CHAPTER – VI

GERONTOLOGICAL PERSPECTIVE AND EVALUATIONS OF EXISTING PROVISIONS WITH RESPECT TO PRIVILEGES AND FACILITIES UNDER LEGAL SYSTEM

Outline
I. Introduction
II. Health and medical care
III. Monetary benefits
IV. Concessions
V. Facilities
VI. Conclusion

I INTRODUCTION
Apart from different legislation, government has framed various schemes and policies are also framed. As a part of it and supplement to it government have provided various privileges, facilities and concessions for aged people assure respect and confer dignity. Some of privileges or facilities or concessions are provided by Central Government and some are given by the different State governments for the aged people residing in the respective States. The review of the text pertaining with these reveals that verity of privileges; concessions and benefits have been conferred upon aged people. with a view to provide economic and social security in its real sense government has formulated National Old-Age Pension Scheme, to and implemented the same and provided some monetary relief and benefit to the destitute aged people so that they can survive. Family Pension scheme, Medical Insurance Scheme, Group Medical Insurance Scheme, Old age Homes, Health Care and other miscellaneous schemes can be cited as an example of the government’s efforts in the protection of interest of aged people.
and assure life with dignity. In addition this various concessions and different facilities have also been conferred upon aged persons in India.

In this part of the research, the researcher has made an attempt to take the review of the existing provisions with respect to privileges, facilities and concessions provided by government through various departments for the promotion and protection of rights and interest of aged people.

II HEALTH AND MEDICAL CARE
Health of aged is the priority of the time. In view of expensive medicine and treatments for many diseases it not possible for every aged to avail all these provisions. In this circumstance they are in need of some suitable mechanism or provision, so that they can avail the recent and expertise medical assistance and further get their treatment at a reasonable cost. To satisfy this need or desire of the aged people various health and medical care provisions have been made by the government as well as private companies and associations. The foremost is the mediclaim or health insurance policies made available in the market and launched by different companies. The benefit of such policies for aged people suffers from some limitations. The premium, many times are expensive and it is generally made for a very limited period. The said policies and their details are briefly discussed herein after.
Medical Insurance Scheme

The Medical Insurance Scheme known as Mediclaim is available to persons between the age of 5 years and 75 years. Earlier, the sum insured varies from ` 15,000 to ` 300,000 and premium varies from ` 175 to ` 5,770 per person per annum depending upon the different slabs of sum insured and different age groups. However, with effect from 1 November 1999, these limits of benefits and the premium rates have since been revised. The sum insured now varies from ` 15,000 to ` 500,000 and premium varies from ` 201 to ` 16,185 per person per annum depending upon different slabs of sum insured and different age groups. The policy is now available to persons between the age of 5 years and 80 years. The cover provides for reimbursement of medical expenses incurred by an individual towards hospitalization/domiciliary, hospitalization for any illness, injury or disease contracted or sustained during the period of insurance. This policy is provided by different insurance companies including private sector companies as discussed herein below

Life Insurance Corporation of India

LIC provides Medi-claim or Health Insurance policies which are meant for senior citizens. There are various policies like Jan Arogya, Asha Deep, Medical Insurance Scheme, Group Medical Policy, Nav Prabhat etc. Important features of these policies is the age of entry. Majority of it having entry age between 5 to 70 years. Further these policies provides for reimbursement of medical

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expenses as well as hospitalization charges. It may be for any illness or injury or disease. Some of them also cover protection for major critical ailments - Cancer, Paralytic Stroke, Renal Failure and Bypass Surgery. Affordable rate of premiums is yet another feature of these policies made available by Life Insurance Corporation of India.

**General Insurance Corporation:** Under this namely Oriental Insurance, New India Insurance and United India Insurance etc. General insurance companies are having mediclaim policies. The age of entry is between 5 to 80. Having the affordable rates of premium depending upon age. It provides hospitalization expenses for illness, injury or diseases.

**The New India Assurance Company** also provides Mediclaim Policy, Cancer Insurance and policy for Long Time Hospitalisation. Cancer Insurance has no age limit where as other two is having age limit between 5 to 80 years. These policies are also having small amount as premium.

**National Insurance Company provides** Jan Arogya Bima Policy, Personal Accident Insurance, Raj Rajeshwari Mahila Kalyan Bima Yojna, Critical Illness Policy, Varitha Mediclaim for senior citizens. The age limits varies between 5 to 80 years, excluding Varistha Mediclaim for which age limit is between 60 to 80 years. These policies covers hospital expenses related to Cataract, benign Prostate Hypotrophy, Congenital inter diseases for any illness, injury or diseases, accident resulting in injury or death, covers critical ailments like surgery, cancer, Kidney transplantation etc.
Indian Cancer Society in collaboration with The New India Assurance Company.
Cancer Insurance having no age limit, Long Term Hospitalization Scheme and Group Insurance for age between 5 to 80 years.
United Trust of India provides Senior Citizens’ Unit Plan (SCUP) for the persons between 18 to 54 years and covers medical treatment and hospitalization to the member and his spouse and having saving benefits.
ICICI Lombard Insurance a private sector insurance company provides Parents Health Insurance for the persons between 3 months to 65 years. It covers treatment of diseases and injury, surgery and certain specific ailment.
Tata AIG Health Insurance- yet another private insurance company having Tata AIG Health First, Nirvana Retirement Plan, Executive Guard and introducing Invest Assure Gold schemes in the insurance market. These policies can be purchased by persons between age group 18 to 65, as per different policy terms and conditions.
Bajaj Allianz Life Insurance also having different policies in the market viz. Life Care Economy and Janata personal Accident.
Royal Sundaram Insurance Company is having Health Shield Standard Quality Health Insurance for age group between 90 days to 59 years and renewal is accepted up to 70 years. It is comprehensive Health Insurance package specially designed to offer complete protection to the insured and family. It covers spouse, children (above 90 days) and dependent parents (up to 60 years) from all Health worries.
**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 hospitalization and/or domiciliary hospitalization 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 ` 15,000 to ` 500,000 and premium varies depending upon the different slabs of sum insured and different age groups.  

**Jan Arogya**

This scheme is primarily meant for the larger segment of the population who cannot afford the high cost of medical treatment. The limit of cover per person is ` 5,000 per annum. The cover provides for reimbursement of medical expenses incurred by an individual towards hospitalization/domiciliary hospitalization for any illness, injury or disease contracted or sustained during the period of insurance. To avail this scheme the age limit is 70 years.

**Rashtriya Swasthya Bima Yogna (RSBY)**

This scheme provides insurance cover of ` 30,000/- to the unorganized sector workers in below poverty line category and their family members (a unit of five). Transportation costs (actual with maximum limit of ` 100/- per visit) within an overall limit of

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2 Senior Citizens in India: Benefits and facilities, www.india.gov.in/outerwin.htm?id=socialjustice.nic.in accessed on 2/03/2010
3 ibid
10,000/- are also covered by the scheme. Smart card are provided for cashless treatment for select diseases which require hospitalization.4

**Senior Citizens Unit Plan (SCUP)**5

Senior Citizens Unit Plan is a Scheme under which one has to make a onetime investment depending on his/her age and have the benefit of medical treatment for self and spouse at any of the selected hospitals on completion of 58 years of age.

SCUP have special arrangements with New India Assurance Co. Ltd. (NIAC) under an exclusive medical insurance cover where by the bills from the hospitals in connection with all medical treatment by the policy holder will be settled directly by NIAC up to the prescribed limit.

Age group of 18-54 years can join this Scheme. The person may be a resident or a non-resident Indian. The person will be entitled for a medical insurance cover of ` 2.5 lakh after he/she attains the age of 58 years. This insurance cover is available for both the citizen and his/her spouse. After the age of 61 years both of them are eligible for a cover of ` 5 lakh after adjusting any claims made earlier. The citizen can avail medical treatment in any of the hospitals under this Scheme.

This was introduced in 1993. By scraping this scheme, now UTI offer an alternative health cover plan from New India Assurance Co. Ltd. (NIAC) to unit holders aged 58 or above6.

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4 C.S.Chakravarthy, Social Security, Legal News & Views, January, 2111, p3
6 www.livemint.com/2008/01/20233914 accessed on 24/02/2011
Central Government Health Scheme (CGHS)

Senior Citizens and retired personnel who have worked in Central Government bodies are assured of their health care needs through the Central Government Health Scheme or CGHS. This scheme for pensioners provides medical assistance to retired central government officials along with their dependents, freedom fighters and widows of government officials. The CGHS Scheme also covers Delhi Police personnel, retired judges of the Supreme Court, Parliamentary Secretaries and their families.

Moreover, along with Ex-Governors and Ex-Vice Presidents of India, accredited journalists are also eligible to be covered under the Central Government’s Health Scheme. The Central Government Health Scheme initially started functioning in Delhi. After a few years, it spread to cities such as Allahabad, Ahmedabad, Bangalore, Mumbai, Chennai, Kolkata, Hydrabad, Jaipur and Patna.

The Central Govt. Health Scheme offers health services through Allopathic and Homeopathic systems as well as through traditional Indian forms of medicine such as Ayurveda, Unani, Yoga and Siddha. These medical facilities are provided through dispensaries and polyclinics, Chief Medical Officers and Medical Officers operate these dispensaries and are responsible for the smooth functioning of the scheme.

The main components of the scheme are dispensary services including domiciliary care, specialist consultation facilities, X-ray, 

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ECG, laboratory testing, hospitalization, purchase and distribution of medicines and provision of health education.

Health Care in Maharashtra

In Maharashtra under District Blindness Control Scheme the Government pays to senior citizens `600 per IOL (Intra Ocular Lens) operation. In a few municipal hospitals there are geriatrics ward and they have OPD once in a week in the afternoons. They have separate queues for elderly. Maharashtra government has also directed all government and Municipal Hospitals and Hospitals attached to Medical and Dental Colleges to provide free investigations and complete treatment to all Senior Citizens. Here investigation include all laboratory investigations, X-Rays, CT scan, ECG, Minor and major operations, ICU etc are also included.

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 20 directly controlled MMUs. In addition, Help Age India

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8 Help Age India’s regional office, Mumbai
9 M.V. Ruparelia, Concession and Facilities given to senior citizens
10 Senior Citizens in India: Benefits and facilities, www.india.gov.in/outerwin.htm?id= accessed on 2/03/2010
11 Delhi 2, Lucknow 1, Mumbai 2, Jammu 1, Calcutta 2, Faridabad 1, Chennai 1, Chandigarh 1, Bangalore 1, Bhadohi 1, Hyderabad 1, Bhubaneswar 1, Ahmedabad 1, Paradeep 1, Pune 1, Bikaner 1, Nagpur 1
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has provided about 80 MMUs to grass root NGOs for the similar services.\textsuperscript{12}

\textbf{III MONETARY BENEFITS}

\textbf{Senior Citizens Scheme}

Senior Citizens of 60 years and above can deposit ` 1000 to ` 15 lakh (` 30 lakh for husband and wife) at fixed interest of 9 per cent in any post office or Bank for a period of 5 years, extendable for 3 more years. This can be in joint account or separate account of individual. This account can be closed after one year. Income from this account is taxable.

\textbf{Senior Citizen Scheme in Indusind Bank}

Indusind Bank Ltd. has launched a Senior Citizens Scheme - an investment option that gives them high returns with the assured security. It offers free ATM card, Telebanking, Internet banking and has 26 branches all over India.\textsuperscript{13}

\textbf{Senior Citizens Saving Scheme 2004}

At present there are 24 Nationalized Banks and one Private Sector Bank i.e. ICICI Bank which are handling the SCSS, 2004.\textsuperscript{14} This scheme allows the opening of multiple accounts in a calendar month in the same deposit office. As a measure for further facilitation of Senior Citizens under the scheme 2004, the depositors can now transfer their accounts from one deposit office (Post office/Bank) to another, without application of the condition

\textsuperscript{12} HelpAge India, Program Division.
\textsuperscript{13} www.indusind.com accessed on 12/6/2009
\textsuperscript{14} www.rbi.org.in/scripts/FAQ View.aspx?id=62

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of change\textsuperscript{15}. Earlier such transfers were allowed only in case of change of residence of depositor. The present amendment is intended to provide greater flexibility to the senior citizens in opting more conveniently located deposit office as also one that offers good service.\textsuperscript{16}

**Savings Scheme of Government for Senior Citizens**\textsuperscript{17}

A Senior Citizens Saving Scheme offering an interest rate 9 per cent per annum on the deposits made by the senior citizens in post offices has been introduced by the Government through Offices in India doing savings bank work.

The Scheme is available to Senior Citizens Aged 60 years (50 years for those who have retired under a voluntary or special voluntary scheme). Rate of Interest on deposits is 9 %, payable quarterly. However, interest is fully taxable.

**Schemes by Bank of India.**

Deposit Scheme with Differential rate on Term Deposit/Special term deposit of one year and above. This scheme can be availed by person of 60 years and above. Conditions for Availing :- Minimum amount ` 10000 and thereafter in multiples of ` 1,000 Payment of interest : At the time of maturity or at quarterly interval or monthly interval (at discount rate), as specified by the depositor.\textsuperscript{18}

\begin{itemize}
\item[15] Ministry of Finance (Dept. of Economic Affairs) Notification Dt. 24/05/2007
\item[16] www.rbi.org.in/scripts/printview.html accessed on 1/05/2008
\item[18] www.rbi.org.in
\end{itemize}
Rupee Term Deposits for Senior Citizens

There is a change in the additional interest rate offered at present to Senior Citizens (public other than staff) on their Rupee Term Deposits. The benefits of this scheme are 0.5% p.a. interest on deposits of six months and above, but less than one-year maturity. 0.75% p.a. interest on Deposits of 1 year and above maturity. The revised interest rates on Domestic Rupee Term Deposits will be applicable only for fresh deposits and all renewals also w.e.f. 18/06/2007.

Shatabdi Deposit Scheme
6-8 years -- 7.5% p.a. (fix Rate). Above 8 years to 10 years – 8% p.a. (Fixed Rate), minimum Deposit – `5000/- Maximum :- No ceiling. Additional interest rate of 1% p.a. will be applicable to Senior Citizens.

Senior Citizens Deposit Scheme
Under this scheme, the rates of interest offered on SBI Tax Savings Scheme (SBIYSS) will be revised upwards from 7.50% p.a. to 8% p.a. with effect from 27th November 2006.

Punjab and Maharashtra Cooperative Bank Ltd., on the occasion of celebrations of 60 years of Independence of India, special interest rate is offered to Senior Citizens who have completed 60 years of age on FDSM deposits, w.e.f. 18/08/2007,

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20 Ibid, p 39
21 Ibid, p 38
with either Monthly interest Scheme or Quarterly interest Scheme only.\(^{22}\)

**Bank of Baroda\(^{23}\)**

Bank of Baroda provides various services for senior citizens including renewal of accounts of Senior Citizens :-Once the age of the Senior Citizens is verified for accepting deposits under the scheme, Branch shall not seek proof of age for renewal of the deposit or while taking subsequent deposits from him/her.

Treatment of joint deposits:-For accepting Deposits of Senior Citizens jointly, with other persons below the age of sixty under the special scheme for Senior Citizens, the benefit of additional interest (above the normal rate of interest) shall be given only when the senior citizen’s name is the first name in the application.

In addition to above provisions BOB offers other Concessions: ATM cards shall be issued free of charges to all Senior Citizens who qualify the eligibility criteria fixed by the Bank for issue of ATM card. Free remittance facility shall be allowed by debit to savings bank accounts maintained by senior citizens for personal uses. Collection charges are waived on collection of outstation cheques up to ` 5000/- representing pension for senior citizens who are maintaining accounts with Rural Branches. There is also “NO QUEU FACILITY”- all branches of Bank of Baroda provide “No Queue Facility” to senior citizen customers. Special counters have been opened in Large Size branches for this purpose.

\(^{22}\) *Ibid, p 39*  
\(^{23}\) *Ibid, p 39*
REVERSE MORTGAGE

In 2007, the Finance Minister of India, introduced a concept well known and widely accepted in the west i.e. Reverse Mortgage. In response to this the National Housing Bank (NHB) has introduced this novel scheme for senior citizens, a “Reverse Mortgage.” Under which a senior citizen who is the owner of a house can avail of a monthly scheme of income against the mortgage of his/her house, while remaining the owner and occupying the house throughout his/her lifetime, without repayment or servicing of the loan. This scheme is subject to the criteria of eligibility, such as the person should be aged 60 and above to apply for a reverse mortgage. However, the National housing Bank allows married people to go for it even if one of them is below 60. Person should own and occupy property as the primary residence and must have a single family home (not more than 17-20 years) absolutely free of any debt and having clear title. So, if applicant has any debt on their home, has to pay it off first and then apply for the reverse loan. The best thing about a reverse mortgage is that, there aren’t any income or credit qualifications for qualifying for a reverse mortgage.

If claimant is someone aged 60, he can borrow up to 30 % of the property value. But if claimant is above 60 years, the lender can offer a loan worth 60 % of the property value. The amount one can borrow depends upon property value, the period for receiving loan advances, the rate at which you may get the loan. Claimant can even get the loan costs financed along with their mortgage.

Cosmo Bank: Cosmo Umbrella – Schemes for Senior Citizens

Cosmo Bank provides a special deposit scheme in the name of senior citizens. The features includes the person who has attained the age of 60 years or more on the date of opening of account can deposit the amount under this scheme and can open the account in individual capacity or jointly. The minimum deposit should be `1,000. The depositor can deposit the amount in multiple of `1,000. There is no upper limit for the amount of deposit.

In case of death of the depositor before maturity period and when the account is jointly with spouse, the survivor can continue the account till the maturity period, even though the age of survivor is below 60 years the said person can get interest @ 8 % p.a. for remaining period. If the spouse wants to withdraw the deposit before maturity, interest will be paid at 8.5 % till date of withdrawal.

INSURANCE POLICIES AND BENEFITS

The Indian Government and some Public and Private Companies provide insurance policies for senior citizens. Details are given herein below;

Life Insurance

Various Insurance companies are providing different insurance policies for the senior citizens. In this LIC and other private insurance companies shows concern about the aged or senior citizens. Life Insurance Corporation of India Ltd. has launched various policies. The main features of most of the policies are they provide safety, attractive return and tax benefit. Some of the policy

\[25 \text{Ibid, p 45}\]
\[26 \text{Ibid, p 46-52}\]
also provides for monthly income or pension, where as some special policies Mediclaim, provides for medical treatment in case of critical diseases like heart diseases, cancer etc. most of the policy have age of entry between 18 to 65. It is also important feature of the said policies that, the range of rate of premium is easily affordable to all persons. Also there is single of short term premium facility. Varishtha Pension Yogna and new Jeeven Akshay are the important insurance policies offered by LIC, exclusively for senior citizens. The age of entry for this policy is 55 years and 50 years respectively. It provides monthly pension also.

**SBI Life Insurance** also provides few sachems/ policies for senior citizens viz. Dhanavridai, Shield, Life Long etc. these policies are also having tax benefits. In addition to it these provides maturity benefits and in case of accidental death payment of assured sum. It is one of the features that there can be single premium for the stipulated period. This provides special benefit to the senior citizens that, they need not worry about the payment of each premium. In case of Life Long Policy, One has a choice to withdraw up to 33% from their personal Pension Amount in a lump sum. This withdrawal amount is tax-free as per the current fiscal law.

In addition to the above referred insurance schemes some private sector Insurance companies are also providing insurance facility and benefits for the senior citizens as stated herein below.

**Aviva Life Insurance Company** is having five policies namely, Life Long, Life Bond, Life Shield, Life Saver and Pension Plus. Life Long and Life Bond policies can be purchased by any person
there is no age limit as such. Lower life cover and Higher savings is the important feature of these policies. Life Shield provides Low cost life Insurance Plan which guarantees to lump sum amount in case of death during the term of policy. Life shield provides Long term savings for Education and wedding costs for elder’s children.

**ICICI Prudential : Policy-- Executive Guards** Compensation paid from 50 % to 200 % of the principal sum for losing any part of body. Accident hospital cash, Weekly Indemnity. Entry age between 21 to 65 years and renewable up to 69 years.

**Birla Sun Life Insurance : Policy-- a) Single Premium Bond**
Life Insurance and Investment- don’t require any medical test to buy this plan. Simple documentation, Simple onetime payment saves you the hassles of regular investments.

**b) Flexi Save Plus Endowment Plan :** Age Group (Eligibility) :- 30 days to 60 years. Benefits of Compounding over the long term. Choice of maturity age. Guaranteed return of 30 % net of policy charges. Choice of 3 investment fund options.

**c) Prime Life :** Age Group (Eligibility) :- 30 days to 60 years. The plan is a unit linked non participating plan. The plan offers a choice of six Investment Fund Options to choose from depending on your risk profile and the flexibility to switch between Funds twice a year without any additional cost. One-time premium payment with the option to top up your Fund Value whenever you have additional savings Guaranteed Addition in the form of additional units added to the Fund Value at the end of 10 years and every 5 years thereafter.
d) **Birla Flexi Secure Life Retirement RP**: Age Group (Eligibility) 18 to 60 years. People who wish to provide for pension benefits after retirement by accumulating funds during the earning period. To purchase the annuity with Birla Sun Life or any other insurance company on the date of retirement. On death during the accumulation period with life cover option. The death benefit is the higher of the Policy Fund or the Life Insurance coverage face amount chosen. On death during the accumulation period without life cover option. Policy fund will be paid to the beneficiary. In either cases, the spouse/beneficiary will have the option to take the lump sum death benefit or purchase an annuity from Birla Sun Life at the then prevailing rates or buy an annuity from any other company in the market.

**Kotak Mahindra Old Mutual Life Insurance: Policy**

**Kotak Endowment Plan**: Age Group (Eligibility) :- 18 to 65 years. On maturity policy holder would receive the sum assured plus the bonus addition. Bonus addition is the amount in the Accumulation Account, in excess of the sum assured. The amount available in the Accumulation Account is investment in various financial instruments (as per IRDA regulations) so your money works harder for you.

**Kotak Retirement Income Plan**: Age Group (Eligibility) :- 45 to 75 years. These plans have been designed to ensure that money earns handsome returns, safe from the vagaries of the capital market, so that one can retire comfortably and securely.
HDFC Standard Life Insurance: Policy

Unit Linked Pension: Age Group (Eligibility): 50 to 75 years. An outstanding investment opportunity by providing a choice of thoroughly researched and selected investments. Provide a post-retirement income for life. It gives the flexibility to plan our retirement date. Gives the freedom to invest premiums as per our preference.

Personal Pension Plan: Age Group (Eligibility): Between 50 to 70 years. Provides a post-retirement income in our golden years. Gives the flexibility to plan ones retirement date. Gives tax benefits on our premiums.

MetLife:-Policy: MET Pension Participating Deferred Annuity
Age Group (Eligibility): Between 18 to 70 years. Maturity Benefit: The amount of maturity benefit at the end of the endowment phase is equal to the face amount plus guaranteed addition plus attached reversionary bonuses if any, plus terminal bonus if any. 1/3 of the maturity benefit will be paid out to you as a lump sum, tax free. The balance must be used to convert into a life annuity either with Metlife India Insurance or with any other insurance company offering annuities.

Death Benefit – In case of the death of the policy holder during the endowment phase there will be return of premium plus reversionary bonus if any. Immediate annuity phase: There will be no death benefit during the annuity phase for the beneficiary of the policy.
**Met 100 Gold** : Age Group (Eligibility) :- Between 15 to 85 years. On Survival – The Face Amount plus accrued Reversionary bonus plus Terminal bonus, if any, is payable upon survival to Age 100. On Death – The Face Amount plus accrued Reversionary bonus plus Terminal bonus, if any, is payable upon death prior to Age 100.

**Sahara India-Policy** :

**Sahara Nidhi** :- Age Group (Eligibility) 14 to 70 years. On Maturity – The Sum Assured along with all vested bonuses are payable on maturity of the policy. If the policy has run for 15 years or more terminal bonus if any is also payable. On unfortunate death – the Sum Assured along with all vested bonuses are payable on death of the life assured. If the policy has run for 15 years or more as on date of the death, terminal bonus if any is also payable. Total and irrecoverable loss of the entire eyesight of both eyes also covered.

**Sahara Sampann** : Age Group (Eligibility) :- 14 to 70 years. All vested bonus along with terminal bonus, if applicable, is payable. Also provide Accidental benefit.

**GROUP INSURANCE** — Policies of LIC, New India Insurance and Max New York Insurance- Group Gratuity, are available in the Market.

**Pension and Family Pension**

*(i) For Central Government employees*

The revision of pension/family pension approved by the Central Government based on the 5th Pay Commission, is given below:
Pension

People, who retired from service as on 1-1-96, will get their pension at 50 per cent of their basic pay. Pension of those who retired before 1-1-96 will be fixed based on 50 per cent of the minimum of the new scale applicable in place of old scale in which he/she retired.

Special provision has been made for people retire before completing 10 months of service after 1 January 1999 (before 30 September 1996) and have opted to come over to the revised scales of pay are eligible weight age at 40 per cent on the existing basic pay for arriving at the average pay fixation of pension.

Family Pension

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

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

Pension

Where the Government servants on permanent absorption in public sector undertakings/autonomous bodies continue to draw pension separately from the Government, the pension of such absorbed will be updated in terms of these orders. In cases where the Government servants have drawn one-time lump sum terminal benefits equal to
100 per cent of their pensions and have become entitled to the restoration of one-third commuted portion of pension as per Supreme Court judgment dated 15.12.1995, their cases will not be covered by these orders.

**Family pension**

In cases where, no permanent absorption in public sector undertakings/autonomous bodies, the terms of absorption permit grant of family pension under the CCS (Pension) Rules, 1972 or the corresponding rules applicable to Railway employees/members of All India Services, the family pension being drawn by family pensioners will be updated in accordance with these orders.²⁷

**Dearness Relief**

Grant of dearness relief to Central Government pensioners/Family pensioners as serving employees - Revised rates effective from 01.01.1999. Central Government Employees who had drawn lump sum payment on absorption in a Public Sector Unit (PSU)/Autonomous body and have become entitled to restoration of one-third commuted portion of pension as well as revision of the restored amount in terms of this department’s OM no. 4/59/97-P&PW (D) dated 14.07.98 will also be entitled to the payment of DR as applicable to serving employees on the restored amount of 1/3rd commuted portion of pension with effect from 01.01.99. The following categories of Contributory Provident Fund (CPF) beneficiaries who are in receipt of ex-gratia payment in terms of

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this department’s OM No. 45/52/97-P&PW(E) dated 16.12.97 will
be paid DR as applicable with effect from 01.01.99.
(i) The widow 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 per month.
(ii) Central Government Employees who had retired on CPF
benefits before 18.11.1960 and are in receipt of Ex-gratia payment
of ` 654,
` 703 and ` 695.
(iii) Central Government Employees who had retired on CPF
benefits between the period 18.11.1960 to 01.12.1985 and are in
receipt of ex-gratia @ ` 600 w.e.f. 01/11/97.\(^{28}\)

Gratuity

- Minimum five years qualifying service and eligibility to receive
service gratuity/pension is essential to get this on-time lump sum
benefit.
- Retirement gratuity is calculated at the rate of one-fourth of
month’s basic pay plus dearness allowance last drawn before
retirement for each completed six-monthly period of qualifying
service.
- There is no minimum limit for the amount of gratuity.
- Maximum retirement gratuity payable is 16 and 1/2 times the
basic pay limited to ` 3.5 lakhs.\(^{29}\)

\(^{28}\) Vide office memo No. 42/2/99-P&PW(G), dated the 23rd April, 1999
Government of India, Ministry of Personnel, Public Grievances & Pensions,
Department of Pension & Pensioners Welfare, New Delhi, source:
www.silverinnings.com accessed on 22/02/209.
National Family Benefit Scheme (NFBS)\(^{30}\)
This scheme provides for `10,000 to the family of an unorganized worker belonging to below poverty line category in case of death due to natural or accidental causes; however, the worker should be the primary bread winner of the family and aged between 18 and 65 years. It is implemented through the local bodies.

National Social Assistance Programme (NSAP)
The Ministry of Rural Development has the following schemes for the senior citizens.

**Indira Gandhi National Old-Age Pension Scheme (NOAPS) 1995**
Under National Old Age Pension Scheme, Central Assistance is available on fulfillment of the following criteria.\(^{31}\)

To avail this benefit, the age of the applicant (male or female) should be 65 years or more. The applicant belonging to poverty line category is eligible for monthly pension under this scheme.\(^{32}\) The amount of old age pension is `200 per month from the Central Government. This scheme is implemented in the State

\(^{31}\) Age Care in India-National Initiative on Care for Elderly, National Institute of Social Defence, Ministry of Social Justice & Empowerment, GOI, January, 2008
and Union Territories through Panchayats and Municipalities. The State’s contribution varies from State to State and is as under:

**Table of State’s contribution**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of the State</th>
<th>Current amount of Pension ( Per month)</th>
<th>Minimum age for eligibility (in years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Andhra Pradesh</td>
<td>75</td>
<td>65</td>
</tr>
<tr>
<td>2</td>
<td>Arunachal Pradesh</td>
<td>150</td>
<td>60</td>
</tr>
<tr>
<td>3</td>
<td>Assam</td>
<td>60</td>
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<td>60</td>
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Ministry of Rural Areas and Employment, NSAP Guidelines for State Governments.\(^{33}\)

**Old Age and Widow Pension in Maharashtra**

Under the Sanjay Gandhi Niradhar Anudan Yojana, an individual (female 60 years or above and males 65 years or above) can get 100 per month if he/she has no source of income. If a woman is a

\(^{33}\) Senior Citizens in India: Benefits and facilities, www.silverinnings.com accessed on 2/03/2010
widow and has one or more children below 18 years then she is eligible for a pension of ` 250 per month.

Under Indira Gandhi Pension Schemes, all those below poverty line (income below 18000 p.a.) as against only destitute earlier are entitled to get monthly pension of ` 400 from the State with Center’s contribution of ` 200.

**Maharashtra State Government Pension for Old Artists form Cultural and traditional Art and Music**

Ministry of Sports and Cultural Activities, Government of Maharashtra launched and being implemented a Pension Scheme for the old cultural artists who are above the age of 50 years and have worked for creating awareness among the society by traditional cultural arts like Bhajans, Drsma, Dance, Film and Music and devoted their life to conserve, protect, propogate and popularize all these traditional forms throughout their life. In Maharashtra about 19,483 old artists are receiving ` 500 p.m. pension earlier from State Government. Now old artists Category ‘A’ (State Level) are given ` 1400 p.m., Category ‘B’ (District Level) receives ` 1200 p.m. and Category ‘C’ (other) receive ` 1000 p.m. by way of pension under this scheme.

**Under Indira Gandhi Bhumihin Vrudh Sheth-Majdoor Sahayay Yojana**, an individual (female 60 years or above and male 65 years or above) gets ` 100 per month. The beneficiary of this scheme must be a destitute and from a rural area.

**Widow pension in Karnataka**

The pension amount is ` 75 per month. Age is no bar

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34 Daily SAKAL, 26/09/2010, p. 9
Widow Pension in West Bengal
The pension amount is ₹150 per month for widows below poverty line. There is no age bar.

Widow Pension in Kerala
Widow pension is ₹110 per month. The person must be a destitute and her income per year must be below ₹12,000. Age is no bar.

IV CONCESSIONS

Travel By Road

In Delhi, fifty per cent discount on fare for travel on Delhi Transport Corporation buses to senior citizens who have attained the age of 65 years. Discount is applicable on Monthly Pass only. The Automobile Association of Upper India (AAUI) has extended the life membership to all senior citizen members (above 65 years of age) at concessional fees of ₹1500. For the new member, the overall life membership fees will be ₹1,500 + ₹200 (₹1700), which will include an entrance fee of ₹200 as against ₹5,000 + ₹500 (₹5,500).

In Tamil Nadu Transport Corporation buses, two seats in the front exclusively for old people and handicapped. The MSRTC (Maharashtra State Road Transport Corporation) buses provide 50 percent concession if a person is 65 years and above and has an election identity card or a Tahasildar certificate. In Chandigarh Senior citizens pass holders get 50 per cent travel concession for

travelling in city buses in Chandigarh. In Punjab Elderly women above 60 years enjoy free travel in Punjab. The RSRTC (Rajasthan State Road Transport Corporation) provides a concession of 25 per cent to a person of 65 years and above. In Kerala Free passes are provided to old people who are freedom fighters to travel in fast and express buses.

**Travel By Train**

Indian Railways\(^{37}\) provide 30 per cent (now 40 per cent as per Rail Budget presented on 25\(^{th}\) Feb, 2011, w.e.f. 1/04/2011)\(^{38}\) concession in all classes and trains including Rajdhani / Shatabdi trains for citizens who have attained a minimum age of 65 years in case of men and 60 (now 58 years as per Rail Budget 2011 presented on 25\(^{th}\) Feb, 2011) years in case of women. No certificate is required for booking but senior citizens must carry a documentary proof of their age during travel. These concessions are available to senior citizen subject to following conditions.

1. Concessions are granted on basic mail / express fares irrespective of whether the passenger travels in mail or express or passenger train. No concession is granted on Ordinary fares and other charges like superfast surcharge, reservation fee etc.

2. No concession is granted for travel in AC classes and on Rajdhani/ Shatabdi trains, unless specially mentioned.

3. clubbing of two concessions is not allowed.

4. Concessional ticket cannot be changed to a higher class even by paying the difference fare.


\(^{38}\) Ministry of Railway, Railway Budget 2011-12.
5. No concession is granted for a journey, the cost of which is borne by Central / State Governments / Local Bodies/ Corporations or government undertakings.

6. Some of the concessions are admissible subject to minimum distance of journey, which have been specified in the relevant categories.

7. All concessions are granted at stations/ reservation/booking offices. No concession is granted in trains.

**Travel By Air**

Ministry of Civil Aviation provides air concession for the senior citizens as stated herein below\(^{39}\): Indian Airlines provide fifty per cent discount on the basic fare for travel on Indian Airlines domestic flights to senior citizens who have attained the age of 65 years, in case of men and 63 years in case of women. Discount is applicable in economy class only. Cancer patients and persons suffering from 80 per cent locomotive disability holding a valid certificate for the same also get a 50 per cent discount on the basic fare. For permanent identity card two recent stamp size photographs and for one time journey one passport size photograph required.

Air India presently offering the various concessions to its passengers including Senior Citizens Discount – All types of journeys in Economy Class on Domestic Sectors. With respect to Fares – 45 % of the Normal Economy Class Basic Fare.

\(^{39}\) Senior Citizens in India: Benefits and facilities, www.silverinnings.com accessed on 2/03/2010
Private Airlines also provide air concessions to the senior
citizens. In Jet Airways there are fifty per cent discount on basic
fare for travel on Jet Airways domestic flight to senior citizens who
have attained the age of 65 years. Discount is applicable in
economy class only. The airline also offers fifty per cent discount
on the basic fare to cancer patients and blind people. The inland air
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Air Sahara also provide fifty per cent discount on basic fare
for travel on Air Sahara flight to senior citizens who have attained
the age of 65 years. Discount is applicable in economy class only. The airline also offers fifty per cent discount on the basic fare to cancer patients and blind people.

Concession in Telephone / Postal Savings
under the
Ministry of Communication and Information Technology, the
various services for the senior citizens. MTNL Services ----- Concession is available only in standard tariff plan, which at
present is ‘Plan 250’.

State of Maharashtra exempts Senior Citizens from Professional
Tax.

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Source:

Age Care in India-National Initiative on Care for Elderly, National Institute of Social Defence, Ministry of Social Justice & Empowerment, GOI, January, 2008
Scheme of assistance to Panchayati Raj Institutions/Voluntary Organizations/Self Help Groups for construction of old age homes/multi service centers for older persons (Non-Plan Scheme)

Under this scheme, one time construction grant for Old Age Homes/Multi-Service Center is provided to non-governmental organizations on the recommendation of the State Governments/UT Administration. The scheme has been revised to enhance the one time construction grant for old age homes/multi service centers from ` 5 lakh to ` 30 lakh to eligible organizations.

An Integrated Programme for Older Persons (Plan Scheme)

This has been formulated by revising the earlier scheme of “Assistance to Voluntary Organizations for programmes relating to the welfare of the aged”. Under this Scheme with effect from 1/4/2008, financial assistance up to 90 percent of the project cost is provided to NGO’s, Panchayati Raj Institution/local bodies for establishing and maintaining Programmes catering to basic needs of Older Persons particularly food, shelter and health care to destitute elderly, Programmes to build and strengthen inter generational relationships between children, youth and elders; Programmes for encouraging Active and Productive Ageing; Programmes for providing institutional as well as Non-institutional Care/Services to Elders; Research, Advocacy and Awareness building Programmes in the fields of Ageing and Any other Programmes in the BEST INTEREST of Older Persons.

41 M.V.Ruparelia, Concessions and Facilities Given To Senior Citizens.
42 Senior Citizens in India: Benefits and facilities, www.silverinnings.com accessed on 2/03/2010
Schools, colleges, Educational Institutes and Recognised Youth Organisations starting such programmes for Older Persons shall be given 100 % cost of Projects. Ongoing projects under pre-revised scheme shall continue to get grant-in-aid for establishing and maintaining Old Age Homes, Day Care Centers, and Mobile Medicare Units etc.

Annapurna
A new scheme called Annapurna has been recently initiated by the Government of India under which free food grains up to 10 kg per month will be provided to such destitute older persons who are otherwise eligible for old age pension under the National Old Age Pension Scheme but are not receiving it and whose sons are not residing with them. However, it is yet to be implemented. 

Insurance Schemes
The schemes Jeevan Dhara, Jeevan Akshay, Jeevan Suraksha and Bima Nivesh have been discontinued and relaunched in the new version as New Jeevan Dhara, New Jeevan Akshay, New Jeevan Suraksha and New Bima Nivesh respectively.

Old Age Homes
There are 728 Old Age Homes in India today. Detailed information of 547 homes is available. Out of these, 325 homes are free of cost while 95 old age homes are on pay & stay basis, 116 homes have both free as well as pay & stay facilities and 11 homes have no information. A total of 278 old age homes all over the country are

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43 Ministry of Rural Development with the assistance of Ministry of Food and Civil Supplies, source: Senior Citizens in India: Benefits and facilities, www.silverinnings.com accessed on 2/03/2010
available for the sick and 101 homes are exclusively for women. Kerala has 124 old age homes which is maximum in any State.  

V FACILITIES

Tamil Nadu
In Tamil Nadu Transport Corporation buses, two seats in the front exclusively for old people and handicapped. In Tamil Nadu and West Bengal, lower berth for senior citizens is also provided on request. A Lower Berth Quota has to be provided in AC and Sleeper Classes for Senior Citizen and women above the age of 45 years, travelling alone.

Maharashtra
BEST buses in Mumbai offer no concessions. However senior citizens can enter the bus from the front side. Local trains in Mumbai have around 8-10 seats for the senior citizens in one of the compartment.

Special counters at Railway Stations for Ticket Booking
Separate reservation counters are earmarked for Senior Citizens at various PRS (Passenger Reservation System) Centers if the average demand per shift is more than 120 tickets. The position is reviewed from time to time for continuity of this facility. Two Lower Berths are reserved in each train for senior citizens and women of 45 years and above traveling alone. Wheel chairs for use of older persons are available at all junctions, District Headquarters and other important stations for the convenience of needy persons

44 Directory of Old Age Homes in India, Help Age India, 1998
45 Vide office memo of Government of India, Ministry of Railways (Railway Board), New Delhi, No. 96/TG-I/20/P dated 20.02.1996
including the older persons. Ramps for wheel chairs movement are available at the entry to important stations.

**Income Tax Return**
Separate counters are marked for Senior Citizens at the time of filing the income tax return. On the spot assessment: Person must be 65 years or above as on 31st March of the assessment year, must be a pensioner and should come personally.46

**Other facilities**
Priority is given to senior citizens while paying the electricity/telephone bills as well as in the hospitals in Chandigarh and Haryana. In Punjab, the Government provides priority to the senior citizens in paying the electricity/telephone bills, reservation of bus seats and separate OPD in the hospitals. In Gujarat, all civil hospitals have separate counters for registration and separate queues for elderly. In Delhi a separate counter has been opened to facilitate the senior citizens for submission of property tax bills.47

**Telephone**
Telephone connection would be given on priority to senior citizens of age 65 years and above. They shall be entitled to register their demand for one telephone connection in their names. The telephones thus provided shall be transferable only in the name of spouse, if alive after death of the subscriber as a general category

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46 Directorate of Income Tax, Government of India.
47 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
telephone and subsequent transfers shall be governed by prevailing telephone transfer rules.\textsuperscript{48}

\textbf{Helpline Services for Older Persons}

A centre named AADHAR is also being set up with the financial assistance of Ministry of Social Justice & Empowerment to receive and process the representations/ petitions of older persons pertaining to their various problems and to take follow up action thereon.\textsuperscript{49}

\textbf{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 ensures their expeditious disposal.\textsuperscript{50} Bombay 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.\textsuperscript{51}

\section*{HEALTH FACILITIES}

The Ministry of Health and Family Welfare provides the following facilities for the senior citizens. Directorate of Health Services:

\begin{thebibliography}{99}
\bibitem{48} Circular of Government of India, Ministry of Communications Dept. of Telecommunications, New Delhi, No. 11/99 &. 1-12/99 PHA dated 05.10.1999
\bibitem{49} Government of India, Ministry of Social Justice & Empowerment (SD Section), New Delhi, F. No. 20-76/99-SD dated 03.11.1999
\bibitem{50} \textit{Ibid}
\bibitem{51} Letter by Additional Registrar, High Court dt. 16-17\textsuperscript{th} August, 1999.
\end{thebibliography}
• Separate queues of older persons in Hospital for registration and clinical examination.
• Senior Citizens get priority at the registration counter and pharmacy counter in addition to out of turn medical examination by the doctors.
• All India Institute of Medical Sciences (AIIMS) conducts a Geriatric Clinic on every Thursday at 2.00 to 5.00 pm in the Medicine OPD.
• Safedarjung Hospital also conducts a Geriatric Clinic and OPD on Monday, Wednesday, and Thursday 2.00 to 4.00 pm.

**Maharashtra**

Maharashtra Government has also directed all Municipalities to make available a suitable class room in municipal schools to nearby Associations of Senior Citizens free of charge for the whole day on Sunday/Holiday for their meetings and activities.

**VI CONCLUSION**

The government India developed and adopted NPOP in 1999. The policy takes a comprehensive view of the needs of the aged and assures them that their concerns are national concerns and that they will not unprotected, ignored or marginalized. The government of India is committed to providing an effective environment to secure the goals of economic and emotional security for the elderly. It also recognizes that all institutions of the civil society, individuals and the community are equal and necessary partners in achieving that goal. The perusal of different provisions regarding health care, economic security, social assistance and various concessions and facilities conferred upon aged people demonstrate the commitment
of the government towards the welfare and well being of the aged people.

The perusal of the literature on medical insurance reveals that, the Indian health insurance market for senior citizens has grown and there are many companies that offer mediclaim policies. This includes Public sector and even Private sector companies. All the policies have their plus and minus points. A medical insurance provides such individuals with financial benefits besides offering monetary help in case of unforeseen medical emergencies. A health insurance or mediclaim policy empowers an elderly person to go for health check-ups, financial help during emergency health problems as well as long-term medical treatment and some provides financial assistance in case of critical diseases like Cancer. Many of the policies also cover surgical aspect. In addition to it, the policy holder enjoys yet another privilege, in terms of tax benefits for premiums up to a certain level under Section 80D of the Income Tax Act. Likewise one can say that Good number of companies in India is trying to overcome the challenges concerning the senior citizens and to provide them security of health and ultimately the life.

Theoretically speaking all these policies appears to be in the interest of the aged. No doubt they are. But there are some problems connected with cost. Each and every policy is having certain price. That means one has to pay some money by way of premium. It may be yearly or one time. In this situation question arises, whether it is affordable to every person? In reality, majority of the persons belongs to unorganized sector including
approximately 37% persons BPL. They have to manage everything of their life out of meager income. For them such policies are of no use or even they cannot think to purchase any such policy. Hence government shall introduce single National Health Insurance Policy having nominal premium so that each and every person can opt it to secure their health.

Since health is the major concern among a large majority of the elderly, to comply with this requirement government has launched various schemes like free treatment of all senior citizens at the government and Municipal Hospitals, separate geriatric wards, separate queue for taking case papers etc. But the working of these hospitals in most of the cities tells the different story. Many of time such hospital is not having medicines, equipments, persons/doctors specialized in Geriatric medicine and treatment. It has not yet taken proper roots in India and existing health system is inadequate to the needs of a large group of elderly. Many of the health problems with ageing can be prevented or delayed if people gets proper healthcare throughout their lives and healthy living conditions. Getting proper medical aid is found to be beyond the reach of the poor aged, which may have been due to their poverty, illiteracy, general backwardness and adherence to superstitious beliefs for curing illness and diseases and in some cases because of the neglect on the part of government.

To provide economic security in case of old age, many public sector and private sector companies also provide Life Insurance Policies. The perusal of the information of the same reveals that on an average these policies can be availed by persons
between age 18 to 75. Some private sector companies provide the entry age 55 years also. Persons from organized sector avails these policies for getting rebate in the payment of Income Tax and provision for future life. But again question arises regarding the persons from unorganized sector. For want of any fixed income and due to unaffordable costs of these policies, rates of premiums and duration etc. are taken by very small segment. Then, what about their future life? Has no answer.

Earlier there was a scheme for aged people namely Senior Citizen Unit Scheme, now it is cancelled or terminated. It was a scheme for persons who are 58 years, covering hospitalization cover. This scheme was implemented by New India Assurance Company through Unit Trust of India. Second instance occurred when National Insurance company changed the rate of medical premium arbitrarily which were not affordable to many of the senior citizens. From this it appears that, insurance companies are not protecting the interest of aged people, from this it appears that, there is no control by regulatory Authorities meant for, like Insurance Regulatory and Development Authority (IRDA).

Almost 37% of total number of senior citizens belongs to Below Poverty Line category and their life is miserable and they need help and support from others. To provide economic and social security Government has provided some facilities/financial help for them from time to time but it does not reach to all eligible senior citizens. e.g. Old Age Pension Scheme. Many of these senior citizens being illiterate/semi illiterate and burdened with misery of meeting two ends meet are not aware of these schemes. Only a
very small section of aged destitute is aware of it. Further analysis of the said scheme shows that the amount of Old Age Pension Scheme is inadequate. Amount of ` 200 from Centre and similar amount from State is a mockery of living human being, keeping in view, the present hike in prices of almost all commodities. Perusal of the scheme and its implementation it also appears that there is no uniform amount given towards this pension throughout the country. Also the eligibility on the basis of age also has disparities. Some State provides this pension to the person of 58 years where as some States gives to persons at the age of 60 or 65 years. It is causing double injustice with the aged people. In short we have to revamp the social security assistance scheme involving new eligibility criteria such as rate of pension, eligibility age and other conditions.

For survival and subsistence Pension scheme is being implemented by Ministry of Sports and Cultural Activities, Government of Maharashtra for the old cultural artists who are above the age of 50 years and have worked for creating awareness among the society by traditional cultural arts like Bhajans, Drsma, Dance, Film and Music and devoted their life to conserve, protect, propogate and popularize all these traditional forms throughout their life. As per new published in news paper, there are about 19,485 poor, illiterate and old artists who are receiving this pension. However, as per recent news all such artists are deprived of this meager amount due to unawareness about it and because for technicalities and modus oprendi of implementing authorities.

Reverse Mortgage scheme is yet another mechanism recently evolved by government which is good from the aged person’s point
of view. It provides facility to take loan from the bank on the property so that the aged person can meet their daily requirements without depending upon others. This is a scheme to protect and maintain the dignity of aged people. But from the news appearing many time reveals that, it has been availed by very few aged persons till date. This shows that there is lack of awareness regarding this scheme among the aged people.

Banking sector also provides various benefits for aged persons. The main benefits are no queue facility, special rate of interest on deposits; free ATM card etc. These provisions shows that banking sector is also recognizes the dignity of aged people. However, in reality aged persons faces many problems here also. Most of the banks are situated in multistoried buildings, to reach the counter of the bank or avail the service; aged has to cross the hurdle of staircase. No provision is found to solve this difficulty in most of the banks. If ATM machine do not work properly again it will cause annoyance to the aged persons since they are not used to it. There is no provision for security of aged during banking transactions.

The government Central as well as State also provides some concessions in the form of Travel concession and other facilities for aged people. If aged people have to avail these concessions and facilities there are technicalities which have to be complied with. Again there appear certain discrepancies in the same. The age criteria is not same as well as there is no uniformity in the States. Hence it is suggested that, there shall be uniform age criteria for availing the concessions, further there shall be adequate provisions
for the safety and security of aged person's while travelling and technicalities shall be reduced in implementing the concessions and facilities.

To sum up, it can be concluded that, the health care provisions, life insurance schemes and policies, various schemes and provisions introduced by different banking institution in addition to the concessions and benefits conferred upon aged people are welfare oriented approach on the part of the government both Central as well as State. However, problems may arise in the implementation of the same but it can be overcome by suitable mechanism.

In the light of foregoing observations the researcher put forth the following suggestions for proper and adequate health care, economic security, benefits and concession to the aged people:

First, affordable medical treatment without any hurdles should be available to all senior citizens.

Secondly, the amount towards Old Age Pension needs to be enhanced sufficiently with the present crisis putting senior citizens at receiving end, so that aged can meet their basic needs out of it. This keeping in view the present Average Per Capita Income of an Indian Citizen and Minimum Pay/Pension fixed recently for Central Government employees. Further there shall be uniform rate of old age pension for the entire country.

Third, Government should popularized Reverse Mortgage scheme and make it simple to avail and reduce chargeable interest.
Fourth, government should direct all the banking institutions to be located have their office in the premise suitable to aged person, having some provision of security of life and money also.

Fifth, there shall be uniform age criteria for availing the concessions offered, further there shall be adequate provisions for the safety and security of aged person’s while travelling and technicalities shall be reduced in implementing the concessions and facilities. It is also suggested that, to bring uniformity in the rules pertaining with concessions etc. all these shall be brought under the same umbrella by establishing one separate department.

Last but equally important aspect requiring the restoring position of elders in family and the society, Media can be forced by legislation to give everyday programme/news/articles/stories. Just as smocking is completely stopped in trains, public places etc.

In case of travel by aged above 75 or 80 years the provision for concession to the attendant of aged also shall be made at par with the facility available to patient and disabled persons. The government shall give wide publicity to the concessions, facilities and privileges available to aged people so that, the same can be availed by them. Technicalities in availing these facilities, concessions and benefits shall be removed.

Most of the facilities, concessions and schemes of the government, public sector and also to some extent public utility organization are subject to limitations, constraints of finance and procedural formalities. The humanistic and pragmatic approach is missing in the attitude of the people.