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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 POLICE

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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 18 LAKH SENIOR CITIZENS)

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Rs. 5/-

## CENTRAL GOVT ISSUES ADVISORY TO SENIOR CITIZENS OF INDIA ON 27-04-2021 TO SAVE THEM FROM COVID -19 PANDEMIC



Mrs. Upma Srivastava, Additional Secretary, Ministry of Social Justice & Empowerment, Govt. of India has issued advisory on 27-04-2021 to all the Chief Secretaries of States / UTs for their senior citizens above 60 years & especially those with medical conditions are particularly susceptible to infections during the Covid times, as detailed below :- Do's:-

i) Stay within the house all the time. ii) Avoid having visitors at home. iii) If meeting is essential, maintain a distance of 1 meter. iv) If living alone, one can consider depending on healthy neighbours for acquiring essentials for home. v) Avoid small and large gatherings at all cost. vi) Remain actively mobile within the house. vii) Consider doing light exercise and yoga at home. viii) Maintain hygiene by washing hands. Especially before having meals and after using the washroom. This can be done by washing hands with soap and water for at least 20 seconds. ix) Clean frequently touched objects such as spectacles. x) Sneeze and cough into tissue paper / handkerchief. After coughing or sneezing dispose of the tissue paper in a closed bin and wash your handkerchief and hands xi) Ensure proper nutrition .....Contd at page 4

## APPEAL BY J.R.GUPTA, CHAIRPERSON, CONFEDERATION TO SENIOR CITIZENS TO GET VACCINATED ON PRIORITY BASIS IN ORDER TO REDUCE THE RISK OF INFECTION & TO BREAK COVID CHAIN



We all are already aware that the daily toll of Covid-19 in Delhi reached another grim milestone on 03-05-2021 with 448 deaths recorded in 24 Hrs, the highest since the pandemic began in 2019, which are the result of non-vaccination. Incidentally, it may also be noted the opinion of experts that there is a minimum risk of

life from Corona if a person completed his/her both the doses of vaccination. In Addition to this, firstly, you are protecting yourself, your immediate family and you are more prepared and confident to perform your duties. Secondly, when one gets vaccinated, the virus cannot spread through you and suppress the chain of transmissions and that is a social cause. Moreover, this time it is a clever virus & can cause asymptomatic disease and spread among people without even them knowing about it. Accordingly, **an appeal is made by J.R. Gupta, Chairperson, Confederation of Senior Citizens Associations of Delhi (an umbrella body of 18 Lakh Senior Citizens in which 142 registered senior citizens affiliated till date) to its members to kindly get vaccinated both the doses and also encourage your family members & neighbours in order to boost immunity & to reduce risk of infection & to save from Covid -19 pandemic, by observing social distancing norms.** -EDITOR

## COUNCIL /CONFEDERATION HELPS SENIOR CITIZENS BY GETTING THEIR REFUND OF RS.35,000/- FROM THE OWNER OF A SOUTH DELHI HOTEL



Mrs. Sarita Sharma, (64) wife of Surender Mohan Sharma (both Council members) & resident of Arjun Nagar deposited a sum of Rs. 35,000/- on 02-02-2021 as booking advance for the marriage of her niece (daughter of handicapped parents) to be held on 25-04-2021 at Hotel Orion Plaza for 150 guests. The number of guests were decreased by the Delhi Govt. on 17-04-2021 during lock down & accordingly, Mrs. Sarita Sharma requested the Hotel Management to accept 50 guests instead of 150, but her request was turned down and even threatened to forfeit her entire booking amount. The matter was brought to the notice of Council / Confederation by her on 19-04-2021 ....Contd...3



## MOTHER'S DAY ON 09-05-2021



Felicitation of Mrs. Phoolwati Sharma (87) with 4 alive generations Mrs. Maya Sharma, her daughter Mrs. Shweta Sharma & her daughter Mrs. Katya Sharma by J.R. Gupta, Krishna Dewan including Mrs. Bhushan Bali & mother Mrs. Shakuntala (85) on Mother's day at Center on 09-05-20

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. In India it is celebrated on 9th May, 2021. She is a selfless, loving human who sacrifices many of her wishes and needs for the needs of their children. A mother's love is unconditional for her children. From the day a child is born, she works hard to make sure that her child is equipped with the knowledge, skills and abilities. She gives her best to make you a competent human being. Being a mother is perhaps the hardest, most rewarding job. "Mothers never retire, no matter how old her children are, she is always a MAA, always willing to encourage .....Contd at page 4

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ELDERLY NEWS WISHES ITS READERS WORLD LAUGHTER DAY, MOTHER'S DAY, BUDDH PURNIMA, WORLD ENVIRONMENT DAY AND WORLD ELDER'S ABUSE AWARENESS DAY

# CONFEDERATION NEWS

## FREEZING OF DEARNESS ALLOWANCE TO EMPLOYEES & DEARNESS RELIEF TO PENSIONERS WOULD BE RELEASED BY GOVT AFTER JULY, 2021 WITHOUT ARREARS



Govt of India clarified on 23-04-2021 that the Dearness Allowance for Govt Employees and Dearness Relief for Pensioners will not include arrears from January, 2020 to July, 2021. As and when the Govt. decides to release the DA and Dearness Relief for the period starting July, 2021, the payment will be made prospectively. It is pertinent to mention here that last year the Govt had decided to freeze the DA and Dearness Relief for Govt. Employees and Pensioners due to the Covid -19 outbreak although, the allowances are to be paid to cover inflation. -EDITOR

## HANUMAN JAYANTI ON 27-04-2021



**Hanuman Jayanti** is a religious festival of the Hindus which is largely celebrated throughout India and Nepal. On this day, devotees celebrate the birth of Lord Hanuman. The day falls on the Purnima Tithi (Full Moon day) of Chaitra month. The festival observed on 27 April, 2021. On this day, followers who worship Lord Hanuman celebrate his birth anniversary. People believe that by offering prayers to Lord Hanuman on this special day, one will seek his and Lord Rama's blessings. There have been countless tales showcasing Hanuman's devotion to Lord Rama. Here are few tales to know and facts related to Lord Hanuman: Lord Hanuman was born to Devi Anjani and Kesari. He is also known as Anjaneya, Maruti, and Bajrangbali. As per Hindu scriptures, Lord Hanuman was the eleventh incarnation of Lord Shiva. In his childhood itself, Bajrangbali is said to have mastered all four Vedas. When Ravana abducted Sita, the wife of Lord Rama, it was Hanuman who crossed the ocean by taking a giant leap in the air in search of her. After reaching Lanka, he found Sita in Ashoka Vatika and informed Lord Rama about it. He had also set fire to the entire kingdom of Ravana. When Lakshmana had fallen ill, Hanuman flew to the Himalayas for the Sanjeevani herb. He even carried a mountain while flying back. Senior Citizens Council of Delhi had planned to celebrate Hanuman Jayanti on 27-04-2021 followed by bhandara but could not do so due to lockdown announced by Delhi Govt. **However, Elderly News wishes its readers a very happy Hanuman Jayanti with pray to Hanuman jee to save them from Covid-19 pandemic.** - Report by Mrs. Manjula Aggarwal, Incharge

## AGM OF VARISHTH NAGRIK SEWA SAMITY, PALAM COLONY HELD ON 09-04-2021



Varishth Nagrik Sewa Samiti, Palam Colony organized its 12th AGM chaired by its Persident Sarjit Singh, which was held on 09-04-2021 by observing social distancing norms. --D.P. Mehra, General Secretary

## MAHASHIVRATRI CELEBRATED BY SCCA MOTI NAGAR, ON 11-03-2021



Maha Shivratri was celebrated by Moti Nagar Senior Citizens Cultural Association at its Centre on 11-03-2021 with bhajan/kirtan, in which about 90 members participated by observing social distancing norms. All bhajans sung were dedicated to Lord Shiva's divinity & the atmosphere of the centre turned into the feel of "Om Nameh Shivaye", Har Har Mahadev; Bham Bham Bhole! The energy of the bhajans was so high that most of the participants enjoyed dancing. -- Subhash Sharma, President

## FELICITATION OF MRS. RAJ GANDHI AT JODHPUR ON 31-03-2021



During Birthday Celebrations by Jodhana Senior Citizens, **Mrs. Raj Gandhi** was felicitated on her **78th Birthday on 31-03-2021 at Jodhpur** by Jodhana Senior Citizens in the presence of her husband **Sh. Ashok Jain & Sh. Ram Raj Bhandari** including others. On this occasion, all the members present extended her best wishes, happiness & long life with sound health.

- a report by Ram Raj Bhandari

## RBI ISSUES GUIDELINES ON 01-04-2021 FOR PENSIONERS



Following guidelines have been issued by the Reserve Bank of India on 01-04-2021 for the knowledge of pensioners who are getting pension through banks :- **1.** The pension paying banks will credit the pension amount in the accounts of the pensioners based on the instructions given by respective Pension Paying Authorities. **2.** Whenever any excess /overpayment is detected the entire amount there of should be credited to the Government account in lump sum immediately when the excess / overpayment is due to an error on the part of the agency bank. This action is independent of recovery from the pensioner. **3** If the excess /wrong payment to the pensioner is due to errors committed by the government, banks may take up the matter with the full particulars of the cases with respective Government Department for a quick resolution of the matter. However, this must be a time bound exercise and the government authority's acknowledgement to this effect must be kept on the bank's record. The banks may take up such cases with government departments without reference to the Reserve Bank of India. Withdrawal of pension by old/ sick / disabled / incapacitated pensioners **4.** In order to take care of problems /difficulties faced by sick and disabled pensioners in withdrawal of pension / family pension from the banks, agency banks may categorise such pensioners as under : (a) Pensioner who is too ill to sign a cheque / unable to be physically present in the bank. (b) Pensioner who is not only unable to be physically present in the bank but also not even able to put his/her thumb impression on the cheque / withdrawal form due to certain physical defect /incapacity. **5.** With a view to enabling such old/sick / incapacitated pensioners to operate their accounts, banks may follow the procedure as under : (a) Wherever thumb or toe impression of the old/sick pensioner is obtained, it should be identified by two independent witnesses known to the bank, one of whom should be a responsible bank official. (b) Where the pensioner cannot even put his/her thumb / toe impression and also would not be able to be physically present in the bank, a mark can be obtained on the cheque /withdrawal form, which should be identified by two independent witnesses, one of whom should be a responsible bank official. **6.** Accordingly, the agency banks are requested to instruct their branches to display the instructions issued in this regard on their notice board so that sick and disabled pensioners could make full use of these facilities. Agency Banks are also advised to strictly implement the instructions issued by RBI regarding the facilities to be provided to the sick and disabled persons and sensitise staff members in the matter and to refer to the FAQs on pension disbursement hosted on our website [www.rbi.org](http://www.rbi.org). in in case of any doubt. Reimbursement of pension payments **7.** Link branches of agency banks may submit reimbursement claims to Reserve Bank of India, Central Accounts Section, Nagpur / Government Banking Division at Regional Office for Central /State Government pension payments. Continuation of either or survivor pension account after death of pensioner **8.** All agency banks disbursing Central Government pension have been advised that in case the spouse (Family pensioner) opts for existing joint account for credit of family pension, banks should not insist on opening a new account when the spouse is the survivor and having a joint account with the pensioner and in whose favour an authorisation for payment of family pension exists in the Pension Payment Order (PPO) Life Certificate - Issuance of Acknowledgement **9.** There have been complaints that life certificates submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pensions. In order to alleviate the hardships faced by pensioners, agency banks were instructed to mandatorily issue duly signed acknowledgements. They were also advised to consider entering the receipt of life certificates in their CBS and issue a system generated acknowledgement which would serve the twin purpose of acknowledgement as well as real time updation of records. **10.** Single Window System was introduced to facilitate prompt settlement of reimbursement claims and reconciliation. The underlying objective is to make each pension paying bank responsible in its own right to effect settlement without the intervention of RBI Offices or SBI (at District Headquarters) in the process eliminating cause of delay in reimbursement claims. --EDITOR

**Editorial Board of Elderly News :** B.S.Yadav (Dwarka), G.R.Sehgal (Sant Nagar), Ved Prakash Gupta (Mayur Vihar), Rajesh Katyal (Tagore Garden), **Reporters :** Pratap Singh, Mrs. Manjula Aggarwal, 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](mailto:guptajr2005@gmail.com), Web : [www.seniorcitizensdelhi.org](http://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 142 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 issues of senior citizens with the Confederation by joining 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 last **41 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

## COUNCIL MEMBERS RECITES SHREE DURGA SAPTSATI PATH ON 16.04.2021



Photograp of Dura Sapsathi path on 16-04-2021 &amp; Kanya Pujan at Deer Park Satsang on 12-04-2019

Senior Citizens Council of Delhi organized Shree Durga Saptasati Path at its Recreation Center, Green Park Extension on 16-04-2021 in the presence of more than 50 members by observing social distancing norms. Dinesh Sharma & other members also recited many bhajans of Goddess Durga during Shree Durga Saptasati Path & sought blessings. The tales of Devi symbolise the power of good over evil. Maybe to remind oneself of this eternal truth, people recite the Durga Saptasati at their homes during the nine days of Navratri. Listening to the glories of the Goddess, the devotee revels in the realization of Her omnipotence. On this occasion, the Council has been organizing regularly Kanya Pujan at Deer Park Satsang for the last so many years but due to Lockdown, the same could not be arranged this year

- a report by Mrs. Manjula Aggarwal, Incharge

## WORLD LAUGHTER DAY ON 2ND MAY, 2021



Photo of Laughter Day celebrated on 21-07-2019 at Recreation Center, Green Park Extn

**World Laughter Day** is celebrated on the first Sunday of May (which falls on 2nd May, 2021) Good mood and more laughter: Whether it is your personal life, business life or social life everything you do depends upon your mood state. If your mood is good, you can do things much better. Laughter Yoga helps change your mood within minutes, by releasing certain chemicals from your brain cells called endorphins. You will remain cheerful and in a good mood throughout the day and will laugh more than you normally do. Healthy exercise to beat stress: Laughter Yoga is like an aerobic exercise (cardio workout) that brings more oxygen to the body and brain, which makes one feel more healthy and energetic. It's like a single exercise routine that reduces physical, mental and emotional stress simultaneously. Health benefits: It strengthens the immune system, which not only prevents you from falling sick, but also helps to heal a variety of illnesses like hypertension, heart disease, diabetes, depression, arthritis, allergies, asthma, bronchitis, backache, fibromyalgia, migraine headaches, menstrual disorders, cancer and many others. Quality of life: Quality of life depends upon the quality of good friends we have with whom we have a caring and sharing relationship. Laughter is a positive energy that helps connect with people quickly and improves relationships. Positive attitude in challenging times: Everyone can laugh when the time is good, but how does one laugh when faced with challenges? Laughter helps create a positive mental state to deal with negative situations and negative people. It gives hope and optimism to cope with difficult times. **We should also continue to laugh even during Covid-19 pandemic, says Mrs. Manjula Aggarwal, Incharge Recreation Center, Green Park Extn.**

- Editor

## FELICITATION OF MRS. MAYA SHARMA &amp; P.C. SHARMA AT RECREATION CENTER



Mrs. Maya Sharma and Mr. P.C. Sharma felicitated by the members of Senior Citizens Council of Delhi on their completion of 84 KOS Parikrama of Shree Brij Dham in 7 days at Recreation Centre Green Park Extn New Delhi on 14-04-2021. Members include Neelam Malhi, Savitri Sharma, Sunita Sharma, Usha Sharma, J.R.Gupta, Dinesh Sharma, Hari Singh Gurse & Pritam Singh. - **Manjula Aggarwal**

## FELICITATION OF MRS. PRIYA, INSPECTOR, CBI AT DEER PARK SATSANG ON 19-04-21



The members of Senior Citizens Council of Delhi felicitated Mrs. Priya, Inspector, CBI posted at Samaypur Badli, Police Station during singing of "Mata Ki Bhet" on 19-04-2021 at Daily Deer Park Satsang. The members include Pushpa Kalra, Savitri Gupta, Omvati, Anshu Soin & J.R.Gupta, President. **-EDITOR**

## SHABAD KIRTAN &amp; SUNDERKAND PATH ON 13-04-2021 AT RECREATION CENTER



Senior Citizens Council of Delhi organized Sunderkand Path with the support of Mrs. & Mr. A.K.Popli at its Recreation Center, Green Park Extension on 13-04-2021 in the presence of more than 80 members by observing social distancing norms. Dinesh Sharma & Harikesh Shukla, Attendant recited Sunderkand Path including Bhajans by other members. Both were felicitated on their 45th marriage Anniversary by members including Pratap Singh, Sardare Singh, Neelam Malhi, D.P.Rupal, J.R.Gupta & R.K.Singhal. On this occasion, Shabad Kirtan Path was also recited by 3 Raggis headed by Manjit Singh including Satnam Singh and Kuldeep Singh from Bada Gurudwara, Arjun Nagar followed by heavy refreshments/prasad.

-a report by Mrs Manjula Aggarwal, Incharge

## FREE LEGAL CONSULTATION BY ADVOCATE DEPUTED BY DELHI LEGAL SERVICES AUTHORITY (SOUTH DISTRICT) DURING APRIL, 2021



With the support of Delhi Legal Services Authority (South District), during the month of April, 2021, Advocate Nitin Parmar, visited Recreation Center, Green Park Extension on Tuesday's on 06 & 13-04-2021 & rendered free legal advice sought by members of Senior Citizens Council of Delhi, by observing social distancing norms in the presence of more than 100 members. As on 30-04-2021, 2300 senior citizens have benefited in sorting out their petty matters and also by creating awareness among other senior citizens in the adjoining colonies since June, 2018. - **Mrs. Manjula Aggarwal**

## ---FROM FRONT PAGE -- Rs.35,000/- REFUNDED BY HOTEL-----

The matter was taken up with Mr. Sikandar Yadav, owner of the hotel on 19-04-2021 with a request to refund the entire amount, but he insisted vide letter dated 19-04-2021 for an additional amount for adjusting 50 guests against 150 guests. Another letter was sent by the Confederation on 21-04-2021 to the owner again with a warning either refund or face legal action. **Ultimately, the owner refunded the entire amount of Rs.35,000/- on 22-04-2021 by NEFT.** Mrs. Sartia Sharma has conveyed thanks to the Council/Confederation headed by J.R.Gupta. The marriage of her niece solemnized on 25-04-2021 at another hotel in North Delhi. Elderly News wishes a very happy married life to the Couple and also extends sincere thanks to Mrs. Sarita Sharma for achieving a noble cause within due date. **--- EDITOR**

## SUNDERKAND PATH ON 06-04-2021 AT RECREATION CENTER



Senior Citizens Council of Delhi organized Sunderkand Path on 06-04-2021 at its Recreation Center, Green Park Extension in the presence of more than 50 members by observing social distancing norms, which was recited by Dinesh Sharma, Harikesh Kumar Shukla, Attendant & Pritam Singh played dholak. Dinesh Sharma also recited various bhajans which were appreciated by all present followed by heavy refreshments/prasad. - **Mrs. Manjula Aggarwal, Incharge**

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**- FROM FRONT PAGE -- GOVT. ADVISORY TO SENIOR CITIZENS ---**

through home cooked fresh hot mealshydrate frequently and take fresh juices to boost immunity xii) Take your daily prescribed medicines regularly .xiii) Monitor your health . If you develop fever , cough and /or breathing difficulty or any other health issue ,immediately contact nearest healthcareand follow the medical advice xiv) Talk to your family members ( not staying with you ), relatives , friends via call or video conferencing , take help from family members , if needed . Dont 's:- a) Come in close contact with someone who is displaying symptoms of corona virus disease (fever / cough / breathing difficulty ) . b) Shake hands or hug your friends and near ones .c) Go to crowded places like parks , markets and religious places . d) Cough or sneeze into your bare hands . e) Touch your eyes , face and nose . f) self - medicate . g) Go to hospital for routine checkup or follow up . As far as possible make tele consultation with your healthcare provider . h) Invite family members and friends at home and i) Due to Summer , avoid dehydration . Consume an adequate amount of water .( Caution for individuals with pre -existing Heart and Kidney disease ) . Population :- Based on the Census 2011 age - cohort data , it is projected that there would be approximately 18 Crore Senior citizens (aged above 60 yrs) in the Country . Sr Citizens between age group 60-69 yrs 8.8cr Sr Citizens between age group 70-79 yrs 6.4cr Assisted elders ( above 80 years or people who require medical assistance ) 2.8 cr Indigent elders ( destitute who are homeless or deserted by the families ) 0.18 cr Senior citizens above the age of 60 years face an increased risk in COVID times .

**--compiled by Mrs . Manjula Aggarwal , Incharge**

**FROM FRONT PAGE ---- MOTHER'S DAY CELEBRATION--**

and help her children in any way she can. A mother is the first person a child ever knows . Mothers are the most important persons of our life and to appreciate her efforts and pay tribute for everything a mother does assiduously for her child . Mother 's day is celebrated every year with a lot of zeal and enthusiasm across the world . On this day, people all over the world including India celebrate the day and surprise their mom 's with gifts or take her out for a beautiful trip, but this year due to Covid - 19 lockdown , the celebrations could not be organized by the Council . **Elderly News wishes mothers of its readers a very Happy Mother 's Day with pray to Almighty for their long life with sound health and save them from Covid-19 pandemic . - Mrs. Manjula Aggarwal**

**ATTENTION OF COUNCIL MEMBERS**

Due to continuous Covid -19 Lockdown since , 17-04-2021 , the Council could not hold its daily activities at Recreation Center & Deer Park Satsang . However , Elderly News is publishing its monthly editions regularly for your knowledge . **Kindly send your activities in your own house during lockdown to be covered in next issue .** -Editor

**ECONOMIC / FINANCIAL SECURITY FOR SENIOR CITIZENS**

As fixed deposit interest rates are falling , people are looking aother investment options that fetch high -interest rate and offer guaranteed returns with safety of principal investment . Senior citizens who wish to live a financially stable , independent life are looking to invest in an option which will offer inflation -beating guaranteed returns . Small savings scheme like Senior Citizen Savings Scheme ( SCSS), government 's Pradhan Mantri Vaya Vandana Yojana (PMVVY) and the Post Office Monthly Income Scheme (POMIS ) are three of the many options available to senior citizens . Let us have a look at all these three schemes :**1. Senior Citizen Savings Scheme:** One can invest a maximum of Rs 15 lakh in SCSS in multiples of Rs 1,000. Interest in this scheme is payable each quarter so it can be used as a regular income . SCSS account matures in five years after which one can extend it once for a block of three years. Despite a big reduction in the interest rates of small savings schemes, SCSS is still offering a rate of **7.4 %** for the current April-June quarter, much higher than any other fixed -return scheme available for senior citizens, but taxable . **2. Post Office Monthly Income Scheme :** For senior citizens looking to get a steady income , POMIS is a good option . The scheme currently offers **6.60 %** interest . While the minimum required investment Rs 1,000 , the maximum is Rs 4.5 lakh for a single account and Rs 9 lakh for a joint account . In order to open a POMIS account , you need to open a savings account with the same post office branch where you opened the POMIS account so that the monthly interest can be credited directly to the savings account and you can withdraw from it every month . The scheme comes with a maturity of five years but pre-mature withdrawal option is available after 1 year. But it will attract a penalty of up to 2% . The interest earned in POMIS is taxable . **3. Pradhan Mantri Vaya Vandana Yojana :** PMVVY is a non-linked, non-participating , scheme subsidized by the Government . The scheme can be purchased offline as well as online from LIC of India at [www.licindia.in](http://www.licindia.in). The policy term is of 10 years and for policies sold during the first financial year i.e. up to 31st March 2021, the scheme will provide an assured rate of return of **7.40% p.a.** payable monthly (i.e. equivalent to **7.66% p.a.**) for the entire duration of 10 years. For the policies sold during the next two financial years , the applicable assured rate of interest , at which the pension payment shall be made , will be reviewed and decided at the beginning of each financial year by Finance Ministry . Senior citizens can draw a minimum pension of Rs 1,000 per month depending on the amount invested in the scheme. The maximum pension amount is limited to Rs 10,000 per month . The total amount of purchase price under all the policies under this plan and all the policies taken under earlier versions of PMVVY allowed to a senior citizen shall not exceed Rs 15 lakh. SCSS Vs PMVVY Vs POMIS: The better choice for senior citizens :Financial experts say that the interest rate for SCSS and PMVVY are same at 7.40%, while the interest rate for POMIS is 6.6%. So, SCSS and PMVVY should be first preference and then POMIS . Experts further clarified that PMVVY has a longer lock-in period compared to SCSS , on the other hand , SCSS offers income tax benefits , so the choice between the two investment options would depend purely on the requirements of the investor. Also, in PMVVY while an assured rate of return of **7.40% p.a.** will be payable monthly (i.e. equivalent to 7.66% p. a.) for the entire duration of 10 years, in SCSS, the interest rate will be revised on a quarterly basis. SCSS account can be extended for further three years after the completion of five years , but the deposits in the extension period do not attract any interest . With SCSS, you get the tax benefit under Section 80C of the Income Tax Act. However, there is no tax benefit under PMVVY. The interest earned in POMIS is taxable. With SCSS, you can invest Rs 15 lacs each in your and your spouse 's name i.e. Rs 30 lacs in total . In PMVVY too, you can invest Rs 15 lacs each under your and your spouse 's name . Therefore , a senior citizen couple can invest up to Rs 30 lacs in PMVVY . Some experts say that it is advised "Senior Citizens Savings and PMVVY both can be considered . POMIS can be avoided considering the low -interest rate ." The experts further mentioned that some senior citizens can also consider fixed deposit in a bank as selected banks are offering interest rate up to **7.75%** to senior citizens . For senior citizens investing in FDs , Experts says that FD up to Rs 5 lakh in one bank is insured under DIGC. So, investors should preferably invest up to only Rs . 5 lakh in one bank . **(The data has been compiled by Dr. R.K. Garg - SG - ISU 3As only for benefit of Senior Citizens and these are simply views . Individuals making investments should read the Investment terms and Conditions carefully before investment.)**



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