

**GOVERNMENT OF INDIA  
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT  
LOK SABHA**

**UNSTARRED QUESTION NO. †137  
TO BE ANSWERED ON 11.12.2018**

**WELFARE SCHEMES FOR SENIOR CITIZENS AND DIVYANGS**

**†137. SHRI NIHAL CHAND:**

**Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:**

- (a) the facilities being provided by the public and private sector to the senior citizens and divyangs in the country at present;
- (b) the norms laid down by the Government to set up facilities and provide quality services to the senior citizens by the private sector; and
- (c) the welfare schemes being implemented by the Government for the upliftment of elderly persons, divyangs and backward classes?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT**

**(SHRI VIJAY SAMPLA)**

- (a): This information on services provided by public and private sector is not maintained in this Department.
- (b): No norms have been laid down by the Department in this respect.
- (c): Welfare Schemes being implemented by the Government to senior citizens, divyangs and backward classes are annexed at **Annexure-A**.

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[Annexure referred to part (a) &(c) of reply to Lok Sabha Unstarred Question No. 137 due for reply on 11.12.2018]

Ministry of Social Justice and Empowerment:

1. The Ministry of Social Justice and Empowerment is implementing a Central Sector Scheme namely “**Integrated Programme for Senior Citizens (IPSrC)**” {previously known as “Integrated Programme for Older Persons (IPOP)”} under which grants in aid are given for running and maintenance of Senior Citizens Homes (Old Age Homes)/Continuous Care Homes, Mobile Medicare Units etc to the Implementing Agencies such as State Governments /Union Territory Administrations (through Registered Societies)/ Panchayati Raj Institutions (PRIs) / Local bodies; Non-Governmental/Voluntary Organizations. Under the Scheme grant is released after the receipt of Utilization Certificate of previous grant.

2. Further, this Ministry has launched the ‘**Rashtriya Vayoshri Yojana (RVY)**’ on 1<sup>st</sup> April, 2017 with an objective to provide senior citizens, belonging to BPL category and suffering from age related disabilities/ infirmities, with such physical aids and assisted living devices which can restore near normalcy in their bodily functions. Under the Scheme, assisted living devices such as walking sticks, elbow crutches, walkers/ crutches, tripods/ quadpods, hearing aids, wheelchairs, artificial dentures, spectacles are provided free of cost to the identified beneficiary senior citizens. The Scheme is being implemented by the “Artificial Limbs Manufacturing Corporation (ALIMCO)”, a Public Sector Undertaking under this Ministry. The devices are distributed in the camp mode to the identified beneficiaries. The Scheme is being funded from Senior Citizens’ Welfare Fund (SCWF).

3. In pursuance of the Budget Announcement, 2015-16, a “**Senior Citizens' Welfare Fund**” has been created to be utilized for such schemes, for promoting financial security of senior citizens, healthcare and nutrition of senior citizens, welfare of elderly widows, schemes relating to Old Age Homes, Short Stay Homes and Day Care of senior citizens etc. , for the promotion of the welfare of senior citizens. The Fund comprises of the unclaimed amounts transferred by every institution holding such fund in the Schemes including Small Savings and other Saving Schemes of the Central Government such as Post Office Savings Accounts, Post Office Recurring Deposits Accounts etc., Accounts of Public Provident Funds and Accounts of Employees Provident Fund, that remain unclaimed for a period of seven years from the date of the account being declared as inoperative account.

4. The Fund is administered by an Inter-Ministerial Committee, comprising of Department of Financial Services, Ministry of Health and Family Welfare, Ministry of Rural Development, Ministry of Housing & Urban Affairs and Ministry of Labour and Employment, with Ministry of Social Justice and Empowerment as the Nodal Ministry for administration of the Fund.

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

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

7. **Pre-Matric Scholarship for OBCs:** The aim of this Scheme is to motivate children of OBCs studying at Pre-Matric stage. Scholarships are awarded to students belonging to OBCs whose parents'/ guardian's income from all sources does not exceed Rs. 2,50,000/- per annum. The Scheme is a "Funds-Limited" Scheme. The scholarship is available in such institutions and for such pre-matriculation courses, which have been duly recognized by the concerned State Government and Union Territory Administration. Under the scheme, 50% Central Assistance is provided to the State Governments, while in case of UTs 100% central assistance is provided, subject to availability of the Budget under the scheme. The scheme has been revised from the current year i.e. 2017-18. Following modifications have been made:-

- Parental annual income ceiling for eligibility has been revised from Rs. 44,500/- to 2,50,000/ p.a.
- For day scholars : Rates will be Rs. 100/- p.m. for 10 months for class I to X
- For Hostellers : Rates will be Rs. 500/- p.m. for 10 months for class III to X.

8. **Post-Matric Scholarship for OBC students**

The Scheme is intended to promote higher education by providing financial support to OBC students studying at post-Matric/post-secondary levels leading to their earning Ph.D. degrees.

The scholarships are awarded through the State Government/UT Administration to which the applicant belongs for study in recognized institutions. The Scheme is a "Funds-Limited" Scheme. Under the Scheme, central assistance is provided to State Governments/UT Administrations based on Notional Allocation to states. At present, the parental income ceiling for eligibility under the Scheme is Rs.1.50 lakh per annum.

#### 9. "Dr. Ambedkar Scheme of Interest Subsidy on Educational Loan for Overseas Studies for OBCs/EBCs"

The Scheme was launched in 2014-15. It has been revised in 2017-18. The objective of the scheme is to award interest subsidy to meritorious OBC and EBC students so as to provide them better opportunities for higher education abroad and enhance their employability. To be eligible under the scheme, a student should come under the income ceiling of present Creamy Layer criteria for OBCs and for EBCs it is Rs 2.50 lakh per annum. 50 % of the outlay every year is earmarked for Girl students. The students should have secured admission in the approved courses at Masters, M.Phil or Ph.D levels abroad. He/She should have availed loan from a scheduled bank under the Education Loan Scheme of the Indian Banks Association (IBA) for the purpose. Under the scheme, interest payable by the students availing the education loans of the IBA for the period of moratorium (i.e. course period, plus one year or six months after getting job, whichever is earlier) as prescribed under the Education Loan Scheme of the IBA, shall be borne by the Government of India. After the period of moratorium is over, the interest on the outstanding loan amount shall be paid by the student, in accordance with the existing Educational Loan Scheme as may be amended from time to time. The candidate will bear the Principal instalments and interest beyond moratorium period. The Canara Bank has been nominated as Nodal Bank under the Scheme.

#### 10. National Fellowship for OBCs

The scheme aims at providing financial assistance to the OBC students in obtaining quality higher education leading to degrees such as M.Phil and Ph.D in universities, research institutions and scientific institutions. The scheme is designed to provide a total number of 300 Junior Research Fellowships (JRFs) per year from the year 2014-15 onwards and 600 Senior Research Fellowships (SRFs) from 2015-16 to Other Backward Class (OBC) students. The UGC is the nodal agency for implementing the scheme and notifies the scheme through advertisements in the media at a suitable date. The scheme covers all universities/institutions recognized by the UGC. Fellowships are awarded to research students pursuing M. Phil. and Ph.D. The rate of fellowship for JRF level is Rs. 25000 per month and for SRF level, it is Rs. 28000 per month. An OBC student admitted to M.Phil./Ph.D. course in a University or academic institution after completing the required formalities of admission, is eligible for the award of Fellowship subject to provisions of the scheme as per the advertisement of UGC. The total period of award of JRF and SRF shall not exceed a period of 5 years.

## 11. Construction of Hostels for OBC Boys and Girls

The Scheme of Construction of Hostels for OBC Boys and Girls has been revised w.e.f. 2017-18. The Scheme aims at providing hostel facilities to students belonging to socially and educationally backward classes, especially from rural areas to enable them to pursue secondary and higher education. The important provisions under the scheme after the revision are as follows:

The cost per hostel seat in different areas are as follows:-

- |                         |                         |
|-------------------------|-------------------------|
| a. North Eastern Region | - Rs.3.50 lakh per seat |
| b. Himalayan Regions    | - Rs.3.25 lakh per seat |
| c. Rest of country      | - Rs.3.00 lakh per seat |

Or as per the schedule of the rates for the concerned State Government, whichever is lower.

Modification in the revised Scheme w.e.f. 2017-18 is as under:

- Private institutions/NGOs have been discontinued for central assistance under the scheme.
- 90% of cost of construction is provided as central assistance for proposals for NE Region
- 90% of cost of construction is provided as central assistance for proposals for 03 Himalyan States (J&K, Himachal Pradesh and Uttarkhand)

## 12. “Assistance for Skill Development of OBCs/DNTs/EBCs”

The aim of the scheme is to involve the voluntary sector and National Backward Classes Finance and Development Corporation (NBCFDC) to improve educational and socio- economic conditions of the target group i.e. OBCs/DNTs/EBCs, with a view to upgrade their skill to enable them to start income generating activities on their own or get gainfully employed in some sector or the other. The Government of India meets 90% of the approved expenditure of the training programme. The scheme has been revised in 2017-18 with focus on skill development. Moreover, the scheme has been made completely online from 2014-15. Further, the National Backward Classes Finance & Development Corporation (NBCFDC) implements various soft loan schemes and skill development programmes for the OBCs in the country.

### Ministry of Rural Development:

13. National Social Assistance Programme (NSAP) is a Centrally Sponsored Scheme of Ministry of Rural Development. NSAP is a social security/social welfare programme applicable to old aged, widows, disabled persons and bereaved families on death of primary bread winner, belonging to below poverty line household. Old age pension is provided under **Indira Gandhi**

**National Old Age Pension Scheme (IGNOAPS)** to the persons belonging to below poverty line (BPL) household. Central assistance of Rs. 200/- per month is provided to the persons of 60-79 years of age and Rs. 500/- per month to the persons of age of 80 years or more. This Scheme is implemented by the States/UTs. Identification of beneficiaries, sanction and disbursement of benefit under the schemes is done by the States/UTs.

**14. Top-up details as given by State Governments/UT Administrations:**

S.No.	Top-up per person per month	States/UTs
1.	No top-up	Arunachal Pradesh, Nagaland, Manipur
2.	Top-up of Rs. 50/-	Meghalaya, Mizoram
3.	Top-up of Rs. 75/-	Madhya Pradesh
4.	Top-up of Rs. 100/-	Chhattisgarh, Odisha, Uttar Pradesh
5.	Top-up of Rs. 200/-	Assam, Gujarat, Jammu & Kashmir
6.	Top-up of Rs. 250/-	Kerala, Punjab, West Bengal
7.	Top-up of Rs. 300/-	Rajasthan, Tripura, Karnataka
8.	Top-up of Rs. 400/-	Bihar, Maharashtra, Sikkim
9.	Top-up of Rs. 600/-	Uttarakhand
10.	Top-up of Rs. 800/-	Andhra Pradesh, Tamil Nadu, Dadra & Nagar Haveli, Daman & Diu, Lakshadweep
11.	Top-up of Rs. 1000/-	Chandigarh, Delhi, Himachal Pradesh, Telangana
12.	Top-up of Rs. 1200/-	Haryana
13.	Top-up of Rs. 1800/-	Goa, Puducherry

**Department of Food and Public Distribution**

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

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

**Ministry of Finance:**

17. Ministry of Finance has launched a scheme namely '**Pradhan Mantri Vaya Vandana Yojana**' (PMVVY) to protect elderly persons aged 60 years and above against a future fall in their interest income due to the uncertain market condition, as also to provide social security during old age. The scheme is being implemented through **Life Insurance Corporation (LIC) of India**. The scheme provides an assured return of 8% per annum payable monthly for 10 years. The differential return i.e. the difference between return generated by LIC and the assured return

of 8% per annum would be borne by Government of India as subsidy on annual basis. The scheme was open for subscription for a period of one year i.e. from 4<sup>th</sup> May 2017 to 3<sup>rd</sup> May 2018. The minimum purchase price under the scheme was Rs. 1.5 lakh per family for a minimum pension of Rs. 1,000/- per month and the maximum purchase price was Rs. 7.5 lakh per family for a maximum pension of Rs. 5,000/- per month.

18. In pursuance to Budget Announcement 2018-19, Cabinet at its Meeting held on 2<sup>nd</sup> May, 2018 has approved the **extension of Pradhan Mantri Yaya Vandana Yojana up to 31<sup>st</sup> March 2020** and limit of maximum purchase price of Rs. 7.5 lakh per family under the scheme has also been enhanced to Rs. 15 lakh per senior citizen. A total of number of 2,82,155 subscribers consisting corpus of Rs. 17,704.65 crore are being benefited under PMVVY as on 30.06.2018.

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

20. 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. With respect to senior citizens having **Savings Account in Banks and Post Offices**, higher interest rates is given to the senior citizens.

**21. Scheme for Reverse Mortgage:**

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

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

- Allowing entry into health insurance scheme till 65 years of age,

- Transparency in the premium charged
- Reasons to be recorded for denial of any proposals etc. on all health insurance products catering to the needs of senior citizens.
- Likewise the insurance companies cannot deny renewability without specific reasons.

### Ministry of Textiles

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

### Department of Pension & Pensioners' Welfare

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

25. This Department administers CCS (pension) Rules, 1972 and CCS (Extraordinary Pension Rules), 1939 which are applicable to Central Government Civil Employees only. In case of a Central Government Servant retiring in accordance with the various provision of CCS (Pension) Rules, 1972, he is entitled to a pension which is usually 50 % of the last pay drawn. After completion of 80 years of age or above, additional pension @ 20-100 per cent under Rule-49 (2-A) of CCS (Pension) Rules, 1972 is payable to him. The Central Civilian Government Employees who get disabled are entitled for an Award (either Disability Pension or Lump Sum Compensation) as per the provision of CCS (Extraordinary Pension Rules), 1939, if the disability is attributable to Government Service.

### Ministry of Home Affairs

26. 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.

### Department of Empowerment of Persons with Disabilities

27. Department of Empowerment of Persons with Disabilities (DEPwD) of Ministry of Social Justice and Empowerment launched the **Accessible India Campaign (Sugamya Bharat Abhiyan)** in 2015 as a nation-wide Campaign for achieving universal accessibility for Persons with Disabilities (PwDs). Sugamya Bharat Abhiyan (Accessible India Campaign) aims to enable persons with disabilities to gain universal access, equal opportunity for development, independent



living and participation in an inclusive society in all aspects of life. This includes creation of elder friendly barrier free environment in buildings, public toilets, buses, bus-stands, airports and other public places to create age-friendly cities.

28. The Department of Empowerment of Persons with Disabilities in implementing a Central Sector Scheme namely, Deendayal Disabled Rehabilitation Scheme (DDRS) under which grant-in-aid is provided to Non-Governmental Organizations (NGOs) for their projects relating to rehabilitation of persons with disabilities aimed at enabling persons with disabilities to reach and maintain their optimal-physical, sensory, intellectual, psychiatric or social functional levels.

29. Under Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP) Scheme, the funds are released to various Implementing Agencies to assist the needy disabled persons in procuring durable, sophisticated and scientifically manufactured, modern, standard aids and appliances that can promote their physical, social and psychological rehabilitation by reducing the effects of disabilities and enhance their economic potential.

### Ministry of Railways:

30. Indian Railways have taken various measures for Welfare of senior citizens, some of which are under:

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

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

(ii) In the computerised Passenger Reservation System (PRS), there is a provision to allot **lower berths to Senior Citizens**, Female passengers of 45 years and above automatically, even if no choice is given, subject to availability of accommodation at the time of booking.

(iii) In all trains having reserved sleeping accommodation, a combined quota of six (6) lower berths per coach in Sleeper class and three (3) lower berths per coach each in AC 3 tier and AC 2 tier classes has been earmarked for Senior Citizens, Female passengers of 45 years of age above and pregnant women. In case of Rajdhani, Duronto and fully Air Conditioned/Express trains, the number of berths to be earmarked under this quota in 3 AC is 4 (four) lower berths per coach as against 3 (three) lower berths per coach in normal Mail/Express trains.

(iv) Accommodation is also earmarked for Senior Citizens during specified hours on **suburban sections** by Central and Western Railways.

- (v) Instructions exist for provision of **wheel chairs at stations**. This facility is provided, duly escorted by coolies (on payment) as per present practice. Moreover, Zonal Railways have also been advised to provide **free of cost 'Battery Operated Vehicles for Disabled and Old Aged passengers'** at Railway Stations. In addition, passenger can book e-wheel chairs online through IRCTC portal [www.irctc.co.in](http://www.irctc.co.in).
- (vi) To help old and disabled passengers requiring assistance at the stations and to strengthen the existing services, '**Yatri Mitra Sewa**' is being provided through IRCTC at major stations for enabling passengers to book wheelchair services cum porter services etc.
- (vii) After departure of the train, if there are vacant lower berths available in the train and if any physically person with disability booked on the authority of handicapped concession or a senior citizen or a pregnant woman, who has been allotted upper/middle berth, approaches for allotment of vacant lower berths, the on-board Ticket Checking Staff has been authorised to allot the vacant lower berth to them making necessary entries in the chart.
- (viii) **Separate counters** are earmarked at various Passengers Reservation System (PRS) centres for dealing with the reservation requisitions received from Physically persons with disability, Senior Citizens, ex-MPS, MLAs accredited journalists and freedom fighters, if the average demand per shift not less than 120 tickets. In case there is no justification for earmarking of an exclusive counter for any of these categories of persons including persons with disability or senior citizens, one or two counters depending upon the total demand are earmarked for dealing with the reservation requests for all these categories of persons.

#### **Ministry of Health and Family Welfare:**

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

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

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

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

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

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

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

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

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

**35. Senior Citizen Health Insurance Scheme (SCHIS):** This Scheme, being implemented since 2016, provides insurance cover to senior citizens as a top-up over the existing RSBY Scheme. This Scheme provides an additional annual coverage of Rs. 30,000/- per senior citizen in the eligible RSBY beneficiary family. SCHIS provides a health insurance cover of Rs.

30,000/- which is available to senior citizens, in addition to the coverage of Rs. 30,000/- under RSBY. If in any RSBY enrolled family, there are more than one senior citizen, then the additional cover will be in multiple of Rs. 30,000/- per senior citizen. 211 Treatment packages are covered under SCHIS, in addition to 1516 packages under RSBY. Currently, 08 States, namely Himachal Pradesh, Gujarat, Karnataka, Kerala, Meghalaya, Nagaland, Tripura and West Bengal are implementing SCHIS. Around 18 lakh families having senior citizen (s) are covered under SCHIS as per available records.

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

#### Ministry of Communications:

37. Bharat Sanchar Nigam Limited (BSNL), under Ministry of Communications, has reported that Senior Citizens of the age of 65 years and above are exempted from Payment of registration charges for Landline Telephone Connection.

38. Further, Mahanagar Telephone Nigam Ltd. (MTNL), under Ministry of Communications, provides concession of 25% in installation/activation charges and monthly services/rental charges for Landline connections under Plan-250 in Senior Citizens Category, to Senior Citizens who are more than 65 years of age.

#### Ministry of Civil Aviation:

39. In order to facilitate the passengers, particularly senior citizens, expectant mothers, passengers with disability, first time travellers etc., Ministry of Civil Aviation has instructed all the stakeholders to ensure that the following requirements are complied:

- Airline /airport operator shall ensure provision of **automated buggies free of charge** for all senior citizens, in the terminal building to facilitate their access to boarding gates located beyond reasonable walking distance at all airports having annual aircraft movements of 50,000 or more. This facility may be extended to other needy passengers on demand basis free of charge.
- Airport operators shall provide **small trolleys after security check** for carriage of hand baggage (permitted as per regulation) up to the boarding gate.
- Airport operator shall adequately display information regarding availability of automated buggies and small trolleys in the terminal building at prominent locations including dos and don'ts regarding the same. This shall also be published on the website of the airport operator.

- Further, Air India offers **50% discount to senior citizens on the highest economy class Basic Fare**. The discount is offered to those who have completed 60 years of age on the date of commencement of journey.
- Senior citizens can also avail multi-level fares offered by Air India on each sector for travel on domestic sectors, starting from a low level advance purchase fares which facilitate early selling to the highest one.

#### **Ministry of Housing and Urban Affairs:**

40. Ministry of Housing and Urban Affairs, Department of Urban Development has issued the Model Building Bye Laws, 2016 (MBBL) which under chapter 8 prescribes standards for **creation of elder friendly barrier free environment** with reference to buildings, toilets etc. Urban Local Bodies shall implement the Policy by adopting the Model Building Bye Laws, 2016. The Department has issued 'Harmonised Guidelines and Space Standards for Barrier-Free Built Environment for persons with Disability and Elderly Persons' in 2016. These Guidelines intend to address the needs of persons with disabilities and elderly persons with a wide range of accessibility elements and standards and not limited to disabilities only, thus paving the way for universally accessible and inclusive India.

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

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

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

#### **Ministry of Women and Child Development:**

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

by Central Government. The Home was inaugurated on 31.8.2018. The Home is operational w.e.f. 01.09.2018 and managed by Govt. of Uttar Pradesh.

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