicable for Plan 250.

This concession is available to senior citizens more than 65 years of age.

Senior citizens should submit an affidavit on a plain paper.

Source: Letter No. Coml./CP-II(HQ)/Tariff for Sr.Citizen/2003/ dated 3.9.2004 of SDE (CP II) HQ MTNL, New Delhi.

(ii) **Citizen Services by Ministry of Personnel, Public Grievances & Pensions**

The Public Grievance Redress And Monitoring System(PGRAMS),Is an online computerized system over NICNET which has been developed with an objective of speedy redress and effective monitoring. All grievance petitions received from pensioners and family pensioners are registered on the computer and a computer generated letter indicating the grievance are forwarded to the nodal grievance officer of the concerned Ministry/ Department. An automatic reminder generation system also exists so that the representations are attended to and monitored upto the level of final action. Receipts of replies are taken on record and status of pendency updated and regularly monitored.

A list of public grievance officers of Ministries/Departments with their contact numbers, etc., is included as well as details of information and Facilitation Counters (IFCs) in Government of India.

In case any grievance in pension matters is to be taken up with the Head Office, the pension sanctioning authority or the pension disbursing authority, for prompt attention, all correspondence should contain the following essential details, so that past records can be easily linked,

- a. Name
- b. Full address
- c. Office from which retired (name of the office may be indicated in full)
- d. Post held at the time of retirement (and scale of pay)
- e. If pension has been sanctioned, quantum may be specified.
 - i. The particulars of Accounts Officer which issued the PPO
 - ii. The Particulars of Pension Disbursing Authority, and
 - iii. PPO number / or a photocopy of the PPO

If considered necessary, one may also approach the Department of Pension and Pensioners' Welfare, Lok Nayak Bhawan (3rd Floor), Khan Market, New Delhi - 110 003, which is the nodal Department for looking into the grievances and problems of pensioners or secretary (PG), Directorate of Public Grievances, Cabinet Secretariat, Sardar Patel Bhawan, Parliament Street, New Delhi - 110 001.

(source:www.persmin.nic.in/)

(iii) **Provision by the Himachal Pradesh Government(District Solan Pensioner's Helpline)**

The Government of Himachal Pradesh has initiated a pensioner's helpline for its senior citizens where the details of pension are available on internet. Pensioner/s have to give their PPO Number(numeric) and the name to get the month wise pension details (from October 2001 onwards).

In case of any doubt feel free to write to District Treasury Officer,Solan Pin Code-173212, Himachal Pradesh.

(Source: <http://himachal.nic.in/pensionkhoj.asp>)

(iv) Helpline :

HelpAge India started a helpline for elders in Chennai city, with the association of Chennai Police. This helpline is operating from the office of the City Police Commissioner. A councillor and a social worker is available at the no.1253 to provide necessary counselling and help to the elders. HelpAge India has tied up with old age homes in the city to admit destitute elderly spotted in streets.

Agewell Foundation : Helpline has been set up in Delhi. The volunteers are constantly available to attend to matters of medical or emotional nature, as well as legal and financial advice. Help line numbers are: 2983 6484, 2983 0484.

Dignity Helpline : It started as a telephonic extension to the Dignity Companionship Service. It is today dedicated exclusively for the help and rescue of older persons. Distress calls from elders seeking assistance are handled by a qualified social worker. Telephone numbers are: Mumbai 022-23898078, Chennai 044- 26473165, Kolkata 033-24741314

Heritage Helpline: Heritage Trust is running a helpline service in Hyderabad. Elders can access the helpline through the number 23390000 daily from 8am to 8pm, except on Sundays and national holidays. Trained volunteers will provide counselling, health assistance and referral services through the helpline.

Nightingale Helpline : The Nightingales Medical Trust, Bangalore runs a 24-hour, toll-free Elder's helpline (no.1090) that counsels elders, reconciles family disputes, provides information and renders advocacy services.

EdAge Helpline : Available on the website edage.org/helpline.htm provide advice on social, health, legal, education, employment, training and meaningful utilisation of leisure time; to senior citizens.

ARDSI Helpline : The Alzheimer's and Related Disorders Society of India (ARDSI), Delhi Chapter, is running a helpline to provide information on all aspect of dementia, recent research in treatment and care giving, support groups and other services and helping individuals and care givers. The numbers are 91-11-26435922, 91-11-26423300.

(v) Expeditious disposal of Court Cases :

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

[Annual Report 2000-2001, Ministry of Social Justice & Empowerment Government of India,]

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.

(vi) Special Scheme for Sanskrit Pandits above the age of 55 years:-

The ones who have earned their livelihood by teaching Sanskrit & presently doesn't have any other income source are given financial assistance to the extent of Rs. 10,000/- .

(Regional office of HelpAge India, North, 2002)

(vii) Mobile Medicare Unit Programme :

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

Presently HelpAge India has a fleet of 51 directly controlled MMUs. These are at :

HelpAge India

Mobile Medicare Unit Programme

NORTH ZONE : Delhi-I, Delhi-II, Faridabad, Ghaziabad, Jaipur, Udaipur, Bikaner, Kota, Chandigarh, Amritsar, Batala, Jalandhar, Moga, Nakodar, Jagadhri, Jammu.

CENTRAL ZONE : Lucknow, Kanpur, Varanasi, Mathura, Bhopal, Indore

WEST ZONE : Mumbai-I, Mumbai-II, Pune, Nasik, Nagpur, Ambedabad, Bhuj-I, Jamnagar, Nadiad, Rajkot, Surat, Vadodara, Goa.

SOUTH ZONE : Chennai-I, Chennai-II, Coimbatore, Bangalore, Hyderabad-I, Hyderabad-II, Rajam, Patancheru,

EAST ZONE : Kolkata-I, Kolkata-II, Bhubaneswar, Puri, Rourkela, Patna, Ranchi, Guwahati

(For more details please contact HelpAge India MMU Division)

(viii) Recreation centers for Senior Citizens of Delhi:

A Plan Scheme called "Recreation Centres for Senior Citizens in all Assembly Constituencies of Delhi" was introduced by the Department Of Social Welfare in 1994-95 . These centres have been proposed to provide facilities for relaxation, recreation and avenues of social and cultural activities for leisure time. Each recreation center will have the facilities of television, radio, library equipped with reading material, books and newspaper, discourse on religious/social matters, indoor games, contributory picnics, outings etc. Current status of the centres is given in annexure 4. Any senior citizen who is interested in availing the facilities of recreation center can contact local MLA for details.

Source : official website of Delhi Government

(ix) Magazines for the Elderly :

There are three magazines specifically for elderly. Dignity Dialogue brought out by Dignity Foundation, Senior Heritage Selections by Heritage Medical Centre and Homeopathy for All has one article devoted to specifically to geriatric medicine. All the three selections are a refreshing social contribution and restore some balance to the otherwise distorted view society tends to have of old age. The publications deal with a wide spectrum of

issues, starting from the indignity of elder abuse to alternative medicine, to some philosophy and some inspirational material. Moreover, they provide a forum for the elderly to express their opinions and creativity. The addresses are :

- | | |
|--|---|
| <p>1. Dignity Dialogue
Dignity Foundation
BMC School Building
Topiwala Lane
Off Lamington Road
Grant Road(E)
Mumbai - 400 007, Maharashtra</p> | <p>2. Senior Heritage Selections
Heritage Medical Centre
7-1-59/4 & 8, Ameerpet
Hyderabad - 500 016
Andhra Pradesh.</p> |
| <p>3. Homeopathy for All
Homeopathic and Alternative Medicine Monthly
D-56, Sector -55 , Noida,U.P.
Phone: (0)118-4583702</p> | |

X) Delhi Police and Senior Citizens

Delhi Police introduced some special schemes for the safety of senior citizens according to which the beat officers in the area have been directed to make a list of senior citizens and help ensure a secure environment for them. Under the plan the local SHO will visit them every first Saturday of the month and the beat constable will visit once a week on Sunday.

Helpline Numbers of the Senior Citizens Cell Delhi Police are: 1019 & 1291. This Cell is under the charge of Addl. Commissioner of Police (Crime), Delhi Police HQ, Indraprastha Estate, New Delhi – 110002.

Information related to crime, grievance or harassment of any sort and activities which are unfair can be sent to Commissioner of Police, Post Box No. 171, GPO, New Delhi.

ANNEXURE 1

1. Mata Channa Devi Hospital C-1, Janak Puri, New Delhi Ph. No.: 25610009, 25554702, 25554487, 25610008 (Fax) (General purpose, Specialized Purpose & Dialysis, Non Invasive Cardiac Procedure, Diagnostic, except Cardiac Surgery)
2. Maharaja Agarsain Hospital Road No-35, West Punjabi Bagh, New Delhi-26 Ph. No.: 25106645-54 (General & Specialized Purpose, Dialysis, Laparoscopic surgeries, Non Invasive Cardiac Procedure etc, Diagnostic (Except Cardiac Surgery))
3. Rajiv Gandhi Cancer & Research Centre, Sector-5, Rohini, Delhi Ph. No.: 27051011, 27051030 (Cancer Diagnosis, Cancer Chemotherapy and Radiotherapy)
4. Tirath Ram Shah Hospital Near Tis Hazari, Bottary Lane, Delhi Ph. No.: 23972087, 23972487, 23972425, 23970899, 23953952 (Fax) (General Purpose & Diagnostic)
5. Sant Parmanand Hospital 18, Sham Nath Marg, Delhi Ph. No.: 23981260, 23974706 (Fax) (General & Specialized Purpose, Diagnostic except Cardiac Surgery)
6. Jeevan Mala Hospital 67/1, New Rohtak Road, New Delhi-5 Ph. No.: 23511474, 23523275, 27770347, 27772645, 27774285, 91113555444 (F) (General & Specialized Purpose, Diagnostic, except Cardiac Surgery)
7. Mohan Eye Institute, 11-B, Ganga Ram Hospital Marg, New Delhi Ph. No.: 25787655, 25852048, 25781357, 25728969, 25813676 (Fax) (Specialized Purpose- Ophthalmology)
8. Kesar Hospital, AH-11, Shalimar Bagh, Delhi Ph. No.: 27478822, 27478823, 27472002 (Specialized Purpose minimum invasive surgeries (laparoscopic))
9. Indian Spinal Injury Centre, 50-C, Vasant Kunj, New Delhi Ph. No.: 26898446, 26898810 (Fax) (Specialized & Diagnostic (Spinal injuries, Diseases related to spines and Physiotherapy))
10. Pushpawati Singhania Research Institute, Press Enclave Marg, Sheikh Sarai, New Delhi-17 Ph. No.: 26440383, 26239322, 26288378, 26480548 (Fax) (Specialized Purpose for Liver, Renal & Digestive diseases)
11. R.G. Stone Urological Research Institute, F-7, East of Kailash, New Delhi Ph. No.: 26230642, 26230643, 26470844, 26218743 (Fax) (Lithotripsy)
12. Malhotra Heart Institute & Medical Research Centre 14, Ring Road, Lajpat Nagar-IV, New Delhi Ph. No.: 26442278, 26442390, 26461157, 26481356 (Fax), 26442277 (Emerg.) (Specialized Purpose-Cardiology, Cardiac & Vascular Surgery & related Diagnostic)
13. North Point Hospital (P) Ltd S-357, Panchsheel Park, New Delhi Ph. No.: 26018515, 26011266 (Lithotripsy)
14. Sri Ram Singh Hospital & Heart Institute, B-25-26-26A, East Krishna Nagar, Delhi Ph. No.: 22006471 (General Purpose only)
15. Kalyani Hospital (P) Ltd, 354/2, Mehrauli Road, Gurgaon Ph. No.: 95124-2303101-3 (General Purpose & Diagnostic)
16. Dr. Taneja Hospital & Heart Centre, 113-A, New Colony, Gurgaon Ph. No.: 95124-2326726, 95124-2327048 (General Purpose & Diagnostic)
17. Narendra Mohan Hospital, Mohan Nagar, Ghaziabad Ph. No.: 95120-2732522, 95120-2732523 (General/ Specialized Purpose including Non Invasive Cardiac Procedure Cardiac Surgery & Diagnostic)
18. Santosh Medical & Dental College Hospital, 1, Ambedkar Road, Ghaziabad Ph. No.: 95120-2791735 (General Purpose & Diagnostic)

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19. Yashoda Hospital & Research Center, III-M, Nehru Nagar, Ghaziabad Ph. No.: 95120-2752238, 95120-2750001-4, 95120-2752168 (Fax) (General Purpose & Diagnostic & non invasive cardiology ECHO Color Doppler TMT Ct scan)
 20. Metro Hospital & Heart Institute, X-1, Sector-12, C-94, Sector-11, Noida Ph. No.: 95120-2533491, 95120-2519489, 95120-2533487 (Fax) (General & Specialized Purpose - Cardiology, Cardiac Surgery and Diagnostic Procedures)
 21. Kailash Hospital & Research Centre, H-33, Sector-27, Noida Ph. No.: 95120-2444444, 95120-2440444, 95120-2535455, 95120-2552323 (F) (General Purpose & Diagnostic, Non Invasive Cardiac Procedure)
 22. NOIDA Medicare Centre, 16-C, Block-E, Sector-30, Noida Ph. No.: 95120-2453801-08, 95120-2456586 (Fax) (General/ Specialized Purpose & Diagnostic, Non Invasive Cardiac Procedure)
 23. Satya Medical Centre, A-98/A, Sector-34, Noida Ph. No.: 95120-2507020, 95120-2507021, 95120-2507121 (General Purpose Only)
 24. Sir Ganga Ram Hospital, Sir Ganga Ram Hospital Marg, New Delhi-60 Ph. No.: 25721800, 25781837, 25781821, Fax: 25751002 (Cardiology, Cardiac surgery and Diagnostic procedures, Renal procedure, Renal Transplantation, Gastroenterology Procedures, Liver Transplantation and Genetic Lab proceodures)
 25. Sunder Lal Jain Hospital, Ashok Vihar Phase-III, New Delhi Ph. No.: 27223202, 27221124, 27413194, 27413186 (General, Specialized Purpose (except Cardiac surgery) and Diagnostic Procedures)
 26. Saroj Hospital, Madhuban Chowk, Rohini, Delhi-85. Ph. No.: 27557201-06, 27557207 (General Purpose, Diagnostic and No Invasive Cardiac procedure)
 27. The Heart Center, 2, Ring Road, Lajpat Nagar-IV, New Delhi-24. Ph. No.: 23252598, 23260278 (Non-Invasive Cardiac Procedures)
 28. U.P. Stone and urology Center, II-A/40, Nehru Nagar, Ghaziabad-201001 Ph. No.: 95120-2792851-53 (Lithotripsy)
 29. Center for Sight, A-23, Green Park, Aurobindo Marg, New Delhi-16 Ph. No.: 26513723, 26513724, 26861859 (Ophthalmology)
 30. Dharamshila Cancer Hospital & Research Center, Dharamshila Marg, Vasundhara Enclave, Delhi. Ph. No.: 2617771-75 (Cencer Diagnosis, Chemotherapy, Radiation, Palliative Care, Rehabilitation and General Diagnosis Purpose)
 31. Batra Hospital & Medical Research Center, 1, Tuglakabad Institutional Area, New Delhi-62 Ph. No.: 26083747, 26083505, 26087486 Kumar 9811069057 (Cardiac Procedures like CAG, CABG, PTCA, EP Study, Cardio Vascular Procedures, MRI, CT, Imaging, Chemotherapy and Cancer Radiation Therapy)
 32. Indraprastha Apollo Hospitals, Sarita Vihar, Delhi-Mathura Road, New Delhi-44. Ph. No.: 26925858, 26925801 Fax: 26823629, 26825602, 26825603, 26925904 (All Radiological Investigations & Nuclear medicines, Laproscopic surgery, Dialysis, Urology, Organ Transplant (Renal, Liver) Lithotripsy, Joint Replacement, Radiation Therapy, Cardiology, Cardiac Surgery, Cardio Thoracic, Vascular Surgery)
 33. Escorts Heart Institute & Research Centre, Okhla road, New Delhi-25 (Cardio Vascular Surgery, Invasive and Non-invasive Cardiology and Pediatric Cardiology)
 34. National CT Scan & Diagnostic Centre 17, NWA, Club Road, Punjabi Bagh, New Delhi Ph. No.: 25110332, 25168877 (Conventional Radiology, CT & Lab)
 35. Saral Advanced Diagnostic (P) Ltd, E-1073, Saraswati Vihar, Pitam Pura & 2, Shakti

- Vihar, Pitam Pura, Delhi Ph. No.: 27012327, 27012328, 27013020, 27014594 (Conventional Radiology, USG, CT, MRI & Lab)
36. Janta X-Ray Clinic, 4B/5, Tilak Nagar, New Delhi. Ph. No.: 25415644, 25423105, 25937788 (Conventional Radiology, CT, MRI, Mammography, USG & Colour Doppler & Lab)
 37. City X-Ray & Scan Centre 4B/7, Tilak Nagar, New Delhi Ph. No.: 25413334, 25413335, 25419090 (Conventional Radiology, CT, Mammography, USG & Colour Doppler & Lab)
 38. New Delhi Scan Institute (Sir Ganga Ram Hospital) Rajinder Nagar, New Delhi Ph. No.: 25752985, 25813336, 25813377 (CT)
 39. North MR Scan Research Institute, (Sir Ganga Ram Hospital) Rajendra Nagar, New Delhi Ph. No.: 25752985, 25813366, 25813377 (MRI)
 40. Mahajan Nuclear Medicine & Bone Densitometry Center (Sir Ganga Ram Hospital) Rajendera Nagar, New Delhi Ph. No.: 25851671, 25851696, 25851647, 25781837 (Nuclear medicine & Bone Densitometry)
 41. C D Diagnostic, (Sunder Lal Jain Hospital) Ashok Vihar, Phase-III, Delhi Ph. No.: 27221124, 27223202 (CT)
 42. Metro Health Care Centre (Tirath Ram Shah Hospital) Near Tis Hazari, Battery Lan, New Delhi Ph. No.: 23953329, 25746969, 25733777 (CT)
 43. Sidhartha Diagnostic Centre, Sidharth Cat Scan Specilty, 2169, Shadi Kham Pur, Main Patel Road, West Patel Nagar, New Delhi. Ph. No.: 25703093 (USG, CT & Lab)
 44. Shalimar Diagnostic Centre AD-130A, Shalimar Bagh, Delhi Ph. No.: 27481967, 27480015 (Conventional Radiology & Lab)
 45. Dr. S. S. Doda Ultra Sound Centre 23-B, Pusa Road, New Delhi Ph. No.: 25754497, 25755597 (Conventional Radiology, USG & Mammography)
 46. GMR Institute of Imaging & Research Centre, 35-B, Pusa Road, New Delhi Ph. No.: 25730303, 25740303 (CT & MRI)
 47. North Delhi Path clinic, Kamla Nagar, 56-A, Kamla Nagar, Delhi Ph. No.: 23982398, 23984398, 23972809, 22945249 (Fax) (Lab)
 48. Dr Lal Path Lab (P) Ltd Esky Home, 54, Hanuman Road, New Delhi Ph. No.: 23746426, 23347116, 23348204, 26934048, 23341638 (Fax) (Lab)
 49. Diwan Chand Satyapal Aggarwal Imaging Research Centre 10-B, Kasturba Gandhi Marg, New Delhi Ph. No.: 23322497 (All Radiological Investigations & Nuclear Medicine)
 50. Millennium Bone Densitometry & Osteoporosis Research Centre 47, Pusa Road, New Delhi Ph. No.: 25716663, 25745243 (Fax) (Bone Densitometry)
 51. Specialty Ranbaxy Ltd., C/o. Indian Spinal Injuries Center, Sector-C, Vasant Kunj, New Delhi Ph. No.: 26898446 (Lab)
 52. Max Medical Centre, N-110, Panchseel Park, New Delhi-17 Ph. No.: 26218481, 26237200 (Conventional Radiology, CT, MRI, Mammography, USG, Echo, Holter, PFT, Audiometry & Speech Therapy)
 53. G.M.R. Institute & MRI Scan Centre, A-13, Green Park, New Delhi Ph. No.: 26969111, 26969222 (MRI)
 54. Organ Imaging Research Centre, A-22, Green Park Main, New Delhi Ph. No.: 26866134, 26968196, 26859117, 26859118 (CT & MRI)

55. Dr. P. Bhasin Path Lab S-13, Greater Kailash Part-I, New Delhi Ph. No.: 26416761, 26227247, 26448574 (Lab)
56. N.M.C Imaging & Diagnostic Centre, (VIMHANS campus) 1, Institutional Area, Nehru Nagar, New Delhi Ph. No.: 26924302, 26924303, 26314369 (CT, MRI, Conventional Radiology, USG and Lab)
57. Majeeda Hospital, Jamia Hamdard, Hamdard Nagar, Ph. No.: 26083622, 26082477 (Diagnostic Purpose)
58. Dr. Savita Jain Arun Imaging Center, D-29, Vivek Vihar, Delhi Ph. No.: 22149256, 22142079 (Conventional Radiology, CT & MRI)
59. Delhi MR & Ct Scan Center (Ashlok Hospital), 25A/AB, S.J. Enclave, New Delhi Ph. No.: 26161415, 26177553, 26177979 (MRI, CT and USG)
60. Faridabad CT Scan Center, Neelam Chowk, Faridabad Ph. No.: 95129-2417097, 95129-2419595 (CT)
61. Col. Pant Imaging Center, A-22, Green Park, New Delhi Ph. No.: 26855656, 26858788 (USG, Mammography)
62. Vasant Vision X-Ray & USG Clinic, T-9/4, Vasant Vihar, New Delhi Ph. No.: 26143227, 26148062, 26144203 (Conventional Radiology & USG)
63. Dr. Anand Imaging & Neurological Center, F-24, Preet Vihar, Delhi Ph. No.: 22201752, 22437066, 22225599 (Conventional Radiology, CT & MRI)
64. Modern Diagnostic & Research Center, 363/4, New Railway Road, Gurgaon (Jawahar Nagar) Ph. No.: 95124-2321836, 95124-2303836 (Conventional Radiology, CT & Lab)
65. Noida Diagnostic Center, D-4, Sector No.20, Noida. Ph. No.: 95120-2557216, 95120-2521496, 95120-2557070 (Conventional Radiology & Lab)
66. Sheetla Hospital & Eye Institute Pvt. Ltd., Near D.S.D. College, New Railway Road, Gurgaon. Ph. No.: 95124-2321989, 2234988 (General Purpose)
67. Umkal Hospital & M.P. Heart Research Institute, A-520, Shushant Lok-I, Gurgaon. Ph. No.: 95124-2385075, 2385656, 2941288 (Mob) 9810046780 (General Purpose and Diagnostic Procedure)
68. G.M. Modi Hospital & Research Center for Medical Sciences, Mandir Marg Near Press Enclave, Saket, New Delhi Ph. No.: 26852112, 26568110 (Mob) 9810046780 (General Purpose & Diagnostic Procedures)
69. Orthonova Hospital, C-5/29, S.D.A. Opp. Main IIT Gate, New Delhi-16. Ph. No.: 26856826, 26851737, 26853285 (Orthopedic, Trauma & Critical care)
70. Escorts Hospital & Research Center Ltd., Neelam Bata Road, Faridabad Ph. No.: 95129-25416097, 25416096 (General/ Specialized Purpose and Diagnostic purpose except Cardiac Surgery)
71. Venu Eye Institute & Research Centre, 1/31, Sheikh Sarai Institutional Area, Phase-II, New Delhi. Ph. No.: 26291951, 26280758, 26291952, 26280757 (Ophthalmic Purpose)
72. Jaipur Golden Hospital, 2, Institutional Area, Rohini, New Delhi Ph. No.: 27980760, 27980935-37 (General/ Specialized Purpose (except Cardiac Surgery, including CABG, Angiography and Cardio thoracic surgery) and Diagnostic (except CT))
73. Maharaja Agarsain Hospital, Block-D, Ashok Vihar, Phase-I, Delhi-52 Ph. No.: 27450276, 27248304 (Physiotherapy, Conventional Radiology & Lab)

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74. Brahm Shakti Hospital & Research Center, U-1/78, Budh Vihar, Delhi. Ph. No.: 27921683, 27917894, 27923227 (General Purpose Treatment)
 75. Millennium Hospital, B-1/1, Pusa Road, New Delhi Ph. No.: 25827660-66 (General and Diagnostic Purpose)
 76. Precision Dental Care, C-159, Sarita Vihar, New Delhi. Ph. No.: 26956300 (Mob) 9810289778 (Day Care Dental Treatment except Cosmetic Dental Care)
 77. R.B. Seth Jessa Ram & Bros. Charitable Hospital, W.E.A., Karol Bagh, New Delhi Ph. No.: 25716781, 25781626, 25745264 (Mob) 9810045519 (General Purpose)
 78. Anand Hospital, 21 Community Center, Preet Vihar, Delhi. Ph. No.: 22224126, 22528617 (Radiotherapy & Hemodialysis)
 79. Jeewan Nursing Home & Hospital, 2-B, Pusa Road, New Delhi Ph. No.: 25851936, 25851902, 25784632 (Mob) 9810013265 (Gynae & Obstetric and General Surgery only)
 80. Prakash Hospital, D-12, 21A, 12B, Sector-33, Noida Ph. No.: 24505264, 24505266, 24505268 (General Purpose)
 81. Kohli Imaging & Diagnostic Center, 70, Mount Kailash, East of Kailash, New Delhi. Ph. No.: 26414261, 26439756 (Ultrasonography and Color Doppler)
 82. Sanghi Medical Center Pvt. Ltd., S-51, Greater Kailash-I, New Delhi. Ph. No.: 26464400, 26478585 (Laboratory Investigations)
 83. Nasa Scan Center, 38, Pocket-C-9, Sector-8, Rohini, Delhi Ph. No.: 27940623, 27165847 (Lab, X-Ray, USG, Color Doppler, CT except MRI)
 84. Ganesh Diagnostic & Imaging Center, 109, Pocket-A-1, Sector-8, Rohini, New Delhi Ph. No.: 27942809, 27945572 (X-Ray, USG, CT, MRI)
 85. Dr. Suri Lab Pvt. Ltd., 23-B, Pusa Road, New Delhi Ph. No.: 25739717, 25716072 (Laboratory Investigation)
 86. Dr. Handa's Imaging Center, 34-B, Pusa Road, New Delhi Ph. No.: 25784888, 25755579 (X-Ray, OPG, USG, Color Doppler, Mammography)
 87. Sachdeva Diagnostics Pvt. Ltd., E-991, Saraswati Vihar, Delhi Ph. No.: 27014326, 27013174 (X-Ray including special Investigation, USG, Color Doppler, Bone Densitometry)
 88. Dr. Chopra's Bone Densitometry Center & Lab, 2, Rajouri Palace, J 1/162, Rajouri Garden, New Delhi Ph. No.: 25408000, 25437187 (Mob) 9811034121 (Bone Densitometry)
 89. Focus Imaging & Research Center Pvt. Ltd., 47/1-2, Main Yusuf Sarai Market, Aurobindo Marg, New Delhi Ph. No.: 26567951, 26567956 (MRI)
 90. Dr. M.L. Aggarwal X-Ray Clinic, A/1/150, Safdarjung Enclave, New Delhi Ph. No.: 26105271, 26108922 (X-Ray & USG)
 91. South Delhi Ultrasound & X-Ray Clinic, A-44, Hauz Khas, New Delhi Ph. No.: 26568991, 26566024, 23322497, 23329887 (Mob) 9811095151 (X-Ray, OPG USG, Color Doppler, Mammography)
 92. The Clinical Laboratory, E-13/9, Vasant Vihar, New Delhi Ph. No.: 26140055, 26143110, 26143677 (Laboratory Investigation)
 93. Gami Diagnostic Center, 3, Gujrat Vihar, Vikas Marg, Delhi Ph. No.: 22240346, 22051717, 23925914 (Mob) 9811102080 (Laboratory Investigation)

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94. Uma Sanjeevani Health Centre, 1, Dakshin Marg, DLF City Phase-II, Gurgaon Ph. No.: 95124-2350960, 2351257, 2353629 (Diagnostic Purpose (Lab))
 95. Max Medcenter – Nursing Home & Diagnostic, A-2,3 & 4, Netaji Subash Place Wazirpur, District Center, Delhi-32. Ph. No.: 26933610, 26237200 (Diagnostic Purpose)
 96. R.G. Stone Urological Research Institute, F-12, East of Kailash, New Delhi Ph. No.: 26230641, 26435870 (Endo-Urology surgery, Holmium Laser surgeries and Laproscopic surgeries)
 97. Max Healthcare, N-110, Panchsheel Park, New Delhi Ph. No.: 26230641, 26499870, 28612123 (Mob) 9810090714 (Laboratory Investigation)
 98. Janta X-Ray Clinic, 4-B/5, Tilak Nagar, New Delhi Ph. No.: 25592933, 25502381 (Bone Densitometry)
 99. Dr. Savita Jain Arun's Imaging Center, D-29, Vivek Vihar, Delhi Ph. No.: 22149256, 22142079 (Color Doppler and ECHO)
 100. Dr. S.S. Doda Ultrasound Center, 23-B, Pusa Road, New Delhi Ph. No.: 9810296664 (CT and Color Doppler)
 101. National CT Scan & Diagnostic Center, 17, N.W.A., Punjabi Bagh, Club Road, New Delhi Ph. No.: 25110332, 25188877 (Mob) 9811323319 (Color Doppler and ECHO)

ANNEXURE 2

List of Regional Cancer Centres

Kamala Nehru Memorial Hospital,
Chittaranjan National Cancer Institute,
Kidwai Memorial Institute of Oncology,
Regional Cancer Institute (WIA),
Acharya Harihar Regional Cancer
Centre for Cancer Research and Treatment,
Regional Cancer Centre,
Gujarat Cancer Research Institute,
MNJ Institute of Oncology,
Pondicherry Regional Cancer Society,
Dr. B.B. Cancer Institute,
Regional Cancer Control Society,
Cancer Hospital and Research Centre,
Indian Rotary Cancer Institute (AIIMS),
RST Hospital and Research Centre,
Pt. JNM Medical College,
Tata Memorial Hospital,
Indira Gandhi Institute of Medical Sciences,
Acharya Tulsi Regional Cancer Trust and
Research Institute (RCC),
Regional Cancer Centre, Pt. BD Sharma
Postgraduate Institute of Medical Sciences,
Source: G.I., M.H. & F.W., F.No. T-20015/1/2003-R, dated 6.1.2003.

Allahabad, Uttar Pradesh
Kolkata, West Bengal
Bangalore, Karnataka
Adyar, Chennai, Tamil Nadu

Cuttack, Orissa
Thiruvananthapuram
Ahmedabad, Gujarat
Hyderabad, Andhra Pradesh
JIPMER, Pondicherry
Guwahati, Assam
Shimla, Himachal Pradesh
Gwalior, Madhya Pradesh
New Delhi
Nagpur, Maharashtra
Raipur, Chattisgarh
Mumbai, Maharashtra
Patna, Bihar

Bikaner, Rajasthan

Rohtak, Haryana

ANNEXURE 3

An undertaking in the following format:

I _____, a retired employee of _____
 (Office Address) _____ declare that I am residing at
 _____ (Residential Address indicated in PPO)
 _____, which area is not covered under
 CGHS or any corresponding Health Scheme administered by the Ministry/Department
 of _____, (as the case may be). I have also not obtained and do not
 wish to obtain a CGHS Card and avail out-door facilities under CGHS/Corresponding
 Health Scheme of other Ministries/Departments from any dispensary situated in an
 adjoining area.

2. A certificate from the medical authorities of CGHS or from authorities of corresponding Health Schemes of the concerned Ministries/Departments, as the case may be, that the area where the pensioners is residing is not served by any dispensary under CGHS or the Corresponding Health Scheme administrated by the Ministry/Department.
3. All the pension disbursing authorities are required to obtain the above certificates from such pensioners in CGHS covered cities before payment of medical allowance is made. An entry to this effect should be made in both halves of their PPOs.

ANNEXURE 4

List of Constituencies for which Fund has been Released

Sl. No.	Name of the Assembly Constituency
01	Geeta Colony
02	Khichripur Village
03	Jhilmil Colony
04	Mandavali Fazalpur
05	Mansarovar Park
06	Bhalswa
07	Timarpur
08	Adarsh Nagar
09	Kamla Nagar
10	Model Town
11	Temur Nagar
12	Lajpat Nagar Nr. Krishna Market
13	Amar Colony
14	Pitampura
15	Mangolpuri 'F' Block
16	Keshavpuram
17	Nimri Colony
18	Sultanpuri 'E' Block
19	R.K. Puram, Sector III
20	Masjid Moth
21	Malviya Nagar
22	Lado Sarai
23	Ramesh Nagar
24	Nangal Rai
25	Tilak Nagar, Block 13
26	Subhash Nagar, Block 13

27	Janakpuri Nangli Jalib
28	Vishnu Garden, J. Block
29	Raja Garden Community Hall
30	Madipur, J.J. Colony
31	Patel Nagar
32	Rajender Nagar
33	Karol Bagh
34	Baljit Nagar
35	Ballimara
36	Pahar Ganj
37	Sadar Bazar
38	Krishna Nagar
39	Shakur Basti
40	Badarpur
41	Sarojini Nagar (NDMC)
42	Minto Road (NDMC) (Babur Road)

List of Completed and Inaugurated Recreation Centres

1	05	Jangpura	Krishna Market, Lajpat Nagar I
2	08	Malviya Nagar	Malviya Nagar
3	04	Kasturba Nagar	Amar Colony
4	06	Okhla	Taimur Nagar
5	65	Moti Nagar	Kirti Nagar, F Block Park
6	63	Kamla Nagar	Block 39, Shakti Nagar
7	61	Timarpur	Dussehra Ground, Mukherji Nagar
8	47	Rohtas Nagar	Sri Ram Nagar
9	44	Shahdara	Jhilmil Colony, B Block
10	42	Krishna Nagar	West Azad Nagar
11	29	Mandawali	Mandawali , Fazalpur
12	10	R.K. Puram	R.K. Puram, Sector III
13	13	Hari Nagar	Pratap Nagar III
14	14	Tilak Nagar	Tilak Nagar
15	23	Sultanpuri Majra	B-Block Sultanpuri
16	24	Mangolpuri	F-Block Mangolpuri
17	13	Subhash Nagar	Near Mother Dairy
18	39	Nangar Raye	Nangar Raye
19	3	Minto Road	Minto Road
20	1	Sarojini Nagar	Sarojini Nagar Market

List of Centres where construction work is pending

1	11	Delhi Cantt.	Nangal Rai
2	13	Hari Nagar	Hari Nagar I
3	13	Hari Nagar	Subhash Nagar II
4	17	Tri Nagar	Keshavpuram
5	18	Shakur Basti	Mahindra Park
6	66	Patel Nagar	Block 26, West Patel Nagar
7	67	Rajinder Nagar	New Rajinder Nagar
8	68	Karol Bagh	Dev Nagar
9	70	Baljeet Nagar	Baljeet Nagar
10	36	Badarpur	Madanpur Khader
11	25	Nangloi Jat	Nangloi
12	28	Najaf Garh	Gopal Nagar
13	40	Geeta Colony	Tubewell No.5, Subzi Mandi
14	14	Shalimar Bagh	Pitampura
15	20	Badli	Badlis

Mission

To ensure and promote the empowerment, values & dignity of older persons.

Aims and Objectives

- 1 To foster the welfare of the aged in India especially needy aged.
- 2 To raise funds for projects which assist the elderly irrespective of caste or creed.
- 3 To create in the younger generation and in the society, a social awareness about the problems of the elderly in India today.

Patrons

Shri R Venkataraman, Former President of India
Shri K R Narayanan, Former President of India

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Mr Arun Seth
Mrs F Billimoria
Mr G V Ramakrishna
Mr Tejendra Khanna
Mr K S B Sanyal
Mr P L Roy
Mr J C Luther
Mr Geoffrey A. Dennis

Chief Executive

Mathew Cherian

Yes, I wish to join hands with HelpAge India with my gift of sight. Please accept my contribution of :

Rs. 1000 Rs. 2000 Rs. 3000 Others Rs.....

Cheque/DD No. _____ **Date** _____ *in favour of HelpAge India*

Name _____

Address _____

Tel. _____

For Payment by Credit Card*

Credit Card No.

Name of Card _____ **Valid upto** _____
MM / YYYY

Card holder's Signature _____

CVV No. (Last three digits of the number at the back side of your credit card) _____ (for Diners Card Only)

**Master Card/Visa Card/American Express/Diners Card only.*

All contributions to HelpAge India are 100% Tax Exempt under Section 35 AC and 80 GGA of Income Tax Act, 1961 for projects covering medical care to old persons, leprosy and cancer patients, provision of home to old persons, rehabilitation of old women and conducting eye camps.