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ELDERLY NEWS

MONTHLY NEWSPAPER OF SENIOR CITIZENS COUNCIL OF DELHI

ASSOCIATED WITH MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT, GOVT. OF INDIA
SOCIAL WELFARE DEPARTMENT OF DELHI GOVT., I.C.C.R. & SENIOR CITIZENS CELL OF DELHI POLICEE-mail : guptajr2005@gmail.com
Website : www.seniorcitizensdelhi.org

DAILY FREE VARIOUS FACILITIES FOR SENIOR CITIZENS IN RECREATION CENTER, GREEN PARK EXTENTION FROM 12.30 NOON TO 5.00 PM

AFFILIATED WITH CONFEDERATION OF SENIOR CITIZENS ASSOCIATIONS OF DELHI (AN UMBRELLA BODY OF 11 LAKH SENIOR CITIZENS)

VOL : 007

Issue No. : 77

MONTH : MAY, 2020

Rs. 5/-

SENIOR CITIZENS WOULD GET MORE INTEREST ON THEIR INVESTMENTS UNDER PENSION SCHEME NOW EXTENDED UPTO 31-03-2023

Pradhan Mantri Vaya Vandana Yojana (PMVVY) is a Pension Scheme announced by the Government of India exclusively for the senior citizens aged 60 years and above which was available from 4th May, 2017 to 31st March, 2020. The scheme is now extended up to 31st March, 2023 for a further period of three years beyond 31st March, 2020. **Benefits of the scheme.** Following are the major benefits under the Pradhan Mantri Vaya Vandana Yojana (PMVVY):

- Scheme provides initially an assured rate of return of 7.40% per annum for the year 2020-21 per annum and thereafter to be reset every year.
- Annual reset of assured rate of interest with effect from April 1st of financial year in line with revised rate of returns of Senior Citizens Saving Scheme (SCSS) upto a ceiling of 7.75% with fresh appraisal of the scheme on breach of this threshold at any point.
- Pension is payable at the end of each period, during the policy term of 10 years, as per the frequency of monthly / quarterly / half-yearly / yearly as chosen by the pensioner at the time of purchase.
- The scheme is exempted from GST.
- On survival of the pensioner to the end of the policy term of 10 years, Purchase price along with final pension installment shall be payable.
- Loan upto 75% of Purchase Price shall be allowed after 3 policy years (to meet the liquidity needs). Loan interest shall be recovered from the pension installments and loan to be recovered from claim proceeds.
- The scheme also allows for premature exit for the treatment of any critical/ terminal illness of self or spouse. On such premature exit, 98% of the Purchase Price shall be refunded.
- On death of the pensioner during the policy term of 10 years, the Purchase Price shall be paid to the beneficiary.
- The ceiling of maximum pension is for a family as a whole, the family will comprise of pensioner, his/her spouse and dependants.
- The shortfall owing to the difference between the interest guaranteed and the actual interest earned and the expenses relating to administration shall be subsidized by the Government of India and reimbursed to the Corporation.

Eligibility Conditions and other

Restrictions

1. Minimum Entry Age : 60 year (complete)
2. Maximum Entry Age : No limit
3. Pensioner 3. Policy Term : 10 years
4. Investment limit : Rs 15 lakh per senior citizen
5. Minimum Pension: Rs. 1,000/- per month, Rs. 3,000/- per quarter, Rs.6,000/- per half-year Rs.12,000/- per year.
6. Maximum Pension : Rs. 12,000/- per month, Rs. 30,000/- per quarter, Rs. 60,000/- per half-year, Rs. 1,20,000/- per year. Ceiling of maximum pension is for a family as a whole i.e. total amount of pension under all the policies allowed to a family under this plan shall not exceed the maximum pension limit. The family for this purpose will comprise of pensioner, his/her spouse and dependants. The Scheme can be purchased offline as well as online through Life Insurance Corporation (LIC) of India which has been given the sole privilege to operate this Scheme. To buy online, visit <http://www.licindia.in/> Payment of Purchase Price. The scheme can be purchased by payment of a lump sum Purchase Price. The pensioner has an option to choose either the amount of pension or the Purchase Price. The minimum and maximum Purchase Price under different modes of pension will be as under:

Mode of Pension Minimum Purchase Price Maximum Purchase Price

Mode of Pension	Minimum Purchase Price	Maximum Purchase Price
Yearly	Rs. 1,56,658/-	Rs. 7,22,892/-
Quarterly	Rs. 1,62,162/-	Rs. 7,50,000/-

Mode of pension payment The modes of pension payment are monthly, quarterly, half-yearly & yearly. The pension payment shall be through NEFT or Aadhaar Enabled Payment System. The first installment of pension shall be paid after 1 year, 6 months, 3 months or 1 month from the date of purchase of the same depending on the mode of pension payment i.e. yearly, half-yearly, quarterly or monthly respectively. **Surrender Value** The scheme allows premature exit during the policy term under exceptional circumstances like the requiring money for the treatment of any critical/ terminal illness of self or spouse.

continued on page...4

SHRADHANJALI

Mr. Amar Chand Bansal (79) one of the most amiable, hardworking and senior members of the Senior Citizens Council of Delhi breathed his last on Monday May 18, 2020. He had not been keeping well for sometime. Mr. Bansal joined the Council in the year 2009 and has been actively involved in its activities since then. He was the elected sitting Executive Member of Senior Citizens Council of Delhi and elected Vice Chairperson (Central), Confederation of Senior Citizens Associations of Delhi since 2012. He has led Council delegations/members to Mauritius, Bhutan and other countries



and brought laurels to the Council and the country. By his hard work and dedication, he singularly set up his way, he was a self made person. Later, his son Abhay joined his business and expanded the empire to different parts of the world. Mr. Bansal was a man of few words but spoke through his actions. He was warm, kind-hearted and a good human being. He was an asset to the Council and contributed immensely to its planning and activities. The Council praise his soul to rest in peace & give strength to the bereaved family to bear the irreparable loss. Mr. Bansal would be remembered for his selfless services forever.

-- J.R.GUPTA, PRESIDENT

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ELDERLY NEWS WISHES ITS READERS HAPPY BUDDH PURNIMA, NIRJALA EKADASHI & WORLD ELDER'S ABUSE AWARENESS DAY

CONFEDERATION NEWS

4 STEPS TO CARE FOR SOMEONE WITH CORONA



If someone at home develops symptoms, ensure you follow mentioned steps to keep yourself safe. 1. **Basic needs** - Rest, nutritious food and lots of water to drink are the most important for any person with symptoms. Paracetamol can help ease the fever, but if symptoms worsen or even persist after a week, visit

a hospital. 2. **How to isolate them** - Everyone needs to isolate themselves for two weeks if they develop symptoms. They should be confined to their own room. As far as possible, they should not share a bathroom with anybody else. Food should be left outside their door and there should be no person to person contact under any circumstances. If at all you have to be in the same room, keep at least two metre away. Also, wear a mask, which you discard immediately upon leaving the room. 3. **Demarcate the kitchen and bathroom** :- Have a shared rota system, which is divided up such that the person who is isolating uses shared or common areas last. Have them cleaned these shared areas thoroughly with disinfectant bleach. 4. **Clean, clean, clean** :- Everything they have touched could potentially be infected. So clean things like door handles often, give them a bin for tissues, and do not shake dirty laundry, which may spread the virus. Wash your hands after you have been near them, when cooking and before you eat.

-L.R.GARG, EDITOR

ACTIVITIES BY SCWS, SHALIMAR BAGH DURING LOCKDOWN



Members of SCWS, Shalimar Bagh, Smt Lata Kapoor & Sh Ashok Kapoor, Smt Vijay Kapil & Sh Amrit Kapil preparing reuse-able masks for distribution to the needy in neighbourhood. Sh B K Mishra, star singer of our Society with his grandson Master Himanshu Mishra singing a Bhajan.

-- A report by Capt. Chander Sachdev, President, SCWS



During the lockdown period Sh Basant Kumar Sharma, Secretary (SCWA) Shakti Nagar has prepared a beautiful garden on the roof of his house he himself look after the plants daily. -report by B.K.Sharma, Secy., SCWA



During lockdown period of April 2020 Moti Nagar Sr. Citizens Cultural Association members kept themselves busy and active in indoor activities like indoor games & yoga, etc. in their own houses and kept themselves active and busy. "Stay safe /Stay at home"

- A report by Subhash Sharma, President, SCCA



Mrs Kailash Gupta and Mr M P Gupta learning Smartphone

SENIOR CITIZEN FORUM, DILSHAD GARDEN FELICITATED SANITATION WORKER



Yoga by R.K.Goel & Maya Rani, and Mr.Nagendra Aggarwal reading Ramayana



Mrs. Tarun Lata, made Dhokla & Mrs Sunita Kashyap setting wardrobe.



Cooking by Mr. Sudhir Agrawal & Mrs Neelam Chhabra doing yoga

Editorial Board of Elderly News: B.S.Yadav (Dwarka), G.R.Sehgal(Sant Nagar), Ved Prakash Gupta (Mayur Vihar), J.C.Narang (Tagore Garden), Dinesh Kumar Sangal (Arjun Nagar) Reporters: Pratap Singh, Mrs. Manjula Agarwal, Gyan Singh Tokas & (Chief Editor J.R.Gupta (Responsible only for selection of News under the P.R.B Act 1867). All disputes, subject to Delhi Jurisdiction. E-mail: guptajr2005@gmail.com, Web: www.seniorcitizensdelhi.org



APPEAL TO ENROLL LIFE SUBSCRIBERS OF ELDERLY NEWS : Elderly News requests to all readers to enroll themselves by making one time payment of Rs. 500/- along with 1 photo as life time subscription fee which can be deposited in Bank Account No. 603610110002726 of Senior Citizens Council of Delhi in Bank of India, Safdarjung Enclave Branch, which is exempted under 80G of Income Tax Act 1961. -L. R. Garg, Secretary



APPEAL FOR AFFILIATION WITH CONFEDERATION Till date 139 registered Senior Citizens Associations have affiliated with the Confederation of Senior Citizens Associations of Delhi (an umbrella body of 18 Lakh senior citizens across Delhi). In order to take up the issue with the Govt, all the SCAs are requested to join hands with the Confederation by join in as life member by making one time payment of Rs. 500/- only. -B.S.Yadav, Secy. General

APPEAL FOR LIFE MEMBERS OF COUNCIL



Senior Citizens Council of Delhi has been organizing daily spiritual, social & cultural activities for its members for the last 39 years. The Council is also protecting lonely Senior Citizens from abuses/humiliations from their own children & others. A good number of cases have already been solved by the Council headed by its President Sh. J.R. Gupta, during the current year. Any Senior Citizens residing in any part of Delhi is cordially invited to become a life member of the Council by paying one time payment of Rs. 1200/- by cheque/cash including 1 photo with Rs. 500/- for Elderly News as life subscriber. The Payment is also exempted under 80G of Income Tax Act, 1961 -H.D.Ralhan, Founder Member

PRECAUTIONARY MEASURES OF SOUND HEALTH FOR SENIOR CITIZENS

A study in the United States shows That over 51% of Older people fall down while climbing stairs. Every year, many Americans are killed by falling while climbing stairs. Experts Reminder :After 60 years, these 10 actions should be avoided :1. **Do Not climb stairs** .If you must climb, Hold on firmly to Stair-case railings. 2. **Do not rapidly twist your head**. Warm up your whole body first.3. **Do not bend your body to touch your toe**. Warm up your whole body first. 4. **Do not stand to wear your trousers** . Wear your Pants while sitting down. 5. **Do not sit up when lying face up**. Sit up from one side (left hand side, or right hand side) of your body. 6. **Do not twist your body before exercise**. Warm up whole first.7. **Do not walk backwards** .Falling backwards can result in serious injury.8. **Do not bend waist to lift Heavy weight**. Bend your knees & Lift up Heavy object while half squatting .9. **Do not get up fast from bed**. Wait a few minutes before getting up from bed.10. **Do not over use force in the washroom** . Let it come naturally . One more important thing is that you must be active always and think positive. Life has started now after all the years of hard work. Now it's time to enjoy life, take it easy and smell the roses. -- **A report by Mrs Manjula Aggarwal**

ACTIVITIES OF SENIORS CITIZENS DURING LOCKDOWN



Naresh & Alka Mittal, doing exercise & Anil Oberoi Recording old vocal song



Mrs Sharda Kochar playing Tambola & B. N. Chandna sing song with his son family at Hyderabad during lockdown



J B Karamchandani, enjoyingn cooking & handmade mask by Kamlesh Popli



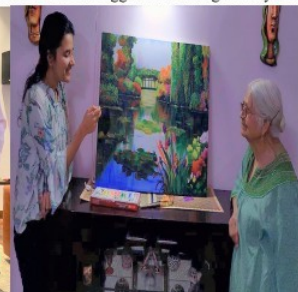
Mr. Surrender Gupta, repairing Remote car Mr & Mrs Gupta, doing yoga



Sunder Mohan Sharma playing harmonium & Sumita Aggarwal reading Ramayana



Sneh Lata Rupramka enjoy Quilling, and Mr & Mrs Wadhwa of cleaning their house



Mrs. Krishna Dewan, Birthday Celebration & Mrs. Suniti Bansal, Learning painting



R.P. Gupta, doing Moring exercise and Mr. Lachhman Dutt, gardening

USEFUL INFORMATION FOR CGHS BENEFICIARIES

CGHS:- D.G.C.G.H.S, New Delhi vide O.M.No. Z 15025/12/2020/DIR/CGHS DATED 29-04-2020 DREW ATTENTION OF OM NO . Z15025/12/2020 / DIR/CGHS DATED 27-03-2020 in which an option has been provided to CGHS beneficiaries getting medicines for Chronic diseases , to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers/CGHS Specialists / other Govt. Specialists / Specialists of empanelled hospital) till 30th April, 2020, irrespective of Non- Availability certificate from CGHS or otherwise .However on receipt of several representations the Directorate extended the date by 31st May, 2020 on the same conditions as per OM dated 27-03-2020.

It has also been clarified that CGHS Wellness Centers are functional and CGHS beneficiaries also have the option to collect medicines through CGHS Wellness Centres as per normal practice instead of purchasing from market.

-EDITOR

PRECAUTIONS DURING LOCKDOWN

PROTOCOLS OF HOME ENTRY

1. When you return home, try not to touch anything. 2. Disinfect your pet's paws if you take him out for a walk 3. Leave bag, wallet, keys, etc. in a box at the entrance. 4 Wash your phone and glasses with soap and water or alcohol. 5. Take off your gloves carefully, throw them away and wash your hands. 6. Take off your shoes 7. Take off your outer clothing and put it in a laundry bag 8 Shower or if you can't, wash all exposed areas well

PROTOCOLS OF COEXISTENCE WITH PEOPLE AT RISK

1. Sleep in separate bed 2. Use different baths and disinfect it with bleach 3. Do not share towels, cutlery, glasses, etc. 4. Clean and disinfect high contact surfaces daily (Switches, tables, chair backs, handles, etc) 5. Wash clothes, sheets and towels very frequently 6. Keep distance, sleep in separate rooms 7. Ventilate your room often 8. Call the designated telephone number if fever and difficulty breathing occur more than 38 degree

PROTOCOLS OF HOME EXIT

1. When you go out, wear a long-sleeved jacket 2. Put your hair up, Don't wear earring, bracelets or rings 3. If you have mask, put it on at the end, just before leaving 4. Try not to use public transportation 5. If you go with your pet, try not to rub against surfaces on the outside 6. Take disposable cloths, use them to cover your fingers when touching surfaces 7. Wrinkle the handkerchief and throw it in a box and put in garbage can 8. If you cough sneeze, do it on your elbow, not your hands or in the air 9. Try not to pay in cash, if you use cash disinfect your hands

-EDITOR

MOTHER'S DAY CELEBRATED DURING LOCKDOWN ON 08-05-2020



Dr. Indu Sidhwani with her 97 years loving & adorable mother and Mrs Bhushan Bali with her mother on mother's day.

Mother's Day is a celebration honoring the mother of the family, as well as motherhood, maternal bonds, and the influence of mothers in society. It is celebrated on various days in many parts of the world, most commonly in the months of March or May. During lockdown, Mrs. Maya Sharma of Mehrauli felicitated her mother Mrs. Phoolwati.

- a report by Maya Sharma

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FROM FRONT PAGE PRADHANMANTRI VAYA VANDANA YOJANA

The maximum loan that can be granted shall be 75% of the Purchase Price. The rate of interest to be charged for loan amount shall be determined at periodic intervals. For the loan sanctioned in Financial Year 2016 -17, the applicable interest rate is 10% p.a. payable half-yearly for the entire term of the loan. Loan interest will be recovered from pension amount payable under the policy. The Loan interest will accrue as per the frequency of pension payment under the policy and it will be due on the due date of pension. However, the loan outstanding shall be recovered from the claim proceeds at the time of exit. Free Look period If a policyholder is not satisfied with the "Terms and Conditions" of the policy, he/she may return the policy to the Corporation within 15 days (30 days if this policy is purchased online) from the date of receipt of the policy stating the reason of objections. The amount to be refunded within free look period shall be the Purchase Price deposited by the policyholder after deducting the charges for Stamp duty and pension paid, if any. Exclusion Suicide: There shall be no exclusion on count of suicide and full Purchase Price shall be payable

-EDITOR

ACTIVITIES DURING LOCKDOWN



R.P. Tulsian, Rohini, reading Ramayana & Manju Gupta Safdarjung Enclave doing yoga

ATTENTION FOR COUNCIL / CONFEDERATION MEMBERS



1. **Executive Member of Council on adhoc basis.** Shri D. P. Rupal has been nominated as adhoc Executive Member of Council from 19-05-2020 with the approval of its President in place of Amar Chand Bansal who expired on 18-05-2020

2. **Souvenir - 2020** containing Parv Deepika - 2021 -22 has been printed. Members can collect their copies from Recreation Centre, Green Park Extn from Mr. Bhola, Attendant after contacting him on his mobile no. 9953189269, after 31 May, 2020 or after lifting of lockdown.

3. **Printing of Elderly News for the month of May, 2020** was due to be issued on 15/05/2020, but could not be printed due to closure of printing press because of lock down. However, the Council has tried to print e-copy of the same for the information of our readers. Hard copy of the same would be got printed from the printing press after the end of lock down. 3.

4. **APPEAL FOR DONATION IN PM CARE FUND** You are already well aware that whole India is under the threat of Corona Virus pandemic and as such being senior citizens, it is our duty to support the Government of India by collecting some funds in the name of 'PM CARES Fund'. As such, Council & Confederation members are therefore, requested to kindly contribute for the same as per their capacity and also collect the funds from individual members through cheques only. The amount so collected would be deposited personally in the office of PMO by a delegation of 5 members as we did previously in so many occasions. The cheque should be drawn in the name of "PM CARES Fund" and send the same to the Confederation registered office :- B-2/73-B, Safdarjung Enclave, New Delhi-110029 along with 2 copies of the list showing name, SCA name, address, amount and PAN number within 10 days by speed post, or courier or by hand. Please mention your name, mobile number and PAN number on the backside of each cheque. **So far, we have been able to collect cheques worth Rs. 2.30 lakhs.** Awaiting your positive response at the earliest in the National Interest. RSVP :- J.R. Gupta, 9810488059

5. **AGM of Council** is due to be held in the month of May 2020, but cannot be held due to lockdown. It has been decided with the approval of its President to postpone the same till the normalcy is restored.



6. **Annual Day of Deer Park Satsang including Sunderkand Path** is due to be organized on first Sunday of June every year on the occasion of Death Anniversary of Mata Asha Rani Sehgal who expired on 03/06/2007. It has been decided with the approval of its President to postpone the same till the normalcy is restored. However, we all members pray to Almighty God to rest her soul in peace. The Council also grateful to her daughter Smt. Kamlesh Kapoor and her husband Shri Praveen Kumar Kapoor for their kind gesture to support Satsang activities regularly since then.

-EDITOR