

Benefits extended to Senior Citizens by Central Ministries

1) Ministry of Social Justice and Empowerment:

The Ministry of Social Justice and Empowerment is implementing a Central Sector Scheme of Integrated programme for Older Persons (IPOP) since 1992 with the objective of improving the quality of life of senior citizens by providing basic amenities like shelter, food, medical care and entertainment opportunities and by encouraging productive and active ageing. Under this Scheme, financial assistance (up to 95% in the case of States of Jammu and Kashmir, Sikkim and North-eastern states and 90% for rest of the country) is provided to Non-Governmental/Voluntary Organisations, Panchayati Raj Institutions etc. for maintenance of Old Age Homes, Respite Care Homes and Continuous Care Homes, Multi-service centres, mobile medicare units, Day care centres for Alzheimer's disease /Dementia patients, physiotherapy clinics for older persons etc. The Programme is mainly implemented through Non-Governmental/Voluntary Organisations.

The eligibility criteria for beneficiaries of some important activities/ projects supported under the Scheme are:

- Old Age Homes - for destitute older persons
- Mobile Medicare Units - for older persons living in slums, rural and inaccessible areas where proper health facilities are not available
- Respite Care Homes and Continuous Care Homes - for older persons seriously ill requiring continuous nursing care and respite

Under the Scheme of Integrated Programme for Older Persons (IPOP), online processing of proposals of NGOs has been initiated from the current financial year (2014-15). Cost Norms of Scheme of IPOP have been revised w.e.f. 01-04-2015.

2) Ministry of Health and Family Welfare

Keeping in view the recommendations made in the National Policy on Older Persons, 1999 as well as the State's obligations under the Maintenance and Welfare of Parents and Senior Citizens, 2007, the Ministry of Health and Family Welfare had launched the National Programme for Health Care of the Elderly (NPHCE) during the 11th Plan period to address various health related problems of elderly people. The basic aim of NPHCE is to provide dedicated health care facilities to the elderly people through State Public health delivery system at

primary, secondary and tertiary levels, including outreach services. As on date, a total of 104 districts of 24 States/UTs and 8 Regional Geriatric Centres have been covered under the Programme. So far, 930 CHCs, 4439 PHCs and 28767 Sub-centres have been covered under the Programme.

3) Ministry of Finance

(A) Health Insurance

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

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

(B) Tax Benefits

A number of incentives have been provided under the Income Tax Act, 1961, to a senior citizen (ie., an individual, resident in India, who is of the age of 60 years or more at any time during the relevant previous year). Some such incentives are enumerated below:

- A Senior Citizen is liable to Income-Tax if his total income exceeds Rs.3 lakh as against the exemption limit of Rs.2.5 lakh applicable in the case of other individuals. An individual resident in India who is of the age of 80 years or more at any time during the relevant previous year is liable to income tax if his total income exceeds Rs.5 lakh.
- Any sum deposited in an account under the Senior Citizens Savings Scheme Rules, 2004 is eligible for deduction under section 80C of the Income-Tax Act subject to a limit of Rs.1.5 lakh.
- A deduction of Rs.20,000/- (Rs.15,000/- in other cases) is allowed under Section 80D of the Income Tax Act in respect of premium paid to effect or keep in force an insurance on the health of an individual being a Senior Citizen.
- A deduction of Rs.60,000/- (Rs.40,000/- in other cases) is allowed under Section 80DDB of the Income-Tax Act on amount of expenditure actually incurred for the treatment of specified diseases in case of a Senior Citizen.

- No deduction of tax at source is required to be made under Section 193, 194, 194A, 194EE or 194K of the Income Tax Act in case of Senior Citizen if he furnishes to the deductor a declaration to the effect that the tax on his estimated total income of the relevant previous will be nil.
- Under the Service Tax law, activities relating to advancement of education programmes or skill development relating to persons over the age of 65 years residing in a rural area by an entity registered under Section 12AA of the Income Tax Act, 1961 are exempt from Service Tax.

4) Ministry of Rural Development

Old age pension is provided under the Indira Gandhi Old Age Pension Scheme (IGNOAPS) which is a component of National Social Assistance Programme (NSAP), implemented by Ministry of Rural Development. Under IGNOAPS, central assistance of Rs. 200/- per month is provided to persons in the age group of 60-79 years and Rs. 500/- per month to persons of 80 years and above and belonging to below poverty line (BPL) household as per the criteria by Government of India. State/UTs have been requested to contribute at least the same amount under the scheme.

5) Ministry of Railways

The following facilities have been extended by Ministry of Railways from time to time to senior citizens:

- As per rules, male Senior Citizens of minimum 60 years and lady Senior Citizens of minimum 58 years are granted concession in the basic fares of all classes of Mail/Express/Rajdhani/Shatabdi/Jan Shatbdi/Duronto group of trains. The element of concession is 40% for men and 50% for women. No proof of age is required at the time of purchasing tickets. However, they are required to carry some documentary proof as prescribed showing their age or date of birth and have to produce it if demanded by on-board ticket checking staff. Senior Citizens can book reserve tickets across the reservation counters as well as through internet.
- In the computerised Passenger Reservation System (PRS), there is a provision to allot lower berths to Senior Citizens, Female passengers of 45 years and above automatically, even if no choice is given, subject to availability of accommodation at the time of booking.
- In all trains having reserved accommodation, a combined quota of two lower births per coach has been earmarked in sleeper, A/C 3 tier and A/C 2

tier classes for the Senior Citizens, Female passengers aged 45 years above and pregnant women when travelling alone.

- Accommodation is also earmarked for Senior Citizens during specified hours on suburban sections by Central and Western Railways.
- Instructions exist for provisions of wheel chairs at stations. This facility is provided, duly escorted by coolies on payment as per present practice. Moreover, Zonal Railways have also been advised to provide free of cost 'Battery Operated Vehicles for Disabled and Old Aged passengers' at Railway Stations.
- After departure of the train, if there are vacant lower berths available in the train and if any physically handicapped person booked on the authority of handicapped concession or a senior citizen, who has been allotted upper/middle berth, approaches for allotment of vacant lower berths, the on-board Ticket Checking Staff has been authorised to allot the vacant lower berth to them making necessary entries in the chart.
- Separate counters are earmarked at various Passengers Reservation System (PRS) centres for dealing with the reservation requisitions received from physically handicapped persons, senior citizens, ex-MPS, MLAs accredited journalists and freedom fighters, if the average demand per shift not less than 120 tickets. In case there is no justification for earmarking of an exclusive counter for any of these categories of persons including handicapped persons or senior citizens, one or two counters depending upon the total demand are earmarked for dealing with the reservation requests for all these categories of persons.

6) Ministry of Home Affairs:

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

7) Ministry of Civil Aviation:

In order to facilitate the passengers, particularly senior citizens, expectant mothers, passengers with disability, first time travellers etc. all the stakeholders have been instructed to ensure that the following requirements are complied:

- Airline /airport operator shall ensure provision of automated buggies free of charge for all senior citizens, in the terminal building to facilitate their access to boarding gates located beyond reasonable walking distance at all airports having annual aircraft movements of 50,000 or more. This facility may be extended to other needy passengers on demand basis free of charge.
- Airport operators shall provide small trolleys after security check for carriage of hand baggage (permitted as per regulation) up to the boarding gate.
- Airport operator shall adequately display information regarding availability of automated buggies and small trolleys in the terminal building at prominent locations including dos and don'ts regarding the same. This shall also be published on the website of the airport operator.
- Further, Air India offers 50% discount to senior citizens on the highest economy class Basic Fare. The discount is offered to those who have completed 63 years of age on the date of commencement of journey.
- Senior citizens can also avail multi-level fares offered by Air India on each sector for travel on domestic sectors, starting from a low level advance purchase fares which facilitate early selling to the highest one.