



CONCESSIONS AND FACILITIES GIVEN TO SENIOR CITIZENS

Updated With Reference to Mumbai &
Maharashtra

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1. The Government of India had declared the National Policy on Older Persons as early as 1999 covering all aspects required to be taken into account for real welfare of Older Persons. It was really a very comprehensive document leaving not a single matter. It covered all the following major aspects in detail in favour of Older Persons:-
 - i) Financial Security.
 - ii) Health Care & Nutrition.
 - iii) Shelter.
 - iv) Education.
 - v) Welfare.
 - vi) Protection of Life & Property.
2. The Policy declared the Older Persons as respected Citizens requiring strengthening of their legitimate place in the Society and to take all actions to help them to live their last phase of life with Purpose, Dignity and Peace. It recognized the Older Persons as a Resource of the Country. It sought the cooperation of all government & non-governmental Organizations including the most powerful Media-our Fourth Estate. Health Care was given higher priority. Public Hospitals were asked to provide separate doctors/counters for Senior Citizens to avoid long waits. Group Housing for Senior Citizens, keeping in view their life styles & common facilities necessary, loans at reasonable rates etc were provided. Provision of welfare services including Old Age Homes on priority basis were laid down. Protection of life & property was also given priority. It encouraged the children to co-reside with parents by giving various incentives to such children. It recognized the NGOs as a very special & important Institutional Mechanism to provide User-friendly affordable Services to Senior Citizens. Trade Unions, Employers` Organizations & Professional bodies were also requested to provide Services to Senior Citizens. Media was expected to highlight the changing situation of Senior Citizens and identify emerging issues and areas of action.
3. In view of changing needs of Senior Citizens over the past decade, Government decided to review this Policy and got it reviewed by a Review Committee, which has submitted Revised National Policy for Senior Citizens,2011 (NPSC, 2011) to Minister of Social Justice & Empowerment on 31-3-11.

The following concessions/facilities are available to Senior Citizens at present:-

(a) Poor Senior Citizens living below Poverty Line are given the following help:

4. Indira Gandhi National Old Age Pension (IGNOAPS): This Pension is now granted to all Senior Citizens of 60 (orders for 60 under issue by Ministry of Rural Development) & above belonging to a house hold below the poverty line **and not limited to destitutes only, as earlier.** The contribution of Central Government is Rs 200 per beneficiary p.m. and minimum Rs 200 from the State. Some States are giving more; some less & some nil. Pension is to be credited,

where feasible, to a Post Office or Public Sector Bank account of the beneficiary for 3 months with permission to withdraw every month only one month's pension. Government of Maharashtra has started this scheme with effect from 1-11-07, as notified in their GR dt 5-3-08. The amount of this Pension is notified as Rs 500 p.m. (State Contribution Rs 300) vide their GR dt 30-9-08. The claimant has to be in the list of families under BPL, has to produce proof of age and certificate of residing in Maharashtra for 15 years. If the beneficiary does not withdraw his monthly pension continuously for 3 months, the amount shall be transferred back to the State. Those, who are handicapped and unable to walk, their pension shall be paid by Money Order at State Expense. In all cases, Post Office/Bank Accounts have to be opened. Life Certificate is necessary every year and should be produced between January & March, failing which pension shall be stopped from 1st April. Entitlement of beneficiary shall also be checked up every year. The beneficiary has to apply in the prescribed form in duplicate to the talati/tahsildar of his area and obtain an acknowledgement from him. All enclosures should also be in duplicate. Government of Maharashtra vide their Orders no. VISHYO-2008/praka.78/VISHYO-1 dt 29-6-09 have decided to give Rs 500 p.m. to all senior citizens of 65(now 60 under revision) and above, whose total annual family income is within Rs 21000, if their names are not in the list of BPL Family. This will be paid by Government under their scheme of Shravanbal Seva Rajya Nirvriti Yojna and has been put in their Web Site at Sr No.20090629152254001. This was necessitated as it has been made compulsory from 23-9-07 to have name included in list of BPL Family for payment of Indira Gandhi National Old Age Pension (which is very difficult due to revised formula!!).

5. Under Sanjay Gandhi Niradhar Anudan Yojna of Maharashtra, niradhar (destitutes) Senior Citizens under 65 and having income below Rs 21000 p.a. are eligible to get Rs 500 p. m. If there is more than one beneficiary, the amount shall be Rs 750 p.m. The beneficiary has to apply in prescribed form with certificates for age, income, residential proof for 15 years, not staying in any Vrudhashram and not getting any monthly allowance through any other scheme etc and for being destitute.

6. National Family Benefit Scheme (NFBS): Under this Scheme, Rs 10000 is given to a BPL family on the death of a primary bread winner between the ages of 18-64 years.

7. Indira Awaas Yojna: This scheme was introduced in 1985-86 and provides houses free of cost to below poverty line BPL S C/S T families (40%), physically & mentally challenged (3%) and non S C /S T BPL households staying in rural areas. This is given for new houses as well as conversion of *kucha* houses in to *pucca* ones. Cost of the new house is limited to Rs 35000 in plain areas and Rs 38500 in hilly/difficult areas and for conversion Rs 10000 to be financed by Central and State Governments in ratio of 75/25. Similar scheme for providing shelter to Rural BPL families is announced under **Pradhan Mantri Gramodaya Yojna** also. The purpose is sustainable human development at the village level. This scheme also provides funds for all basic minimum services in the village viz shelter, slum development, roads, bridges & various other schemes.

8. Antyodaya Anna Yojna: This scheme is launched in 2001 and provides 35 kg of food grains per family at highly subsidized rates to 1.5 crore of BPL families. Under **National Food for Work (NFFW)**, rice is given free to BPL in certain backward areas. Under **Sampurna Gramin**

Rozgar Yojna (SGRY), 5kg of rice & Rs 32 cash is given as daily wages per day to BPL Workers for works like construction of roads, infrastructure for education, health improvements, improvement of environment etc.

9. Annapurna Scheme: Under this Scheme launched from 1-4-2001, 10 kg of food grains per month free of cost is provided to BPL persons entitled to IGNOAP but not getting that pension.

10. Swarnajayanti Gram Swarozgar Yojna: Introduced since April, 99, this scheme provides sustainable income to Rural Poor and BPL families. Under this scheme, credit-cum-subsidy is provided for self-employment, skill development etc. It covers all aspects of Self-Employment like organization of self help groups, training, credit technology, infrastructure & marketing. 4-5 Activities are earmarked for a particular Block with approval of Panchayat Samiti. This is financed in ratio of 75/25 by Centre & state.

11. Jawahar Gram Samrudhi Yojna: This is the restructured, streamlined & comprehensive version of erstwhile Jawahar Rozgar Yojna, designed to improve quality of life of rural BPL poor. Under this scheme, a demand driven community village infrastructure including durable assets at the village level are created to enable poor to increase the opportunities for sustained employment and generation of supplementary employments.

12. National Rural Employment Guarantee Act (NREGA): The MGNREG Act 2005 provides enhancement of livelihood security, giving atleast 100 days of guaranteed wage **employment** in every financial year to every household, whose adult members volunteer to do unskilled manual work.

13. Vrudhashrams: Many States have provided free Vrudhashrams for destitute BPL Senior Citizens with free food, sleeping arrangements, free medical facilities etc. For other Senior Citizens also, some Vrudhashrams with facilities of garden, library, TV, Indoor Games etc are provided by some States. In Maharashtra, Matoshri Vrudhashrams are provided and given to private parties/NGOs for management.

14. Rashtriya Swasthya Bima Yojna: Health Insurance cover is provided under this scheme to BPL workers in unorganized sector and their families (up to 5 members including dependent parents) to the extent of Rs.30000 p.a. The beneficiary has to pay only Rs. 30 p.a. as registration fees. Every State has to implement this scheme in a phased manner and cover all their districts by 2012-13. States have to approve Insurance Company/ies in each district and nominate proper Public/Private Hospitals having sufficient facilities as per guidelines. The insurance company shall enroll the beneficiaries. The scheme shall be financed by Central & State governments, as laid down. Smart cards shall be issued to each beneficiary households for cashless service in the nominated hospitals. The beneficiaries shall be eligible for coverage of financial costs of inpatient health care services as well as agreed day care procedures not requiring hospitalization, as decided by State Government with Insurance Company. Some basic exclusions are also kept.

15. Rural Group Life Insurance Scheme-Arogya Raksha Yojna: At the instance of Central Government, LIC has introduced this scheme to provide social security to Rural Families by way of life insurance from 15-8-95 for life cover of Rs 5000 for 2 types of policies. One-general- by

full payment of premium by the Applicant and another-subsidized for BPL households - one policy for full family. Premium is subsidized by Central & State Governments on 50-50 basis.

16. Private Charitable Hospitals: As per provisions in Sec 41AA in The Bombay Public Trust Act,1950 and similar Acts elsewhere, Charity Commissioner has to instruct & ensure that all private charitable hospitals reserve & earmark 10% of total number of Operational Beds and 10% of the total capacity of patients treated at such hospitals for medical examination & treatment in each Department of the hospital for INDIGENT PATIENTS and are required to be given free treatment on par with paying patients and without any discrimination . They are also required to earmark 10% more in both operation & OPD for those belonging to weaker sections of the society seeking admission or treatment and are required to be treated at concessional rates. Indigent person means, whose total income does not exceed Rs 3600 p.a. and person belonging to weaker section means those, whose income does not exceed Rs 15000 p.a. Almost all Private Hospitals, are run by Charitable Trusts and are required to give this facility.

b) All senior Citizens including BPL are given the following concessions/facilities:-

17. Financial Benefits: a) **Income tax rebate up to an income of Rs. 2.5 lakh p.a. from 1-4-11 and this concession shall be available to all senior citizens of 60 years & above, as against 65 at present. A special category of very senior citizens of those above 80 will be given exemption limit of Rs 5 lakh per annum. Under Indira Gandhi National Old Age Pension, the eligibility is being reduced to 60 from 65 and those above 80, will be given pension (Central Govt Contribution) of Rs 500 against Rs 200. Interest on daily basis is calculated for Savings Bank Account & rate of interest in Savings Bank is increased.** b) Separate wards are provided for filing Returns for Senior Citizens. All claims of Senior Citizens are settled on the spot. If not, refund is required to be given within 3 months of filing the Return. c) Deduction of Medical Insurance premium is increased to Rs.20000. Medical expenditure for some specific diseases is exempted up to Rs.60000. d) The present limit of TDS is increased to Rs.10000 from Rs.5000 from 1-4-07. e) State of Maharashtra exempts Senior Citizens from Professional Tax. f) Senior Citizens are given .25 to 1% more interest by banks on deposits. g) Senior Citizens Scheme: Senior Citizens of 60 and above can deposit Rs. 1000 to Rs. 15 lakh (30 lakh for husband & wife) at the fixed interest rate of 9% 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 1 year. Income from this account is taxable. h) Reverse Mortgage Scheme: Senior Citizens of 60 and above having their own houses can mortgage their house and get a monthly amount without payment of tax either on cash received from Mortgager or capital gain tax on excess valuation of the flat for day to day expenses and also for health care, home improvements, recreational, religious purposes etc under this scheme without vacating their house subject, of course to valuation of the house, age, interest rates etc. When one dies or house is sold, the debt gets paid off. Spouse can continue to stay till survival. Those in need of monthly money for maintenance can take decision after studying the offer in detail. Now, Central Bank of India & Star Union Dai-ichi Life Insurance Co. Ltd. have launched an Annuity Product called Cent Swabhiman Plus on 10-12-09, a Reverse Mortgage Loan Annuity (RMLA) - a unique & tailor-made product facilitating Senior Citizens to avail regular payments throughout life till both die, as against 15/20 years by other Schemes and that too with substantially higher payments than other

Schemes. Rate of interest charged is 9.5 (to be reset every 2 years) in place of 10.25 to 12% in other Schemes. 60 to 75% of property value (to be revalued every 3 years) is considered for giving annuity, which can be taken at 25% as lump sum and remaining or full amount in monthly, quarterly, annually etc, as desired by borrower. The borrower should be of 60 & above and spouse 55 & above. Payment will be made by Insurance Company & not Central Bank. Keeping in view 2 schemes of repurchase of the mortgaged property by heirs, monthly payment per lakh works out to Rs. 396 or Rs 288 p.m. On death of the borrower, little higher payment is made to the surviving spouse. Payments made under this Annuity Scheme are taxable. Many other Banks have also introduced similar schemes.

18. Medical Facilities: Maharashtra Government has directed all Government & Municipal Hospitals and Hospitals attached to Medical & Dental Colleges to provide free investigations & complete treatment to all Senior Citizens. Investigations include all laboratory investigations, X Rays, CT Scan, ECG. Minor & major operations, ICU etc are also included. There will be separate ques for Senior Citizens for case paper, consultations with doctors & medicines. Except, 3 major Hospitals-Nair, KEM & Sion, all Municipal Hospitals have confirmed in writing that they are giving free treatment to all senior Citizens.

19. Action by Ministry Of Health & Family Welfare: i) Ministry has formed a National Programme for Care Of Elderly during 11th Five Year Plan, which comprises- National Programme for Health Care of Elderly (Main Scheme) and development of National Institutes of Ageing with a total allocation of Rs 400 crores during Plan Period. ii) Major activities proposed under the main scheme are as below:

A) Development of 30 bedded health care units for Elderly Persons in 25 Medical Colleges in the Country. B) Development of 10 bedded Geriatric Units at District Hospitals in 100 districts of the Country @ 4 districts attached to each Medical College. C) Development of Physiotherapy Unit at all the CHCs falling under 100 Districts. D) Weekly once OPD for Elderly and arrangement for Health *Melas* at the level of PHCs. E) Involvement of ASHA at Community Level. F) As regards the NIAs, these will be the apex referral institutes of the Country with 200 beds facility. Basic aim of these institutes will be development of specialized manpower, research in gerontology and patient care.

G) Health Ministry has started accreditation of Hospitals and Health Providers to ensure better medical service to Senior Citizens. H) Director General of Health Services has carried out projects on training of health manpower as well as developing training modules on geriatrics for different health functionaries for the purpose of providing training. A survey was conducted to find out the burden of diseases among geriatric population & the Report has been published in 2007. National Programme for Health Care for Elderly, approved by Ministry of Finance in June, 2010 has been notified with operational guidelines on their Web Site. A few meetings of stakeholders have been convened for finalizing the implementation strategy. Funds are released to Regional Medical Centres & States. I) Free of cost health services are already being provided to all Below Poverty Line (BPL) citizens including Senior Citizens. J) The Policy for providing land at subsidized rates for construction of private hospitals & charitable trusts already exists. K) As regards provision of geriatric wards in all the hospitals, article 20 of "**Maintenance and Welfare of Parents & senior Citizens Act, 2007**" directs the State Governments to provide beds for all senior citizens as far as possible. Under NPHCE, there is provision for developing

30-bedded geriatric wards in 8 Regional Geriatric Centres and 10-bedded wards for Senior Citizens in 100 District Hospitals during 11th Five Year Plan. L) There is a proposal in the NPHCE to provide training to the Community Members in geriatric care by ANM at sub-centre level. Ministry of S.J. & E. is also taking care in respect of the training of geriatric care givers. M) One of the important components of NPHCE is information, communication and education. Strategy will be devised to increase awareness of the community in respect of the role of balanced diet, proper exercise, yoga etc in prevention and control of diseases. Mass media programme will be framed to increase the awareness of the public as well as the medical care givers on the various provisions being provided under NPHCE. N) NPHCE will provide funding for research programme which will include all the important geriatric problems including Alzheimer disease. Apart from this, the mental health problems are being taken up separately through a dedicated National Mental Health Programme, which will take care of elderly also.

20. Central, some States, some Municipal and some Private Hospitals give free or concessional treatment including pathological investigations. Many Trusts, Organizations, Lions' Club, Rotary Clubs, Associations etc arrange free/concessional camps, lectures, counseling, supply of required medical equipments free or concessional rate etc. Many Chemists give concessions in medicines. Large number of Organizations has come up with alternative Medical Care Systems like Ayurved, Homeopath, Yoga, Acupressure, Reiki etc. free or at a cost.

21. National Insurance Company has introduced Varishtha Mediclaim Policy for Senior Citizens between 60 to 80 years EXTEDABLE UP TO 90 YEARS with a basic cover of Rs 1 lakh covering Hospitalization & domiciliary hospitalization and Rs. 2 lakh for critical illness. It shall cover pre existing diseases after claimless 1 year. Many other Insurance Companies also offer various schemes for Health Insurance.

22. IRDA (Insurance Regulatory & Development Authority) has accepted several recommendations of the Committee on Health Insurance of Senior Citizens (Shastry Committee) in January, 2009 and these are under examination & implementation by Finance Ministry.

23. Travel: - **i) Reservation of two seats is kept for Senior Citizens in front row of the buses of the State Road Transport Undertakings** & in some cases; they are allowed to occupy seats reserved for handicaps, if vacant. In BEST buses in Mumbai, Senior Citizens are allowed to enter from front door. **BEST has provided 5 seats recently.** **ii) Some State Governments are giving fare concession to Senior Citizens at different rates & to different age groups in the State Road Transport Undertaking buses running out of city areas.** In Maharashtra, 50% concession is allowed to all Senior Citizens of 65 & above in all ST buses running out of city. In MBMT (Mira-Bhayander Municipal Transport Corporation) buses running in city area also, 50% concession is given. **Some concession should be given in Taxi & Rickshaw fares also.** In Punjab, women Senior Citizens are allowed free travel by ST buses. Some States are introducing Bus Models, which are convenient to the elderly. **iii) Indian Railways provide 40% fare concession in all Mail/Express including Rajdhani/Shatabadi/Jan Shatabadi trains for Senior Citizens aged 60 years and above for males and 50% to women aged 58 and above.** **iv) Indian Railways also have the facility of separate counters for Senior Citizens for purchase/booking/cancellation of tickets, for Main Line Trains.** Two lower berths are reserved in each coach for Senior Citizens & Women of 45 & above

travelling alone. v) Wheel Chairs for use of older persons are available at all junctions, District Headquarters and other important stations for the convenience of needy persons including the older persons. vi) Ramps for wheel chairs movement are available at the entry to important stations. vii) Specially designed coaches with provisions of space for wheel chairs, hand rail and specially designed toilet for handicapped persons have been introduced. viii) Recently, Railways have provided battery operated trolleys to take Senior Citizens and disabled to and from their coaches along with their luggage. viii) Railways grant 75% concession to Senior Citizens undergoing major heart/cancer operations from starting station to Hospital station for self & one companion. ix) In Mumbai suburban trains, certain seats are reserved from 12 to 15 hrs in specified compartments. There is necessity of a separate coach & reservation of 3 seats in all First Class Compartments.

24. Ministry of Civil Aviation: i) Indian Airlines is providing 50 per cent Discount on Normal Economy Class fare for all domestic flights to Indian senior citizens who have completed the age of 60 years subject to certain conditions. ii) Air India is offering discount of 55% to senior citizens of 60 plus on flights to USA, UK and Europe on economy class. For Identity card, 2 passport sized photographs have to be submitted along with the form. iii) Sahara Airlines is offering 50% discount on basic fare for travel on its domestic flights only to senior citizens who have attained the age of 62 years. Discount is applicable in economy class only. iv) Kingfisher Airlines offers discount in Business class only for citizens of 65 years or above on sectoral basis. Age proof required. v) Jetlite offers a discount of 50% on economy class for citizens of 65 years or above. One passport sized photograph required on the form along with age proof. vi) Jet Airways offers discount to senior citizens of 65 years or above. For availing discount in domestic flights, senior citizens have to fill up a discount form along with a passport sized photograph and Age proof certificate. Jet Airways also provides Senior Citizen I-Card which is available in all ticket counters and requires 2 passport sized photographs and age proof certificate. For the I-Card, a very nominal amount is charged.

25. Ministry of Social Justice & Empowerment: i) Ministry of Social Justice & Empowerment is the nodal Ministry responsible for welfare of the Senior Citizens. It had announced the National Policy on Older Persons covering all concerns pertaining to the welfare of older persons. The National Policy for Senior Citizens, 2011 is under examination in this Ministry. This Ministry is celebrating World Elder Day on 1st October every year and give Vayoshreshtha Awards to Senior Citizens doing outstanding work. Maharashtra is not doing this.

ii) The Ministry is also implementing following schemes for the benefit of senior citizens:

(A) **An Integrated Programme for Older Persons (Plan Scheme)** – This Scheme 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% of the project cost is provided to NGOs, Panchayati Raj Institutions/local bodies for establishing and maintaining Programmes catering to basic needs of Older Persons particularly food, shelter & health care; Programmes to build & strengthen inter generational relationships between children, youth & elders;

Programmes for encouraging Active & Productive Ageing; Programmes for providing Institutional as well as Non-institutional Care/Services to Elders; Research, Advocacy & Awareness building Programmes in the fields of Ageing and Any other Programmes in the BEST INTEREST of Older Persons. Schools, Colleges, Educational Institutes & Recognized Youth Organizations starting such Programmes for Older Persons shall be given 100% cost of such Projects. On going Projects under pre-revised scheme shall continue to get grant-in-aid for establishing & maintaining Old Age Homes, Day Care Centres, Mobile Medicare Units etc, as in (B) below. 7 Day Care Centres are provided in Navi Mumbai by Navi Mumbai Municipal Corporation. One Day Care Centre is run by Family Welfare Association with help of Mumbai Mahanagar Palika & Sion Hospital. (B) The Scheme of Assistance to Panchayati Raj Institutions/ Voluntary Organizations/Self Help Groups for Construction of Old Age Homes/Multi-Service Centres for older persons (Non Plan Scheme) - Under this Scheme, one time construction grant for Old Age Homes/Multi-Service Centre is provided to non-governmental organizations on the recommendations of the State Governments/ UT Administrations. (C) National Policy on Older Persons (NPOP), 99 lays down the formation of **National Association of Senior Citizens by the Government** with a provision of complete expenditure at Central & State level for initial 15 years for which no concrete action is taken by Government nor any of the Organization working for Senior Citizens has been able to get this done!! If such a National Association is established, it will ensure implementation of NPOP, 99/NPSC, 2011 expeditiously.

26. Maintenance & Welfare of Parents & Senior Citizens Act, 2007 (Act 56) has been passed by Parliament and has been made law. It will have far reaching effects on Senior Citizens of India. This Act includes the following aspects:-

a) Senior Citizens can claim maintenance from children/grand children. b) Tribunal shall decide such claims expeditiously. c) Property of Senior Citizens shall be protected from forcible transfer. d) A Geriatric Ward shall be provided in every District Level Hospital. e) An Age Old Home shall be available in each District. f) Abandoning a Senior Citizen shall be punishable with imprisonment of 3 months or fine up to Rs 5000 or both. Many States have legislated similar Acts and established Tribunals. Some States have yet to act. Maharashtra has notified Rules on 23-6-10 and has nominated tribunals also.

27. Ministry of Telecommunications: - i) **Faults/complaints of Senior Citizens are given priority by registering them under Senior Citizens category with VIP flag, which is a priority category.** ii) **Senior Citizens are allowed to register telephone connection under NOYT Special Category, which is a priority category.** iii) **MTNL in NCR offers a discount of 25% on Rs. 250 per month Plan. Age limit is 65 years or above.**

28. Courts in the country accord priority to cases involving older persons and ensures their expeditious disposal. According to provisions of Chapter III of the Personal Law (Hindu) and Chapter IX of Code Of Criminal Procedure, older persons can claim maintenance from their children. Fast Track Courts are established to deal with cases of Senior Citizens promptly.

29. Large number of Old Age Homes/ Homes for terminally ill for Senior Citizens exists, where free as well as paying arrangements are provided with various facilities. Separate Colonies for Senior Citizens with community kitchen, safety needs, social & cultural necessities, medical facilities etc are provided by many private agencies at different places. Private enterprisers have started to produce various equipments etc, keeping in view the special needs of elderly population. Public transport also is providing Senior Citizen Friendly services.

30. a) Mumbai Police (1090), Dignity Foundation (23898078), Nargis Dutt Memorial Charitable Trust (1298) & many other Organizations have given Help Lines for Senior Citizens.

31. Large number of Associations Of Senior Citizens have come up in all areas, giving opportunities to express & share one's views, get knowledge about various facilities available, get entertainment, group support etc. All India Senior Citizens Confederation, Help Age, Dignity Foundation, Harmony Foundation and many others are doing Yemen service to Senior Citizens and fight for their cause & welfare. Each Association must endeavor to do their best to serve senior citizens & citizens of their area. They should pursue their Municipal authorities to provide Day Care & Physiotherapy Centres in their area. They should pursue with local Public & Private Sector Undertakings to provide various facilities for Senior Citizens through their CSR/PPP funds. They should also help BPL Senior Citizens to get IGNOAP & other benefits.

32. i) Appellate Public Information Officer & Chief Post Master General, Maharashtra Circle, Mumbai has advised on 8-11-06 that they have issued instructions to all Units of Maharashtra to have 2 Ques in front of each Counter. One will be only for Senior Citizens, so that they can get their turn for service earlier.

ii) Public Information Officer & Dy General Manager, Western Railway, Mumbai has advised on 2-4-06 that directives have been issued to all Divisions that there should be separate Ques for Senior Citizens for providing case papers, Consultation with Doctors and issue of Medicines in all Railway Hospitals, Dispensaries, Health Units etc.

33. Protection of Life & Property of Senior Citizens: Each Police Commissioner/Police Station has been instructed to take all necessary steps for protection of life & property of Senior Stations. In city like Mumbai, where very large number of Senior Citizens reside alone at different places and where crime rate is quite high, it will be surprising to know that Mumbai Police reaches for help of all kinds to Senior Citizens within 2 minutes or maximum 7 minutes of your call on their Help Line 1090 or 100. This is what Shri D. Sivanandan, Mumbai Police Commissioner said in the function for inauguration of One more Help Line 1298 for Mumbai's Senior Citizens by Nargis Dutt Memorial Charitable Trust on 10-5-10. Mumbai Police has provided 690 Motor Cycles of high speed and 400 vehicles fitted with GIS GPS facility with efficient net work of telephones etc, which enable police to reach the spot within 2 minutes and maximum 7 minutes. Senior Citizens can also call Police for help for any such emergencies like:

- i) When they urgently require help of Medical Professionals,
- ii) When they face situations that involve physical violence or pose a risk to their lives from outsiders or family members,
- iii) When they need counseling to quell their feeling of despair & loneliness.

Senior Citizens should get themselves registered on line on www.hamarisuraksha.com or www.mumbaipolice.org or on 1090 or by going to nearer Police Stations. All personal information will be kept confidential. They should also get their domestic servants, security guards of the Society, Milk/Newspaper suppliers etc also registered for better & quicker service by Police. Such registration is not compulsory for use of toll-free Help Line 1090 or 100. Help Line is a special service for Senior Citizens that will take care of physical & mental care of all Senior Citizens at all time for 24/7.

34. Accommodation for Associations of Senior Citizens: Maharashtra Government has 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 & activities. Education Officer, BMMC has issued orders for this vide para A(C) of circular no. SRSC/3943 dated 1-2-08. Associations may conduct Day-Care Centers with benevolence of Municipal Authorities in the same room from 17 hrs to 20 hrs.