

THE IMPACT ON THE FUNDAMENTAL RIGHTS OF SENIOR CITIZEN IN INDIA: A REVIEW

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Abstract: *The said article is reflecting various technical and legal aspects in terms of language, laws, statistics, etc. related to the impact on the fundamental rights of senior citizens of India. the main purpose of this article is to highlight the availing facilities provided by the State and Union to senior citizen and its impact as senior citizens. Age is the criterion which is affecting one life, as soon as they reach sixty plus, they became dependent or dependable in all respects i.e., physically, mentally, economically, socially, etc. Economically charges made him paralyzed and dependable. At this juncture what he/she/they need is protection through various Constitutional rights as good rules, regulations, and amendment formed and framed, by the Government for them.*

Key word: Fundamental Rights, Senior Citizens, Legal Aspects, Dependent.

Introduction

The title itself is explanatory but viewed from a general and legal perspective. It is necessary to analyze certain terms like senior citizens, rights duties, etc. Defining the term according to the Indian constitution is fundamental rights (article 12-36) Senior Citizens means a person who was born and brought up in India and is known as identified Citizen of India, as well constitution of India has identified the definition, that he or she who has cross sixty plus is termed as a Senior Citizen of India. Rights are of two types Natural as well Local. Natural rights are identified by birth, by inheritance, which turned out into social, religious, customary, etc. and legal rights are identified by or through the enactment of laws by the government as well according to United Nations Organization (UNO) law. The proverb says every right is corresponding to duties and vice versa. It is a debatable topic as well as everybody's nobody; surely it's a daydream for middle-class and poor-class Senior Citizens. When we talk about human beings we often talk about Senior Citizens' rights and duties. Therefore it is essential to analyze these two terms rights and duties means as per the Continuation of Fundamental Rights (Article 12 to 36) and Fundamental Duties (Article 51A) stated a directive principles. Even though they should be able to pursue an opportunity for the full development of their potential as well, access to the fulfillment of their various needs like economic, cultural, spiritual, and recreation resources of society, dignity, and free from physical, mental, and financial exploration.

Questions arise about the enforceability of law, whether it should be voluntary or mandatorily or conducted as a moral duty to each and every person of the country to look after the parents and Senior Citizens. It should be mandatory because in many families seniors / parents are ill-treated by their family members. Say u/s 498 of Indian Penal Code 1860. Various questions related to their rights, title, and interests with reference to social security, maintain hereafter, related, property revealed etc.

Historical Perspective

We bring the world's oldest civilized, civilizations and duties, while forming the norms they consider the following important aspects like geographical territory, social, religious, economic land joint family along with time, place, and situations. In our civilization we have given importance to duty only that is why we are surviving.

Analyzing the Contents of The Rights of Senior Citizens

They are entitled to their right, title, and interest, established by the constitution and enacted laws. We have various customary practices and moral principles in use e.g., taking care of our parents, guardianship plays a critical role among these principles are various articles as fundamental rights for senior citizens old age/age eighty over and above 19, 21, 37, 38, 41, 46 and various acts, law rules.

Article 19: The State Government may establish and maintain old age home at accessible places, as it may deem necessary, in a phased manner, beginning with at last in each district to accommodate as such homes a minimum of 150 senior citizens who are indigent.¹

¹ Last seen on 01.01.2023

[https://indiankanoon.org/doc/188516410/#:~:text=\(1\)%20The%20State%20Government%20may,senior%20citizens%20who%20are%20indigent.](https://indiankanoon.org/doc/188516410/#:~:text=(1)%20The%20State%20Government%20may,senior%20citizens%20who%20are%20indigent.)

Article 21: The article protects the life and personal liberty of an individual including old age person and senior citizens. Landmark judgements directly do help to uplift the vulnerable position of the deprived senior citizen. The right to have shelter, the right to have a speedy trial, right against human ill-treatment are some of those.²

Article 38 (1): The State shall promote the welfare of the people by securing and protecting them as effectively as it may. A social order in which justice, social, economic, and political, shall inform all the institutions of the national life.³

Article 41: The said article deals with the right to work, to education, and to public assistance in certain cases. Economic capacity and development, making effective provisions for securing the right to work, to education, and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases of undeserved want are the factors within which the state shall work.⁴

Article 46: The educational and economic interests of the weaker sections of the people, and, of the Scheduled Castes and Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation are the factors which require special care and attention which the state needs to keep in mind while promoting the law.⁵

IPC 1860 Sec. 498 A: Harassment of the woman with a view to coercing her or any person related to her, in order to meet any unlawful demand for any property or valuable security or is on account of failure by her or any person related to her to meet such demand.⁶

IPC 1860 Sec.498: Enticing or taking away or detaining with criminal intent a married woman. Whoever takes or entices away any woman who is and whom he knows or has reason to believe to be the wife of any other man, from that man, or from any person having the care of her on behalf of that man, with the intent that she may have illicit intercourse with any person, or conceals or detains with that intent any such woman, shall be punished with imprisonment of either description for a term which may extend to two years, or with fine, or with both.⁷

Indian Adoption and Maintenance Act 2007 (SEC.20 (3))

Provide more effective provisions for the maintenance and welfare of the Senior Citizens and parents. Each religion is having different norms but the content remains the same. According to Hindu Adoption and Maintenance Act 1956, Section 20 speaks about the duties of the children, family, and relatives to take care of the parents, Senior Citizens, and old age persons 80 plus.

² Last seen on 01.01.2023.<https://www.legalserviceindia.com/legal/article-1703-constitutional-rights-of-senior-citizen-and-maintenance-and-welfare-of-parents-and-senior-citizen-act-2007-an-analysis.html#:~:text=Article%2021&text=Apart%20from%20these%20above%2C%20there,%5D%2C%20are%20some%20of%20those.>

³ <https://indiankanoon.org/doc/653327/> Last seen 02.01.23.

⁴ <https://indiankanoon.org/doc/1975922/> Last seen on 02.01.2023

⁵ <https://indiankanoon.org/doc/352126/> Last seen on 02.01.2023

⁶ <https://indiankanoon.org/doc/538436/> Last seen on 03.01.2023

⁷ Last seen on 03.01.2023

<https://indiankanoon.org/doc/1868826/#:~:text=%E2%80%94Whoever%20takes%20or%20entices%20away,with%20that%20intent%20any%20such>

As per Muslim Adoption and Maintenance Law: In any circumstances children are bound to take care of parents and Senior Citizens as well to provide maintenance too. Parsi and Christian Adoption law and maintenance law there is no such provision about maintenance but if parents wish to have it, they must apply to the appropriate authority for maintenance. u/s.125 of Cr.P.C.

CASES: Cases under various heads, justified by the honorable Courts, related to the Senior Citizens.

- i. **It was held that, divorce wife can claim for maintenance:** In the case of Panditrao Chirmiji Kalure V/s. Gayabai w/o. of Panditrao Kalure. Dt.27.2.2001, Bombay High Court.⁸
- ii. **It was held that, case about Claiming Maintenance:** In the case of Muthammal (Died) V/s. Pavunambal Sec.19 of HAM Act, 1956, S.A. No. 762 of 1995 Dt.09.11.2012.⁹
- iii. **It was held that, stepmother can claim maintenance:** In the case of Kirtikant D. Vadodaria v/s. State of Gujarat & ANR Dt. 26.04.1996. A childless stepmother may claim maintenance from her stepsons provided. She is the widow of the deceased person (Considered as her husband) if living is also incapable of supporting and maintaining her.¹⁰
- iv. **It was held that, proceeding u/s.125 of Cr.P.C. is summary in nature and intended to provide speedy remedy to wife:** In the case of Nagendrappa Natikar vs Neelamma. Dt. 15.03-2013.¹¹
- v. **It was held that, care about Maintenance:** In the case of Lavesh v/s. State (NCT of Delhi).¹²
- vi. It was held that, case was about a threat from their daughter-in-law to her senior citizen, father-in-law and mother-in-law.¹³
- vii. **It was held that, IPC 498A Quash against Senior Citizen Parents in law Aged 73 years and 65 years under the medical treatment:** In the case of 1. Rajendra Tukaram Chaudhari (39 years) 2. Shakuntala Tukaram Chaudhari (64 years) and Tukaram Yadav Chaudhari (72 years) v/s. The State of Maharashtra and Manish Rajendra Chaudhari (34 years) Criminal Writ Petition No.1105/2016. Bombay High Court. Dt.15.03.2017.¹⁴
- viii. **It was held that, abuse of elders may attract 6 months in jail:** The tribunal may also be empowered to sentence children (son, daughter, grandson, granddaughter, son in law and daughter-in-law) to prison for 6 months for violating an order to pay maintenance/allowance to parents or Senior Citizens (60 years and above). The new provisions form part of the draft amendments to the maintenance.¹⁵

⁸ <https://legaldata.in/court/read/984603> Last seen on 03.01.2023

⁹ <https://indiankanoon.org/doc/144082086/> Last seen on 03.01.2023

¹⁰ <https://indiankanoon.org/doc/1388011/> Last seen on 03.01.2023

¹¹ <https://indiankanoon.org/doc/96631675/> Last seen on 03.01.2023

¹² <https://indiankanoon.org/doc/177450684/> Last seen on 03.01.2023

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¹⁴ <https://mynation.net/docs/1105-2016/> Last seen on 04.01.2023

¹⁵ Last seen on 04.01.2023 <https://timesofindia.indiatimes.com/india/abuse-of-elders-may-attract-6-months-jail/articleshow/64142687.cms>

- ix. **It was held that, nature of Provision is Social Justice Legislation:** In the case of Vijaya Manohar Arbat V/s. Kashirao Rajaram Sawani & ANR – S.C. held that daughter is liable to pay maintenance to parent's u/s.125 (d) of the Cr.P.C. 1973.¹⁶

National Policy for Old Age Pension Dt. 13.01.1999:

Ministry of Social Justice and empowerment. The well-being of older pensions has been mandated in the Constitution of India.

ARTICLE 41 – Directive Principles of State Policy has directed that the state shall, within the limits of its income capacity and development make effective provisions of securing the light of public assistance in case of old age. Old age pension scheme would cover all Senior Citizens living below the poverty line. The rate of monthly pension would be raised to Rs.1000/- per month per person and revised at intervals to prevent its deflation due to the higher cost of purchasing.

The National Policy for Senior Citizen 2011

It is based on 5 pension schemes offered by the Government of India.

a. Atal Pension Yojana (APY): It is a 4 points proforma.

- It is Social Security Scheme that allows workers from the unorganized sector to secure their future by contributing a small amount through their working year.
- For every contribution Central Government will add 50% of the total contribution or Rs.1000/- per annum, whichever is less. The Contributing is made to all the Atal Pension Yojana (APY) subscribers' accounts for 5 years.
- In the event of the subscriber's unfortunate demise, the nominee of the scheme is eligible to claim the accumulated amount in the account or pension money.
- Investment in Atal Pension Yojana (APY) allows the subscribers to get a monthly pension between Rs.1000/- to Rs.5000/-. The amount depends based on the contribution made by the subscribers.

b. National Pension System (NPS): For Senior Citizens offered by the Government, National Pension System (NPS) is the most popular one. It is a voluntary contribution-based pension scheme that provides a host of benefits to the subscribers. National Pension System (NPS) was launched in 2004, and it was initially available only for Government Employees. In 2009, it was extended to all sectors. The National Pension System (NPS) is regulated by the Personal Fund Regulatory and Development Authority (PFRDA) and it is specifically designed to provide financial security to Senior Citizens post-retirement. The Scheme allows the subscribers to make periodic Contributors towards their National Pension System (NPS) account during the working years and build a corpus that they can use during their old age system.

Benefits of National Pensions:

- Our further most significant benefit of investing in National Pension System (NPS) is that it provides inflation-adjusted returns to the subscribers. A part of the contribution made towards the National Pension System (NPS) account is invested in various markets-linked instruments, including equities. This means the subscribers can get

¹⁶ <https://indiankanoon.org/doc/780813/?type=print> Last seen on 04.01.2023

higher returns than the traditional fixed-income, investment, options like bank fixed deposit and Atal Pension Yojana (APY).

- The NPS requires subscribers to invest in the scheme until the age of 60 mandatory partial withdrawals is allowed three years from the date of opening the account but only for a specific purpose like a home purchase, child education, or paying medical bills. The maximum withdrawal amount permitted is Rs.25/- of the total contribution made.
- To get a monthly pension after retirement subscribers to National Pension System (NPS) contribute towards their account until they reach 60 years or retire from their employment. After attaining the retirement age, the subscribers can withdraw up to 60% of the accumulated Corpus either in a lump sum or in a phased manner. The remaining 40% of the amount must be used to purchase an annuity. The amount withdrawn in a lump sum is exempt from tax.

c. Pradhan Mantri Vaya Vandana Yojana (PMVVY): This Government booked pension scheme for Senior Citizens provides Financial Independence and Social Security to individuals post-retirement by offers from returns on investments. This scheme is offered only by the largest insurance provider in India, the Life Insurance Corporation of India (LIC) and it provides assured returns for 10 years.

Benefits of Pradhan Mantri Vaya Vandana Yojana (PMVVY):

- The Pradhan Mantri Vaya Vandana Yojana (PMVVY) Scheme offers the beneficiaries assured returns of 8% per annum in their deposits.
- The returns of the pension are paid for ten years and the beneficiary can choose the tenure of payments.
- Individuals can invest a minimum of Rs.100/- and a maximum of Rs.15 lakhs in the Pradhan Mantri Vaya Vandana Yojana (PMVVY) pension scheme.
- In the event of the individual's death before the end of the scheme, the principal amount is credited to the nominal account.
- Individuals investing in Pradhan Mantri Vaya Vandana Yojana (PMVVY) can exist for the Scheme prematurely only in the event of critical illness. However, in such cases, a 2% penalty will be levied.

d. Varishtha Pension Bima Yojana (VPBY): The said is a government pension scheme for Senior Citizens that offer guaranteed returns and income security. This scheme provides annuity payout to the old age in the form of an immediate annuity plan. The Varishtha Pension Bima Yojana (VPBY) which is also known as Life Insurance Corporation (LIC) Varishtha Pension Bima Yojana (VPBY) is implemented through Life Insurance Corporation (LIC), and the individual must pay the premium of their choice at the start of the policy. Once the premium is paid, they are entitled to get a regular pension. It offers an assured pension based on a guaranteed return of 8% per annum for ten years. This pension scheme for Senior Citizens gives the individual the option to choose the premium payment made, they can choose to receive the pension on a monthly, quarterly, half-yearly, or annual basis.

Benefits of Varishtha Pension Bima Yojana (VPBY):

- All payments under the Varishtha Pension Bima Yojana (VPBY) policy are made through ECS or NEFT.

- It appears an assured pension with guaranteed returns at an 8% interest rate per annum, which is higher than several other Senior Citizen pension schemes.
 - The scheme offers an individual free look period of 15 days from the date of receiving the policy documents. This means if the member wants to discontinue the policy, they can without incurring any charges.
 - The premium paid under this policy is eligible for tax benefits under Section 80C of the Indian Income Tax Act (I.T.).
 - Individuals can apply for a loan against their Varishtha Pension Bima Yojana (VPBY) policy after three years of buying the policy. Individuals can get up to 75% of the policy amount as loan.
- e. Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** The Pension Scheme for Senior Citizens offered by the Government of India plays a vital role in securing the financial future of the elderly. The Indira Gandhi National Old Age Pension Scheme (IGNOAPS) is our pension plan in India. It was introduced in 2007 by the Ministry of Rural Development and it is popularly known as National Social Assistance Programme (NASP). This scheme's primary objective is to provide social protection by offering pensions to its beneficiaries, including Senior Citizens, widows, and the disabled.

Benefits of Indira Gandhi National Old Age Pension Scheme (IGNOAPS):

- This pension Scheme for Senior Citizens provides them with a monthly pension scheme to help take care of their old age expenses.
 - It is a non-contribution government pension plan, which means that the beneficiary must not contribute any amount to get the pension.
 - The beneficiary aged between 60–79 years are entitled to get a monthly pension of Rs.200/- and beneficiaries aged over 80 years get a pension of Rs.500/-.
 - The pension amount is directly credited to the beneficiary's bank account at Post Office.
- f. Pension Scheme for Senior Citizens:** Along with other charges for the Senior Citizens, further charges are required in the interest of sixty plus seniors. People who have worked for a living their entire lives may find retirement to be a little unsettling. The Government has introduced several programs to promote both economic security and stability after retirement by carefully weighing their considerations. Pension plus was specifically created to offer specialized financial security after retirement and to support the country's economic growth.
- Here are a few of the pension plans for Senior Citizens:
- **Employee Pension Scheme (1995):** Created by the Employee's Provident Fund Organization (EPFO) has its primary objective of giving employers social security. The old pension plan offers pensions to workers from organized industries when they retire, which is when they turn 58 years old. Their advantages are only available to employees who have worked for a minimum of ten years. It is possible for his to be continuous or not. Thus, there are many pension schemes for Senior-Citizens in India. It is advisable to start investing in a pension scheme for your choice from an early age so that you can build a decent corpus over time and live financially independently post-retirement.

Age Limit	Exemption Limit			
	Old	New	Old	New
80+	500000	250000	--	--
60 to 80	--	--	300000	250000

Concession Policy

- a. Ministry of Social Justice and Empowerment:** The 1st of October is observed every year as the International Day of Older Pensions Internationally i.e., Vayoshreshtha Samman Divas. The main idea behind these celebrations is to reiterate the Government's Commitment to the welfare of the elderly gets its due recognition in society. Being nodal Agencies, it is a responsibility for the welfare of Senior Citizens. Agencies have formed various National Policies on older persons / senior citizens covering all pertaining to the welfare of older citizens and recognizing a person aged 60 and above as a Senior Citizen.
- b. Ministry of Finance:** An individual resident who is 60 years or above in age but less than 80 years at any time during the previous year is counted as a Senior Citizen for Income Tax purposes. A super Senior Citizen is an individual resident who is 80 years or above, at any time during the previous year.
- The Exemption limit granted to Senior Citizens and every Senior Citizens A.Y. 2022/23 to Senior Citizens (Aged 60 years or more but less than 80 years).
 - Section 88B rebate of Income Tax, in case of Indian residents 65 and above.
 - Section 88D – Rebate of Income Tax to certain individuals under Chapter – VIII.
 - Section 88 DDB – towards medical expenditure occurred and or treatment.
 - Applicability of Exemption (u/s.194 and the I.T. Act 1962) showed 75 and above in the previous years.
 - From filing E returns.
 - As a person has pension income and interest income (Accrued and earned from the same specified bank wherein he is receiving his pensions).
 - Sec.80D I.T. rebate for medical insurer premium for Senior Citizens.
 - Sec.194A of the Act, 1961 no tax shall be deducted at sources from payment and interest to a Senior Citizen up to Rs.50, 000/-.
- c. Ministry of Road Transport and Highways:**
- Reservation of two seats for Senior Citizens in the front row of the buses of the State Road Transport Undertaking.
 - Some States Government are giving fare concession to Senior Citizens in undertaking bus models, whichever is convenient to the elderly.
- d. Ministry of Health and Family Welfare:**
- Separate ques for older pensions in hospitals for registration and clinical examination.
 - The Senior Citizens Health Insurance Scheme (SCHIS), Rashtriya Swasthya Bima Yojana Scheme (RSBYS) as top up over the existing Rashtriya Swasthya Bima Yojana Scheme (RSBYS) is being implemented for Senior Citizens 60(+) Senior Citizens Health Insurance Scheme (SCHIS) provides enhanced coverage Rs.30,000/- for conveyances under Rashtriya Swasthya Bima Yojana Scheme (RSBYS). Rashtriya Swasthya Bima Yojana Scheme (RSBYS) is a centrally sponsored health insurance scheme being implemented by the ministry which covers

Below Poverty Line (BPL) families a unit of 5 and 11 other defined categories enrolled beneficiaries is entitled to health insurance coverage of Rs.30,000/- cashless per annum per family.

e. Department of Tele Communication:

- Faults, complaints of Senior Citizens are given priority by registering them under Senior Citizens Category.
- Senior Citizens are allowed to register telephone connections under the Non-OYT Special category, wherein is a priority category.

f. Ministry of Civil Aviation: Most Airlines are providing a 50% discount to Senior Citizens on normal Economic Class for all domestic flights to Indian Senior Citizens who have completed 60 years, subject to Certain Civilization.

g. Ministry of Railways:

- Indian Railways provide fare Concession in all Mail/Express including Rajdhani/ Shatabdi/ Jan-Shatabdi Trains for Senior Citizens aged Females 58/Males 60 years and above. The elements of Concession are 40% for Males and 50% for Females.
- Indian Railways also have separate counters for Senior Citizens for purchase booking / cancellation of tickets.
- Wheel Chairs for use of older persons and disabled at all junctions.
- Ramps for wheelchair movement and available at the entry to important stations.
- Specially designed coaches with provisions of space for wheelchairs, handrails, and specially designed toilets for handicapped persons have been introduced.

Social Security, Integrity, Police Protection and Social Security

Article 10 of the Indian Constitution furthermore that the state should provide “Special Protection” should in accord to mother during a reasonable time. The right to Social Security is a kind and natural right and is recognized as a human basic right by most international personalities the concept of social security was first introduced in a ceremony in 1883. According to this scheme, each member of a particular trade (Blacksmith, painter, weavers, etc.) was required to contribute at regular intervals; money from these funds was used for food, lodging, hospital, and funeral expenses of aged and disabled members. Generally, the accepted definition of Social Security is the “Right to Social Security Assistance” for those unable to work due to sickness, disability, old age, maturity employment injury unemployment.”

Annapurna Scheme:

a. Aims & Objectives: The aim and objective of the scheme are to provide food security to meet the requirement of those Senior Citizens who through eligibility have remained uncovered under the National Old Age Pensions Scheme (NOAPS) under the Annapurna Scheme 10 Kg. of food grains per month and to be provided “Free of Cost” to the beneficiary. The number of persons to be benefited from the Scheme will, in the first instance, be 20% of the persons eligible to receive a pension under National Old Age Pensions Scheme (NOAPS) in State/Union Territories.

b. Background: The National Old Age Pensions Scheme (NOAPS), launched in 1995, seeks to provide a pension @ Rs. 75 per month to 68.81 lakhs destitute aged 65 years and above. Thus 20% of 68-81 lakh would reply that 13.762 lakhs beneficial’s would be eligible for coverage under the Annapurna Scheme. The state-wise allocation is given in Annexure 1.

The Beneficiaries are proposed to be covered in a phased manner depending on the availability of funds and the performance of the state authorities.

The State Governments are required to distribute the allocation between the districts, based on the ground situation in real terms. The Identification of the Beneficiaries will be a necessary first step and the State Government should initiate immediate action on this behalf.

- c. Eligibility Criteria:** Central assistance under Annapurna Scheme will be provided to the beneficiaries full filling the following criteria.
 - Age should be 65 and above.
 - The applicant should not have any source.
 - The applicant should not be in receipt of a pension under National Old Age Pensions Scheme (NOAPS) or the State Pension Scheme.
- d. Implementary Authorities:** The Department of Public Distribution Union Minister of Consumer Affairs and Public Distribution will ensure the supply of required quantities of prescribed equality food grains from their godown of the Food Corporation of India (FCL) to the agency designated by the State Government.
- e. Information requirement from the State Government:** State Food and Civil Supplies Department should open a separate savings bank account in a Branch of the State Bank of India or its Subsidiary Banks and Communicate the Bank Account Number / Bank Code Number for telegraphic fund transfer.
- f. Identification of Beneficiaries:** The Gram Panchayat, Municipality, and State Government must give wide publicity to the Scheme and collect the data about beneficiaries and identified them and part with the facilities.

CONCLUSION & SUGGESTIONS:

Conclusions: According to the Vedic Philosophy Senior Citizens 60 and above have been charged from the Grass root level according to their need i.e., time, place and situation. It is an old wine new bottle and rosy picture. Constitution has replaced the Veda and taken care of them, but to some extent, constitutional norms have been proven to be effective, even though efforts and worth appreciating.

Suggestion: The Government should among various Seminars in the interest of Senior Citizens.

Awareness: About third rights, title, interest, health care, medicines, and insurance property.

Strict Implementation of Laws: Rules, etc. Connect with Aadhar Card, PAN Card and provide Social Security Card and free legal aid.

Special Court should be promoted with Fast Track Norms, so they get due justice.

Effective Counseling Centers nearby their residence. Applicability of various Articles (12 to 36).

It is prima fascia evidence that Government (All 3 constitutional faculties) and private sectors are having hand in gloves, silent is consent, robbing paul (Senior Citizen) and paying peters (private sectors in all the fields).

Mediclaim & Insurance: Senior Citizens are compelled to accept and pay the exorbitant premium amount with conditions that certain diseases will not be considered. Also, costliest medicines and various types of testing are not covered by companies. Question arises that "What about senior citizens working or have worked in unorganized sectors." In Government hospitals they have been treated as dogs and worst then beggars.

Pension amount / Interest on FD/ Form 15H: The pension amount should be increased by more than double from the current levels. Interest on investment should be at least @ 15% (FD, RD, ec.). Senior citizen should be exempted from filling of FORM 15H.

Annapurna Scheme: Benefit of Annapurna Scheme should reach every senior citizen.

Census: At present senior citizens are 48% of the total population and within span of 5 years it may go up to 55%-58%. Government should do proper planning keeping in mind the future because Indians believe in destiny.

Complaints: To cater to issues and complaints of senior citizens laws such as Section 498 of Indian Penal Code (IPC), Section 125 of Indian Penal Code (IPC), Indian Adaptation & Maintenance Act 2007 Section 20 (3) have been formed. A special officer shall be appointed to look after strict implementation of laws.

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