

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

**UNSTARRED QUESTION NO.2256  
TO BE ANSWERED ON 15.03.2022**

**SERVICES FOR THE ELDERLY PEOPLES**

**†2256. SHRI NIHAL CHAND:**

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

- (a) the details of services currently being provided by the Government and the private sector to the elderly and divyang people in the country;
- (b) the details of the standards laid down by the Government for the private sector to establish services and providing quality services to the senior citizens; and
- (c) the details of welfare schemes being run by the Government for the upliftment of elderly, divyang and backward classes?

**ANSWER**

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT  
(SUSHRI PRATIMA BHOUMIK)**

(a) to (c): The Government implements various welfare schemes for elderly and divyang people to provide them services such as food, shelter, health care, financial security, respite care, etc. The details of schemes/ programmes for welfare and upliftment of the elderly, divyangjan, and backward classes are at **Annexure-I**.

Details of standards laid down for providing quality services to the senior citizens are at **Annexure-II**.

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**[Annexure to Reply to Part (a) to (c) of Lok Sabha Unstarred Question No. † 2256 for 15.03.2022 regarding 'Services for the Elderly Peoples' raised by Hon'ble M.P., Shri Nihal Chand]**

**Details of Schemes and Programmes being implemented by Government of India in Care of Senior Citizens, Divyangjans and Backward Classes Sectors:**

**I. Scheme/Programmes for Senior Citizens:**

**Atal Vayo Abhyudaya Yojana (AVYAY):** AVYAY brings together articulation of each of the current schemes, future plans, strategies and targets and maps it with schemes/programmes, accountabilities, financials and clear outcomes. This Plan takes care of the top four needs of the senior citizens viz financial security, food, health care and human interaction /life of dignity. It also includes the facets of safety/protection and general wellbeing of the elderly beginning from awareness generation and sensitization of the society.

2. AVYAY is an umbrella scheme, effective since 1<sup>st</sup> April 2021, has following schemes under it, namely:

- **Scheme of Integrated Programme for Senior Citizens (IPSrC):** Setting up of Homes to improve the quality of life of the Senior Citizens, especially indigent senior citizens by providing basic amenities like shelter, food, medical care and entertainment opportunities and by encouraging productive and active ageing.
- **State Action Plan for Senior Citizens (SAPSrC):** The Government of India perceives a major and critical role of all State Governments in partnering and implementing this Action Plan for welfare of senior citizens. Each State/UT is expected to plan and strategize taking into account their local considerations and frame their own State Action Plans for the welfare of their senior citizens.
- **Rashtriya Vayoshri Yojana' (RVY):** A scheme for providing physical Aids and Assisted living devices to Senior Citizens.
- **Livelihood and Skilling Initiatives for Senior Citizens - Senior Able Citizens for Re-Employment in Dignity (SACRED);** Action Groups Aimed at Social Reconstruction (AGRASR Groups):Elderly Self Help groups
- **Promoting silver economy**
- **Channelizing CSR funds for Elderly care**

- **Scheme for Awareness Generation and Capacity Building for welfare of Senior Citizens** – Training, Awareness, Sensitization, Setting up of National Helpline for Senior Citizens.
3. Under the Scheme of Integrated Programme for Senior Citizens (IPSrC), grants upto 100% of project cost are given for running and maintenance the following projects:-
    - (i) Senior Citizens' Homes for 25 destitute Senior Citizens to provide food, care and shelter.
    - (ii) Senior Citizens' Homes for 50 Elderly Women including those under Sansad Adarsh Gram Yojana (SAGY) to provide food, care and shelter.
    - (iii) Continuous Care Homes and Homes for senior citizens afflicted with Alzheimer's disease/ Dementia for a minimum of 20 Senior Citizens who are seriously ill requiring continuous nursing care and respite or those who are afflicted with Alzheimer's disease/ Dementia.
    - (iv) Mobile Medicare Units to provide medical care to the Senior Citizens living in rural, isolated and backward areas.
    - (v) Physiotherapy Clinics for Senior Citizens for a minimum of 50 Senior Citizens per month.
    - (vi) Regional Resource and Training Centres (RRTCs) monitors and provides technical support, advocacy, networking, training and capacity building for effective delivery of service by the Centres for Senior Citizens, funded by the Ministry.
  4. Under the Scheme, assistance is sanctioned to the following agencies subject to the terms and conditions laid down by this Ministry:-
    - Priority to be given to the State Governments / UT Administrations for supporting the projects under the Scheme of IPSrC through Registered Societies/ Panchayati Raj Institutions (PRIs) / Local bodies, in the vicinity of Hospitals, as far as possible;
    - Non-Governmental/Voluntary Organizations;
    - Institutions or Organizations set up by Government as autonomous/ subordinate bodies;
    - Government Recognized Educational Institutions, Charitable Hospitals/ Nursing Homes, and recognized youth organizations such as Nehru Yuva Kendra Sangathan (NYKS)
  5. Under State Action Plan for Senior Citizens (SAPSrC), the Government of India perceives a major and critical role of all State Governments in partnering and implementing the Action Plan for welfare of senior citizens. Appreciating the critical and significant role of States/UTs, each State/UT is expected to plan and strategize taking into account their local considerations and frame their own State Action Plans for the welfare of their senior citizens. This State Action Plan may comprise a long-term strategy for five years as well as Annual Action Plans and this Department shall release funds to the States/UTs for formulation and implementation of their State Action Plans.
  6. **Livelihood and Skilling Initiatives for Senior Citizens-** A new scheme with following two components:-
    - (i) Senior Able Citizens for Re-Employment in Dignity (SACRED)- Many senior citizens have experience, time and energy which can be used by the business enterprises looking for stable employees with experience. The Human resources cells of many private enterprises seek experienced but stable persons in certain positions. The portal allows bringing these people together by virtual matching of preferences. The portal has been

launched by the Vice President of India on International Day on Older Persons (IDOP), 2021 i.e. on 01/10/2021.

- (ii) **Action Groups Aimed at Social Reconstruction (AGRASR Groups):** Elderly Self Help groups - The Senior Citizens are encouraged to form Self-Help Groups (SHGs), which will provide them with a platform to share the time constructively with each other. To attain financial assistance under the scheme SHGs will function as 'Action Groups Aimed at Social Reconstruction (AGRASR Groups)'. Assistance under this Scheme to any SHG will be independent of assistance under any other scheme of the Ministry and an SHG can choose to avail assistance under any one or more Scheme(s).
7. **Promoting Silver Economy** – This is also a new scheme launched with an objective to encourage the entrepreneurs for to think about the problems of the elderly and come out with innovative solutions The Government aims to achieve the objective by providing upto Rs. 1 crore as financial assistance through equity participation, through an open invitation on a portal namely Seniorcare Ageing Growth Engine (SAGE).
8. **Channelizing CSR funds for Elderly care-** This is also a new scheme with an objective to channelize the CSR funds in an appropriate manner for elderly care projects. Under Schedule VII of Section 135 of the Companies Act, setting up old age homes, day care centres and such facilities for Senior Citizens is an approved item for CSR funding.
9. **Scheme for Awareness Generation and Capacity Building for welfare of Senior Citizens-** Components like the National Helpline for Senior Citizens, Research, awareness, sensitization etc. for the welfare of senior citizens, spreading awareness and sensitizing the youth and other sections of the society towards the issues related to the elderly. The National Helpline – Elderline with toll free number 14567 has been dedicated to the country by the Vice President of India on International Day on Older Persons (IDOP), 2021 i.e. on 01/10/2021.
10. **Rashtriya Vayoshri Yojana (RVY): Scheme for providing Physical Aids and Assisted-Living Devices for Senior Citizens**

The Scheme of Rashtriya Vayoshri Yojana (RVY) has been formulated by Ministry of Social Justice and Empowerment with an objective to provide aids and assisted living devices viz. walking sticks, elbow crutches, walkers/crutches, tripods/quadpods, hearing aids, wheelchairs, artificial dentures and spectacles, free of cost to senior citizens belonging to BPL category who suffer from age related disabilities/infirmities such as low vision, hearing impairment, loss of teeth and loco-motor disabilities. The Scheme has been revised w.e.f. F.Y. 2020-21. Under the revised Scheme, the criteria of selection of beneficiaries have been extended to include not only those senior citizens belonging to BPL category but also senior citizens with monthly income not more than Rs. 15000/- and who suffer from age related disabilities/infirmities as mentioned above.

Under the revised Scheme of RVY, the number of devices hitherto provided has been increased. At present, following are the items that have been included for distribution:

- (a) Generic Items: (1) Walking sticks (2) Elbow crutches (3) Walkers/Crutches, (4) Tripods/Quadpods (5) Hearing Aids (6) Artificial Dentures, and (7) Spectacles.
- (b) Special Items: (1) Wheelchairs, (2) Wheel Chairs with Commode, (3) Chair/Stool with Commode, (4) Silicon Foam Cushion, (5) Knee Brace, (6) Spinal Support, (7) Cervical Collar, (8) Lumbosacral Belt (LS), (9) Walker/Roalator with Brakes, (10) Walking Stick with Seat,
- (11) Foot Care Kit:- (i) Flexi Gel Socks, (ii) Socks Cusion Sandal, (iii) Silicon Insole (Complete Foot/Ankle) and (iv) Insole with Pressure Point Relief.

## **II. Initiatives/Scheme/Programmes for the Divyangjans under the D/o Empowerment of Persons with Disabilities, M/oSJ&E:**

### **1. Deendayal Disabled Rehabilitation Scheme (DDRS):**

Under this Central Sector Scheme financial assistance is provided to Non-Government Organisations (NGOs) and District Disability Rehabilitation Centres (DDRCs) for the welfare of Persons with Disabilities (PwDs).

### **2. Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP):**

The Department is implementing the Scheme of 'Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP)' under which funds are released to various Implementing Agencies to assist the eligible persons with disabilities (Divyangjan) 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 enhancing their economic potential throughout the country.

### **3 Scheme for the Implementation of Right of Persons with Disabilities Act, 2016 (SIPDA):**

Under this umbrella Scheme, financial assistance is provided for undertaking various activities outlined in the Rights of Persons with Disabilities (RPwD) Act, 2016. The major components of the Scheme are as follows:

#### **(i) Accessible India Campaign (AIC):**

The Rights of Persons with Disabilities (RPwD) Act, 2016 mandates accessibility under Sections 40 to 46 of the Act. With a view to creating barrier free environment for independent and safe living of PwDs, Government launched the Accessible India Campaign (AIC) on 3<sup>rd</sup> December, 2015. AIC is being implemented under 3 pillars of built up environment, transportation system and Information & Communication Technology (ICT).

#### **(ii) National Action Plan for Skill Development of Persons with Disabilities (PwDs):**

Department of Empowerment of Persons with Disabilities (DEPwD) implements a "National Action Plan (NAP) for Skill Development of Persons with Disabilities (PwDs)" which was launched in March, 2015. NAP is implemented under the umbrella scheme – "Scheme for Implementation of Rights of Persons with Disabilities Act (SIPDA)" as per Common Norms

guidelines of M/o Skill Development and Entrepreneurship (MSDE). It is a Central Sector Scheme implemented across the country under which training programme is conducted via a network of training partners (ETPs) empanelled from Government (GOs) and Non-Government Organizations (NGOs) as well as organizations of the Department such as National Handicapped Finance and Development Corporation (NHFDC), National Institutes (NIs) and Composite Regional Centres (CRCs) directly.

**(iii) Creation of barrier free environment for Persons with Disabilities:**

This is a sub-scheme under the umbrella SIPDA scheme. Under the Scheme, assistance is provided to State Governments/UTs and to autonomous organizations/institutions under the Central or State Governments for various activities relating to the Act, particularly for Creation of Barrier Free Environment for persons with disabilities (PwDs). Non-recurring grant-in-aid is mainly provided for construction of lifts, ramps, modification of toilets, tactile flooring, hand rails, etc. in the existing Government buildings, so as to make them barrier free for the PwDs. Grant-in-aid is also released for making the websites of the Central/State/District level offices accessible to PwDs.

**(iv) Unique Disability Identification (UDID) Project:**

The Department of Empowerment of Persons with Disabilities is implementing the Unique Disability Identification UDID Project with a view to create a national data base for Persons with Disabilities (PwDs) and also to issue unique ID cards to them. Software for this project has been developed and hosted on NIC cloud since May 2016. The UDID project provides an online platform for issuance of disability certificates.

**4. Scholarship schemes for students with disabilities:** To support Students with Disabilities (SwDs) including persons with visual impairment in the field of education, the Department is implementing umbrella scheme 'Scholarships for Students with Disabilities' which comprises of six components. The following are the components of this umbrella scheme:-

- ✓ Pre-matric Scholarship for SwDs (For Class IX & X);
- ✓ Post-matric Scholarships for SwDs (For Class XI to Post-graduate Degree/Diploma);
- ✓ Scholarship for Top Class Education for SwDs (For Graduate and Post-Graduate Degree/Diploma in notified institutes of excellence in education);
- ✓ National Overseas Scholarship (For Master's Degree/Ph. D. in Universities abroad);
- ✓ National Fellowship for PwDs (For M.Phil and Ph.D in Indian Universities), and
- ✓ Free Coaching for SwD (For recruitment examinations for Group A & B and entrance examinations for admission in technical and professional courses).

5. In addition, National Trust, a statutory body under the Department of Empowerment of Persons with Disabilities (DEPwD), was set up in 2000 under the National Trust for the welfare of persons with autism, cerebral palsy, mental retardation and multiple disabilities Act, 1999. National Trust runs various schemes and programmes ranging from early intervention for children upto 10 years to residential centres for adults with severe disabilities. The major Schemes of National Trust are as follows:

**(i) Disha (Early Intervention and School Readiness Scheme for 0-10 years)**

This is an early intervention and school readiness scheme for children in the age group of 0-10 years with the four disabilities covered under the National Trust Act and aims at setting

up Disha Centres for early intervention for Persons with Disabilities (Divyangjan) through therapies, trainings and providing support to family members. The project holders should provide day-care facilities to PwDs (Divyangjan) for at least 4 hours in a day (between 8 am and 6 pm) along with age specific activities. There should be a Special Educator or Early Intervention Therapist, Physiotherapist or Occupational Therapist and Counsellor for PwDs (Divyangjan) along with Caregiver and Aya in the centre.

(ii) **VIKAAS (Day Care Scheme for 10+ years)**

This is a Day care scheme for Divyangjan attaining the age of 10 years and above, primarily to expand the range of opportunities available to a person with disability for enhancing interpersonal and vocational skills as they are on a transition to higher age groups. The centre offers care giving support to Persons with Disabilities (Divyangjan) during the time the Divyangjan are in the Vikaas centre. In addition, it also helps in supporting family members of the Persons with disabilities covered under the National Trust Act to get some time during the day to fulfil other responsibilities. RO should provide day-care facilities to Divyangjan for at least 6 hours in a day (between 8 am and 6 pm) along with age specific activities. Day care should be opened for at least 21 days in a month.

(iii) **Disha-cum Vikaas Scheme (Day Care)**

For the Registered Organisations, who were implementing multiple schemes, an option for implementing merged scheme was given. Based on the consent given by the ROs and the scheme guidelines, 41 ROs were allotted the merged Disha-cum-Vikaas Scheme (Day Care) w.e.f. 1.4.2018.

(iv) **Samarth (Respite Care Residential Scheme)**

The objective of Samarth scheme is to provide respite care home for orphans or abandoned, families in crisis and also for Persons with Disabilities (Divyangjan) from BPL & LIG families including destitute with at least one of the four disabilities covered under the National Trust Act. The scheme provides for creating opportunities for family members to get respite time in order to fulfil other responsibilities. Under the Scheme Samarth Centres are set up for providing group home facility for all age groups with adequate and quality care service with acceptable living standards including provision of basic medical care from professional doctors.

(v) **Gharaunda (Group Home for Adults)**

The objective of Gharaunda scheme is to provide an assured home and minimum quality of care services throughout the life of the persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities. The scheme also facilitates establishment of requisite infrastructure for the assured care system throughout the country, encourage assisted living with independence and dignity and provide care services on a sustainable basis.

(vi) **Samarth-cum-Gharaunda Scheme (Residential)**

For the Registered Organisations, who were implementing multiple schemes, an option for implementing merged scheme was given. Based on the consent given by the ROs and the scheme guidelines, 12 ROs were allotted the merged Samarth-cum-Gharaunda Scheme (Residential) w.e.f. 1.4.2018.



(vii) **'Niramaya' Health Insurance Scheme**

The National Trust is implementing Niramaya Health Insurance Scheme for persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities and there is no age bar. Under the Scheme there is an insurance cover of Rs.1 lakh which covers OPD, Diagnostic Test, Therapies, Corrective Surgeries, Alternative Medicine and Transportation. The treatment can be taken from any authorized medical practitioner/health care center. It is on reimbursement basis. The scheme is operational in the entire country through around 650 Registered Organisations who facilitate Divyangjans in filling the online application. Any person with aforesaid conditions can avail benefit by paying a nominal fee. From 2021-22, renewal under the scheme can also be done by parents/guardians themselves through our portal.

**III. Initiatives for the Backward Classes under D/o Social Justice & Empowerment:**

The following schemes are being implemented for the welfare of Backward class:

**i. Pre-Matric Scholarship to the OBC and others**

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 Government while in case of UTs 100% central assistance is provided, subject to availability of the Budget under the scheme.

The scheme was revised in. 2017-18. Following modification has been made:-

- Parental annual income ceiling for eligibility was revised from Rs. 44,550/- 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

The Physical and Financial Achievements under the Scheme are given in Table below:

<b>Physical and Financial Achievements under Pre-Matric Scholarship to the OBCs</b>				
Year	Budget Allocation (Rs. in crore)		Achievement	
	Budget Estimates	Revised Estimates	Financial Rs. (in cr.)	Physical (in lakh) @
2015-16	150.00	135.90	120.79	48.67
2016-17	142.00	130.00	129.14	154.59
2017-18	142.00	142.00	128.23	50.84
2018-19	232.00	132.00	121.84	114.81
2019-20	220.00	220.00	201.42	94.17
2020-21	250.00	175.00	118.09	200.00

@physical data provisional as details to be submitted by some State/UTs

**ii. Post-Matric Scholarship for the OBC and Others**

The Scheme is intended to promote higher education by providing financial support to OBC students studying at post-Matric/postsecondary 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.2.50 lakh per annum for FY 2020-21.

The Physical and Financial achievements under the Scheme are given in Table 5.2:

<b>Physical and Financial Achievements under Post-Matric Scholarship to the OBCs</b>				
Year	Budget Allocation		Achievement	
	Budget Estimates	Revised Estimates	Financial Rs. (in cr.)	Physical (in lakh) @
2015-16	885.00	885.00	822.75	44.43
2016-17	885.00	885.00	875.87	39.79
2017-18	885.00	885.00	829.62	39.68
2018-19	1100.00	983.25	1000.46	43.12
2019-20	1360.00	1397.50	1299.19	40.94
2020-21	1415.00	1100.00	802.27	800.00**

@ The physical achievement figure also include beneficiaries from State/UTs fund. \*\* Anticipated beneficiaries

### iii. Construction of Hostel for OBC Boys & Girls

The scheme for 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 :

- North Easter Regional : Rs.3.50 Lakh per seat.
- Himalayan Regions : Rs.3.25 Lakh per seat.
- Rest of country : Rs.3.00 Lakh per seat.

Or as per the schedule of the rates for the concerned State Government, whoever 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 Himalayan States (J&K, Himachal Pradesh and Uttarakhand)

The physical and financial achievement under the scheme is given Table :

<b>Budget Allocation and Release</b>			
Year	BE/RE	Financial (in lakh)	Physical (No. of seats)
2017-18	4000/4000	4249.75	600
2018-19	5000/3000	3605.21	900
2019-20	3000/3000	2128.96	1750
2020-21	5000/3500	3158.53	3000

#### iv. National Fellowship for OBC students

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 300 Senior Research Fellowships (SRFs) from 2016-17 to Other Backward Class (OBC) students. From academic year 2018-19, the number of JRF intake is being increased from 300 to 1000. 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 recognised by the UGC. Fellowships are awarded to research students pursuing M.Phil and Ph.D. The rate of fellowship for JRF is Rs.31000 per month and for SRF level, it is Rs.35000 per month.

The Other Backward Class (OBC) candidates qualifying for the award of Junior Research Fellowship (NET-JRF) of UGC or UGC-Council of Scientific and Industrial Research (UGC-CSIR) Joint Test will be eligible to receive fellowship of National Fellowship for OBCs, subject to finding placement in the Universities/IITs/Institutions. The validity period of the offer is 3 years with effect from the date of issue of JRF Award letter. However, in case of candidates who have already joined M/Phil. /Ph.D. the date of commencement of fellowship shall be from the date of declaration of NET results or date of their joining, whichever is later. The total period of award of JRF and SRF shall not exceed the period of 5 years.

The physical and financial achievement under the scheme is given in Table 5.6:

S.NO.	Year	Budget Estimates	Revised Estimates	Financial	Physical
1.	2016-17	27.00	27.00	27.00	900
2.	2017-18	40.00	40.00	20.00	1200
3.	2018-19	110.00	30.00	30.00	2200*
4.	2019-20	70.00	52.50	29.00	2900*
5.	2020-21	120.00	45.00	18.00	2900**

\* Provisional \*\* Anticipated beneficiaries

#### v. Dr. Ambedkar Scheme of Interest Subsidy on Educational Loans for Overseas Studies for Other Backward Classes (OBCs) & Economically Backward Classes (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 EBCs i.e. Rs.8.00 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 installments and interest beyond moratorium period. The Canara Bank has been nominated as Nodal Bank under the scheme.

The physical and financial achievement under the scheme is given Table 5.7:

Year	Budget Estimate (in Lakh)	Revised Estimate (in Lakh)	Financial (in lakh)	Physical (in number)
2017-18	430	430	1987	1820
2018-19	1000	1000	1000	3163
2019-20	1500	2609	2609	3296
2020-21	3500	3500	3261	6941

#### vi. Vanchit Ikai Samooah aur Vargon ki Arthik Sahayata(VISVAS) Yojana

During the year 2020-21, the Ministry of Social Justice and Empowerment (MoSJ&E), Government of India, is implementing a new Interest Subvention —Vanchit Ikai Samooah aur Vargon ki Aarthik Sahayta (VISVAS) Yojana for the SHGs comprising exclusively of SC and/or OBC beneficiaries with loans/borrowings up to Rs.4.00 Lakh and for SC and OBC individual beneficiaries with loan/ borrowing up to Rs.2.00 Lakh. This model will give a quick interest benefit to the standard accounts of borrowing SHGs/beneficiaries.

The objective of the proposed Scheme is to provide direct benefit of lower rate of interest to the eligible Self-Help Groups (SHGs) formed under National Rural Livelihood Mission (NRLM) or National Urban Livelihood Mission (NULM) or NABARD/ individual beneficiaries who have availed loans through Public Sector Banks (PSBs), Regional Rural Banks (RRBs) and similar financial institutions hereinafter referred to as Lending Institutions.

#### IV. Schemes, Programmes, Concession and Benefits provided by other Ministries/Department in Care of Senior Citizens/Divyanjans/Backward Classes:

##### 1. Ministry of Rural Development:

**National Social Assistance Programme (NSAP):** Under National Social Assistance Program (NSAP) scheme, the elderly, widows, and disabled persons belonging to Below Poverty Line (BPL) and fulfilling eligibility criteria prescribed in the NSAP guidelines, are provided financial assistance ranging from Rs.200/- to Rs.500/- p.m. and in the case of death of the breadwinner, a lumpsum assistance of Rs.20,000/- is given to the bereaved family. The schemes under NSAP for elderly and divyangs are detailed below:

- Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** A monthly pension of Rs.200/- is given to elderly aged 60-79 years belonging to BPL category. The pension increases to Rs.500/-per month upon attaining the age of 80 years. The total beneficiaries under the scheme are 221 lakh.
- Indira Gandhi National Disability Pension Scheme (IGNDPS):** A monthly pension of Rs.300/- is given to BPL persons aged 18-79 years with severe and multiple disabilities

(80% disability level). The pension increases to Rs.500/- per month upon attaining the age of 80 years. The total beneficiaries under the scheme are 10.58 lakh.

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

“National Programme for the Health Care of Elderly” (NPHCE) launched during 2010-11 is State oriented program with the basic thrust to provide comprehensive and dedicated health care facilities to the elderly persons above 60 year of age at various level of primary, secondary and tertiary health care.

**I. Primary & Secondary Geriatric Care Services** : The program commenced with 100 districts in the 11<sup>th</sup> plan period. In the 12<sup>th</sup> plan period 421 districts and in 2019-2020, 114 districts were additionally sanctioned to provide dedicated geriatric OPD, IPD, Physiotherapy and lab services. Presently all 713 Health districts have been sanctioned for geriatric primary & secondary care services of OPD, 10 bedded Geriatric Ward, Physiotherapy and laboratory services.

**II. Tertiary level activities of NPHCE** : Renamed as ‘**RashtriyaVaristh Jan Swasthya Yojana**’ in 2016-17. As on date, 19 Regional Geriatric Centres (RGCs) in selected Medical Colleges of 18 States, are sanctioned for tertiary care service delivery under NPHCE in the form of specialized OPD’s, 30 bedded wards in RGC including earmarking beds in various specialties like urology, orthopedics, ophthalmology etc, manpower development & research activities. Presently OPD services are being provided through 18 RGCs, inpatient services in 16 RGC’s, Physiotherapy in 14 centers & laboratory services in 13 centers.

Two National Centre for Ageing (NCA) has also been developed as centre of Excellence for Geriatric Care services. 200 bedded NCA at Madras Medical College, Chennai has been developed and operational for Covid ward and another NCA at AIIMS, New Delhi is in advance state of Construction. OPD services are expected to initiate by October 2021. A 250 Bedded Geriatric Care and Rehabilitation Centre is sanctioned at PGI Chandigarh.

### **Progress in Operationalization of the Programme activities 2020-21**

(As per Progress Report- April to December, 2020)

S. No	Institutions	Sanctioned	Operational			
			OPD	Indoor wards	Physiotherapy services	Laboratory services
1	RGCs	19	18	16	14	13
2	District hospitals	718	584	507	445	539
3	CHCs	4869	3111	-	1131	2408
4	PHCs	18407	10180	-	-	-
5	SCs providing home based care & supportive appliances	90719	14201			

Daily Geriatric OPD services are being provided in 584 DH, 3111 CHCs and 10180 PHCs along with special OPDs in 18 RGCs. Inpatient services are being provided in 507 DH, along with 16 RGCs. Physiotherapy services are being provided in 445 DH, 1131 CHCs along with 14 RGCs. Laboratory services are being provided in 539 DHs, 2408 CHCs, along with 13 RGCs.

#### Geriatric care service provision in 2019-20

(As per Annual Progress Report- April 2019- March 2020)

S. N.	Services	RGCs	Distt. Hospitals	CHCs	PHCs	SCs	Total
1	OPD care services	133545	7567744	7016670	9032922	2843211	2,65,94,092
2	In-door admissions	9992	688966	269286			9,68,244
3	Physiotherapy care	34637	754186	744964			15,33,787
4	Lab Tests	230749	4215883	2348922	2275600		90,71,154
5	No of Elderly Screened & given Health card		599908	719021	526754	273850	21,19,533
6	No of Elderly Provided Home care services		11157	92657	68674	68783	2,41,271
7	No of Elderly Provided supportive devices		4820	18006	7256	17502	47,584
8	Cases referred		32017	59202	65057	64119	2,20,395
9	Cases died in hospitals		17026	2156	384		19,566

Overall 265 lakhs elderly have been provided OPD, 9.68 lakhs Indoor admissions, 15.33 lakhs Rehabilitation and 90.71 lakhs Lab. services respectively by all the operational District Hospitals and below.

- ✓ **Training Modules:** Three sets of Training modules for Medical Officers, Nurses and Community based workers to deliver Comprehensive Geriatric care has been developed. State level Training of Trainers of Medical Officers for Comprehensive Geriatric Care has been conducted at Chhattisgarh, Meghalaya, Haryana, Punjab Tamil Nadu &

Maharashtra generating approx 236 *States level Master Trainers* and 85 *National Master Trainers*: 27 for Medical Officer Module, 26 for Staff Nurses Module and 32 for module developed to train Community based workers.

- ✓ **NPHCE Website:** - An interactive and dynamic website cum MIS of the NPHCE program has been initiated through Center for Health Informatics (CHI) to provide comprehensive information along with data regarding Geriatric facilities and services available through-out the country. [www.nphce.nhp.gov.in](http://www.nphce.nhp.gov.in)
- ✓ **IEC:** Audio/Video spots on different topics of elder care, print material-folder, posters etc. have been developed. The regional language version of IEC material is being developed. <https://nphce.nhp.gov.in/video-spot/>

### 3. MINISTRY OF FINANCE:

**Atal Pension Yojana (APY):** The Atal Pension Yojana (APY) is a Government of India Scheme which was launched on 9<sup>th</sup> May, 2015, with the objective of creating a universal social security system for all Indians, especially the poor, the under-privileged and the workers in the unorganized sector. The scheme become operational w.e.f. 1<sup>st</sup> June, 2015, and is being administered by the Pension Fund Regulatory and Development Authority (PFRDA). It is open to all citizens of India between 18-40 years of age having bank account in a bank or post-office. There are five pension plan slabs available under the scheme namely, Rs. 1000, Rs. 2000, Rs. 3000, Rs. 4000, and Rs. 5000 guaranteed by Government of India to the subscriber at the age of 60 years. On death of subscriber, same pension to spouse is guaranteed by Government of India. Further, APY is a pan India scheme open to all citizen of the country and not catering to any specific group.

### 4. MINISTRY OF HOUSING AND URBAN AFFAIRS:

Ministry of Housing and Urban Affairs, Department of Urban Development has issued the Model Building Bye Laws, 2016 (MBBL) prescribing 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. Further, 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 wheelchair** to be placed in the bus for the benefit of disabled persons and senior citizens. All metro rail projects implemented/under implementation in the country are having disabled and elder friendly infrastructure such as **proper ramps/lifts to the stations**. There is a provision for reservation of seats in metro rail coaches for differently-abled persons and senior citizens. Further, Housing for All Mission/Pradhan Mantri Awas Yojana Guidelines have been circulated to State/UTs to meet the demand of housing in their States/UTs, which inter-alia incorporates that 'while making the allotment, families with senior citizens should be given **priority for allotment on ground floor or lower floors**'.

Ministry of Housing & Urban Affairs is implementing the Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) with the aim to reduce poverty and vulnerability of urban poor households on sustainable basis. The Mission, inter-alia, aims at

providing permanent shelter equipped with essential services to the urban homeless in a phased manner under the component of Shelters for Urban Homeless, irrespective of age.

## 5. MINISTRY OF RAILWAYS:

(Facilities for Divyangjans)

Indian Railways grant concession to disabled persons in extreme cases only. As per rules the following categories of persons with disabilities are granted concession in train fares:-

Divyang Passengers		
1	Orthopaedically Handicapped/ Paraplegic persons who cannot travel without escort – when travelling alone or with escort - for any purpose	<ul style="list-style-type: none"> <li>• 75% in 2nd, SL, 1st Class, 3AC, AC chair Car</li> <li>• 50% in 1AC and 2AC,</li> <li>• 25% in 3AC &amp; AC Chair Car of Rajdhani/Shatabdi trains</li> <li>• 50% in MST &amp; QST in First and Second Class</li> <li>• One escort is also eligible for same element of concession</li> </ul>
2	Mentally retarded persons who cannot travel without escort - when travelling alone or with escort for any purpose	
3	Person with Visual Impairment with total absence of sight travelling alone or with an escort - for any purpose	
4	Person with Hearing and Speech Impairment totally (both afflictions together in the same person) travelling alone or with an escort - for any purpose.	<ul style="list-style-type: none"> <li>• 50% in 2nd, SL and 1st Class</li> <li>• 50% in MST &amp; QST in first and second class</li> <li>• One escort is also eligible for same element of concession</li> </ul>

The procedure for availing concession is (i) Concession tickets are issued directly from Stations on production of copy of prescribed certificate from Govt. Doctor, (ii) For Person with Visual Impairment with total absence of sight, certificates issued by RMPs and certain Institutions working of Blind persons (listed In Coaching Tariff) also are accepted. On the basis of Unique ID issued the concessional e-ticket can also be booked through IRCTC website.

Concession is admissible in the basic fares of Mail/Express/Rajdhani/Shatabdi group of trains all other charges like reservation fee, supplementary charges etc. are to be paid in full.

The details of important measures taken to make Railways disabled friendly are as follows:

- Concessional online ticket booking facility has also been extended to the persons with disability (Divyangjans) on the basis of photo identity cards issued by the Zonal Railways.
- A reservation quota of four berths in sleeper class and two berths in 3AC has been earmarked in all trains running on non-suburban sections for Divyangjans performing their journey on handicapped concessional ticket. The person accompanying the Divyangjans as escort is also allotted the berth out of this quota.
- Instructions have also been issued that in the tickets issued through Computerized Passenger Reservation System, to extent feasible, one lower berth should be allotted to the Divyangjan and

the person accompanying him/her as escort should be allotted middle/upper berths near the Divyangjan subject to availability of accommodation.

(iv). After departure of the train, if there are vacant lower berths available in the train, and if any Divyangjans booked on the authority of handicapped concessional ticket, who has been allotted upper/middle berth, approaches for allotment of vacant lower berths, the Conductor/Train Ticket Examiner (TTE) has been authorized to allot the vacant lower berth to them making necessary entries in the chart.

(v). The specially designed coaches for Divyangjans known as SLRD coaches attached in Garib Rath Express Trains are treated as reserved for booking by Divyangjans travelling on handicapped concession on payment of full fare of 3 AC class of Garib Rath Express on first come first served basis.

(vi). Separate counters are earmarked at various Passenger Reservation System (PRS) centres for dealing with the reservation requisitions received from Divyangjans, 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 Divyangjans, one or two counters depending upon the total demand are earmarked for dealing with the reservation requests for all these categories of persons.

(vii). Instructions already exist for provision of Wheel Chair for the use of Divyangjan, Old aged people, etc. at stations. Zonal Railways have also been instructed to provide one wheelchair per platform and in case of island platforms one wheelchair per two platforms at all A-1 and A (erstwhile) category stations.

#### (Facilities For Senior Citizens)

Prior to 20.03.2020, Railways used to extend concession in passenger fare to a Senior Citizen of Indian Nationality, permanently residing in India of the age of 60 years & above for Men /Transgender and 58 years & above in case for Women are granted concession in all classes and in the basic fares of Mail/Express & Rajdhani/Shatabdi/Jan Shatabdi/Duronto group of trains. The element of concession is 40% for men/Transgender and 50% for women.

In view of Pandemic & Covid protocol, concession to all categories of passengers (except 4 categories of Divyangjan, 11 categories of Patients and Students) have been withdrawn from 20.03.2020.

The following facilities have been extended from time to time to Senior citizens: -

(i) In the computerized Passenger Reservation System (PRS) there is a provision to allot lower berths to Senior Citizens, even if no choice is given, subject to availability of accommodation at the time of booking.

(ii) A combined quota of six to seven lower berths per coach in Sleeper class, four to five lower berths per coach each in Air Conditioned 3 tier (3AC) and three to four lower berths per coach in Air Conditioned 2 tier (2AC) classes (depending on the number of coaches of that class in the train) has been earmarked for senior citizens, female passengers 45 years of age and above and pregnant women.

(iii) Accommodation is also earmarked for senior citizens during specified hours on suburban sections by some zonal Railways.



(iv) After departure of the train, if there are vacant lower berths available in the train and a senior citizen, who has been allotted upper/middle berth, approaches for allotment of vacant lower berths, the on board Ticket Checking Staff has been authorized to allot the vacant lower berth to them making necessary entries in the chart.

(v) Separate counters are earmarked at various Passenger Reservation System(PRS) centers for dealing with the reservation requisitions received from Divyangjans, 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 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.

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**[Annexure to Reply to Part (a) to (c) of Lok Sabha Unstarred Question No. † 2256 for 15.03.2022 regarding 'Services for the Elderly Peoples' raised by Hon'ble M.P., Shri Nihal Chand]**

**Standards laid down for providing quality services to the senior citizens**

1. **Land:** The land for the old age home should be adequate to comply with the Floor-Area Ratio (FAR) as prescribed by the relevant urban body/State Government. In the case of semi-urban/rural areas, the State Government shall provide adequate land for setting up of an old age home of requisite capacity such that there is adequate land for recreation, gardening, further expansion etc.

2. **Living Space:** The old age home shall have minimum area per resident as per the following norms:

- (i) Area of bedroom/dormitory per resident (7.5 sq.mtr)
- (ii) There shall be a separate bed for each resident
- (iii) There shall be hygienic toilet and bath facilities @ one per 10 residents
- (iv) The living area or carpet area per resident i.e. Including (i) above plus ancillary areas like kitchen, dining hall, recreation room, medical room etc. but excluding verandahs, corridors etc. (12 sq. mtr)

3. **Facilities :** Every institution being funded under this scheme shall have further the following facilities:

- (i) Residential area comprising rooms/dormitories-separately for men and women;
- (ii) Adequate Safe drinking water and for ancillary purposes
- (iii) Electricity, fans and heating arrangement for residents (as necessary);
- (iv) Kitchen-cum-store and office;
- (v) Dining hall;
- (vi) Recreation facilities, television, newspaper and an adequate collection of books;
- (vii) Activities for keeping the residents productively occupied;
- (viii) First aid, sick bay and primary healthcare facilities.
- (ix) Should be barrier-free with provision of ramps and handrails, and where necessary, lifts etc.

4. **Operational Standards:** Following minimum standards shall be followed by the implementing agencies for the projects under the Scheme:

- (i) **Nutrition** – adequate quantity, good quality, variety in food stuff (as per local conditions) containing an average of 1700 calories and 50 grams protein to be provided to the beneficiaries, every day.
- (ii) **Medical facilities/ Medicare-** The project should have first aid kit (as advised by Doctor), glucometer, BP monitoring machine, weighing machine and medicines, as prescribed by a Doctor. As far as possible, the residence of the Doctor should be near the project. Regular Health

Camps to be organized by implementing agencies in coordination with the District Administration. Arrangements is required to be made with the nearest Government hospital for emergency medical care

(iii) **Recreation** – At each centre the implementing agency must provide Books, 3-4 Magazines, 2-3 newspapers (in regional/ local language), Outings at nearby places (2 in a month)- religious/ cultural, Games like caroms, chess, cards, one cable connection, one computer with internet connection. All projects should have a separate room for reading for the residents.

(iv) Implementing agencies shall ensure that the services of minimum staff as prescribed in the Scheme are in available in each project.

(v) **Security**- necessary security arrangements to be made in the projects by the implementing agencies. Arrangement is required to be made with the nearest Police Station for security requirements.

(vi) **Clothing** – Keeping in view local climate, weather conditions and traditional norms all the residents must be provided with 4 pairs of clothing in a year.

(vii) **Rooms** – Properly ventilated rooms with sufficient space between the beds of the beneficiaries for their easy movement. Provision for storage of the belongings of the beneficiaries should be available in the homes. Floors should be anti-slippery. For destitute couples separate room may be provided as far as possible.

(viii) **Bathrooms and toilets** –Each project should have separate toilets for females and males. There should be at least one toilet with western style fixed / removable commodes. Each Home should have ramp facilities and railings for easy access to the residents at bathrooms and toilets, wherever required. Bathrooms and toilets must have anti-slippery tiles and railings for hand support.

(ix) **Hygiene and Sanitation**- All the rooms, veranda/ courtyard and kitchen must be cleaned at least 2 times a day. Bathrooms and toilets must be cleaned at least 3 times a day. Disinfectants must be used for infection control and ensure a sanitized environment. Hand washing facilities are prominently located. Hygiene measures (cleanliness of rooms, mosquito control measures) and waste segregation needs to be followed.

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