National Institute of Electronics and Information Technology

“Empowerment and betterment of Life through Usage of Technology”

Project
Sponsored By
MeitY
1. For all the talk of India's demographic dividend, its bulging youth population, the country is also greying rapidly.

2. As per Population Census 2011 there are nearly 104 million elderly persons in India; 53 million females & 51 million males.

3. A 2015-16, All India Senior Citizens Confederation survey shows that 39% have been either abandoned or live alone & 60% elderly people living with families face abuse & harassment.

4. Senior citizens are victims of crimes against body, crimes against property and economic crimes.

5. Usage of mobile applications can result in a feeling of seamless family bonding and can also lead to significant savings, hassle free Bill payments/Utility Services resulting in improvement quality of lives and comfort level of senior citizen’s.

6. Prevalence of various diseases especially hearth related among elderly population is very common.

7. There are number of Government schemes in place but there is lack of awareness regarding these initiatives & schemes and also there is a need to promote holistic policies and programmes for dealing with ageing society.

Source: Census 2011
Some Facts

- The UN General Assembly declared **1999 as the International Year of Older Persons.**
- The United Nations General Assembly, designated **June 15 as World Elder Abuse Awareness Day.**
- The National Policy on Older Persons (NPOP) was announced in January 1999 to reaffirm the commitment to ensure the well-being of the older persons.
- Around 1 in 6 older people are experiencing some form of abuse. The promulgation of **The Maintenance and Welfare of Parents and Senior Citizens Act, 2007** and the Draft – **National Policy for Senior Citizens, 2011** are recent successes in the Elder Rights areas.
- Old parents can legally stake claim to financial aid from their grown-up children for their survival and a denial would invite a prison term.
- A senior citizen can reclaim his property from the transferee.
- Abandoning a senior citizen in any place by a person who is having the care or protection of such senior citizen is a criminal offence and such person shall be punishable with imprisonment.
1. Jara (old age) one of the four reasons of Buddha’s penance

2. Vedanta argues to attain Moksha through Ashrama specific Purushartha.


4. Joint family ensured the process of life long care giving Ageing – In Indian Tradition
1. Usage of Smart Phone
1. Smartphones are meant to make life easier, and if there is one age group that would really benefit from the ease-of-use and efficacy that most smartphones offer it is, in fact, seniors!

2. There can be resistance from older members of society when it comes to using today's newest unlocked android smartphones!

3. Why Do You Need A Cell Phone?
   i. Making emergency phone calls
   ii. Video chatting with grandchildren
   iii. Using GPS to help navigate when driving or walking
   iv. Checking the weather on the go
   v. Monitoring health through apps

4. In essence Cell phones can empower older adults to live more independently, secure in the knowledge that help is just a quick call away.

5. We strive to help you and prepare everything you need to live a comfortable, happy life as you age.
1. A **contact manager** helps to easily store and find contact information, such as names, addresses and telephone numbers.

2. **To save a new contact**: Dial a number you wish to save on your Phone -> Click on the left side key (top) -> Select new contact option -> Enter the details (name, email, company name etc.) -> Select Options -> Click on Save the contact.

3. You can Save contacts to your **SIM or phone**. The benefit of saving directly to the SIM is that you can take out your SIM and pop it into a new phone and you’ll instantly have your contacts with you.

4. The Contact can also be stored on a **Google Account**

5. **Speed dial** is a function that allows a user to place a call by pressing a digit. This function is particularly useful for phone users who dial certain numbers on a regular basis.
1. **SMS**, as used on modern devices, originated from telegraphy.

2. The **SMS** receives verification that the message was received by the end user.
Handling Cameras

Cameras
1. Start the Camera app ➔
2. Ensure that the camera mode is set to single shot. The Camera app shoots both still.
3. Point the camera at the subject. images and video
4. Touch the Shutter icon. The phone makes a noise when the picture is snapped.

Video Call Using Smartphone
Mobile Torch- Free Flashlight instantly turns your device into a bright flashlight. The ultimate lighting tool takes full advantage of the LED Flash light. Strobe/Blinking Mode is also supported.

Mobile Torch- Free Flashlight is a simple, free flashlight app with Camera Flash light.

Drag down from top of screen

Drag down from bottom edge of notification board
Wi-Fi Hotspot, Mobile Data?

1. Wi-Fi Hotspot is something that allows you to access the internet has a wireless connection called WLAN.

2. Portable **Wi-Fi Hotspot.** By creating Wi-Fi hotspot you can access the internet on more than one device **simultaneously.**

3. **To turn on/off mobile data,** pull down your notification bar and open up Settings.
1. **Open an Internet browser** application on your computer. Visit the **Google homepage** in your browser.

2. Click the "**My Account**" button on the right side of the page.
Google Assistant

1. Google Assistant is activated by doing a long hold on the home button or home icon of your phone.
2. Hold the button, and Google Assistant will ask you to speak what you want.
3. It will begin the search process.
4. You should also be able to trigger Google Assistant to launch by saying “OK Google” followed by your query.
Storing and Playing Music

Play Music in your Phone
1. Go to your device's main Settings menu.
2. Under "Accounts" select Google.
3. Select the account you use with Google Play Music.
4. Scroll down to Google Play Music and make sure the checkbox is checked.
5. If you don't see Google Play Music listed, make sure you're signed in to Google Play Music using the same account.
How to Use Google Maps

1. **Google Maps** is an incredibly versatile tool that makes it **quick and easy** for users to find their way from point A to point B - whether that's a quick jaunt down the street or a cross-continental trip.

2. To get the **Google Maps app** for your phone, download it for free from your preferred app store.
1. India's all-in-one emergency helpline number '112' was launched in states wise and Union Territories.

2. The 112 emergency helpline numbers would provide immediate assistance to services like police (100), fire (101), health (108), women's safety (1090) and child protection.

3. Panic call feature in India's all-in-one emergency helpline number

4. 112 emergency helpline has another unique feature:
   a. For smart phones: In any emergency situation, you need to press the power button three times quickly on your smart phones to activate a panic call to the Emergency Response Centre (ERC).
   
   b. For normal phones: You need to long press number '5' or '9' to activate a panic call through your normal phones.
2. Usage of Financial Transactions
Benefits of Online Shopping

1. It saves time!
2. Shop from literally anywhere in the world.
3. Allows you to buy stuff that’s not available in local city.
4. Prices can be compared and best promotions and discounts can be availed.
5. Better decision using reviews.
6. Saves energy and cost.
7. Delivery at place of our choice.
8. Easier refund process.
Digital wallets in Play Store
How to install BHIM app

1. Download BHIM app from Google Play store.
2. Once installed, open the app. It has a very simple user interface.
3. The app will now verify your phone number by sending a message to its servers.
4. Once the number verification is done, it will ask you to set up the BHIM PIN. This is actually the UPI PIN. Set it up.
5. The app will now show you the list of banks. Select your bank from the list. Using your phone number, the BHIM app will automatically fetch the details of your bank account.
6. The app will also generate a QR code for your ID as well as give you the UPI ID using your number that you can pass around to make transactions.
Why Debit/Credit Card is Required?

1. Avoid fees and service charges.

2. Stay accountable for your spending.

3. Faster payments mean better budgeting.

4. No interest charges.


6. **Debit/Credit cards** are linked to interest-earning accounts.

Payment through Debit Card

Select type of card

Enter cardholder name, card number and Expiration date in front side of given card

Card code is CVV a 3 digit number on back side of card
Payment through Debit Card

OTP will be sent to your registered mobile number with bank account

Enter OTP and tap on make payment

After successful payment receipt will be generated
Use of Debit Card in Shops

1. Insert your card
2. Check the amount if it is correct.
3. Enter PIN
5. Check for the amount deducted in slip

Use of Debit Card in ATM

1. Insert your card.
2. Enter 2 digit number and make sure it is clearly visible.
3. Select type of account.
4. Enter your PIN
5. Enter amount.
6. Finish the transaction
Steps to pay using YONO app

1. Open YONO app and login using your user ID and password
2. Go to ‘Credit Cards’ and select the SBI credit card towards which you wish to make the payment
3. Click on ‘My Relationships’ option and select ‘Pay Now’ button
4. Select the SBI savings/current account from which you wish to make the payment
5. Select the payment amount – Total outstanding or minimum amount due or any other amount
6. Click on ‘Pay Now’ to complete the payment
1. Lock the mobile wallet app.

2. Do not save card details.

3. Install app lock in mobile.

4. Beware of engaging with fraudsters.

5. Be alert to transfer unknown requests on UPI.

6. Avoid clicking on Spam warnings.
3. Bill Payment and Utility Services
Bill Payment in IRCTC

Click on plan my journey to book ticket

Enter Source (From) and Destination (To) and tap on search trains

Select the train in which you need to book seat
Bill Payment In IRCTC

Select the class and date

Add Passenger Details
Click on Add New

Enter Passenger Details

TRAIN LIST
AWB TO BCT | 26 FEB FRIDAY 2020
Sort By: Departure Time ▼, Quota: General ▼

TAPOVAN EXP (17618)
14:35
Aurangabad (AWB)
MTWFTSS
C Shivaji Mah T (CSMT)

DEVAGIRI EXP (17058)
23:25
Aurangabad (AWB)

ADD PASSENGERS
+- Add New
+- Add Infant
+- Add Existing

PASSENGER DETAILS
AWB TO CSMT | 26 FEB FRIDAY 2020
DEVAGIRI EXP (17058)
23:25
Aurangabad (AWB)

ADD PASSENGER DETAILS
kalyan
30
Gender
Male
Female
Transgender
Berth Preference
MIDDLE
Nationality
India

₹240
fare breakup

NANDIGRAM EXP (17403)
MTWFTSS
C Shivaji Mah T (CSMT)
Bill Payment In IRCTC

Review Journey & Proceed to Pay

Select the payment option
Debit card or BHIM

DEVAGIRI EXP (17058)
Fri, 28 Feb
23:25
Aurangabad (AWB)

C.S. Shivaji Mah T (CSMT)

07:10

07:45m

RLWL59/WL40 GN
Sat, 29 Feb

1. Adult, 0 Child | Sleeper | General | Aurangabad(AWB) | 28 Feb 2020

23:25

1) KALYAN | 30 yrs, M, MIDDLE

Your eticket will be sent to charansurya757@gmail.com and +91-7893503720

By clicking “Proceed To Pay”, you agree to our Terms & Conditions.

₹ 257.70
Fare Breakup

Proceed to Pay

 ₹257.7
Pay ₹257.7

For Debit Cards: NIL for Amt upto ₹ 100000, For Credit Cards: 1% of Net Amt, GST as applicable
Tap on Don’t have account?
Sign Up

Create a login name like ABC123 and password at least of 6 characters without space

Enter the registration details which includes Consumer no, Mobile no and Email id
After successful completion of Registration you will find home page

Click on View/Pay bill option

Electricity bill with respect to customer number is displayed

Tap on pay bill option
1. List of buses satisfying the options will appear.
2. Select any service from the list
Bill Payment In MSRTC

Verify the route & tap on select seats

Enter passenger details & click on proceed

Select the seats & click on next
Select the Payment Gateway

Check journey details & click Pay

MSRTC Mobile Reservation

Payment Details

Route: CIDCO AURANGABAD to SHIVAJI NAGAR PUNE (02/03/2020 04:30:00)
Bus Type: SHIVSHAHI

Boarding Stop: CIDCO AURANGABAD (04:30)
Alighting Stop: NEW SHIVAJI NAGAR PUNE (09:40)
Total Seats: 1
Seat Number: 5

Payment Details (₹)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Fare</td>
<td>454.00</td>
</tr>
<tr>
<td>Reservation Charge</td>
<td>10.00</td>
</tr>
<tr>
<td>ASN Amount</td>
<td>1.00</td>
</tr>
<tr>
<td>Total Chargable Amount (including Service Tax)</td>
<td>465.00</td>
</tr>
</tbody>
</table>

Pay with TechProcess

Pay With Atom

MSRTC Mobile Reservation

Confirmation

Route: CIDCO AURANGABAD to SHIVAJI NAGAR PUNE (02/03/2020 04:30:00)
Bus Type: SHIVSHAHI

Boarding Stop: CIDCO AURANGABAD (04:30)
Alighting Stop: NEW SHIVAJI NAGAR PUNE (09:40)
Total Seats: 1
Seat Number: 5

Contact Details

Mobile Number: +91-9604986493

Passenger Details

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name</th>
<th>Age</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yogesh</td>
<td>25</td>
<td>Male</td>
</tr>
</tbody>
</table>
Bill Payment In Zomato

Select The Hotel

Select The Menu

Ashoka's Veg Restaurant
South Indian, North Indian, Chinese, Pizza, Sandwiches...
4.0

Siddhi Restaurant
North Indian, Chinese
4.0

Cake 'n' Bake
Bakery
3.2

Popular cuisines around you

DELIVERY  GO OUT  GOLD  SEARCH  PROFILE
Placed order and pay money through different option such as
1. Payment Wallet
2. Debit Card
3. Cash on delivery
Mobile Recharge Using Paytm

Click on mobile prepaid to recharge mobile.

Select the sim type & enter the mobile number

Recharge and Bill Payment

Mobile Recharge or Bill Payment

- Prepaid
- Postpaid

Enter Mobile Number

SELECT ONE FROM RECENTS

9604986493
Recharge of ₹20 done on 04 Jul, 2018
Mobile Recharge Using Paytm

Enter available promocode to get cash back

Enter amount

Proceed to recharge to pay through different option such as
1. Payment wallet
2. Debit card
Bill Payment In OLA

Enter Drop location & click on Ride now

Tap on Confirm Booking
Bill Payment In OLA

Go to My profile then tap on payments

Choose Credit card/Debit card or BHIM(UPI)
4. Email, Social Media and Mobile Apps
Search for the Play store icon on your mobile screen, then click on that icon.
Inside Play Store

- After click you will be able to see what is inside play store.
- Here, various apps can be seen.
- Like games, Sudoku.
- Daily news applications are also available on play store.
This is the tab where according to our need we search for apps. Click on the tab.

लाल रिंग दाखवलेलं पर्याय मधील आपल्याला लागणारी अँप साठी शोध घेतो . पर्याय वर दाबा .
Write the name of the application you want to download.

र्गे अँप्लिकेचन आपल्याला निवड कारची ए , तिचा नाव लिहा आणि शोध करावा.
Click on the required application.
Click on install button shown by red mark. You will see app installing.
After the app gets downloaded, a green button will be visible. Click in the green button.
Till now we saw how to download application from play store. Now, let's see how to make account in Whatsapp?
After opening the application, click on the green button. Write your mobile no. using keypad and click next.
After pressing next button, an OTP will be automatically generated and detected. Click on continue button.
First click on the camera symbol.

सगठ्यात आधि ह्या कॅमेरा सारखं
दिसणारं चित्र वर दाबा

Click on gallery or camera symbol in red mark

नंतर खाली दिसणारं गॅलरी
च्या चित्र वर दाबा,
In gallery you will see various folder. Select image from an one.

गैलरी मधी विविध चित्र तुम्ही काढलेले चित्र दिसतील. त्या पैकी एक निवडा.
- After image selection you will see such structure.
- चित्र चायन केल्या नंतर असं दिसेल.
- Expand it.
- त्याला वाढवा.
Write your name.

After uploading image and name, click next.

परिचय चित्र आणि नाव लिहून, नेक्स्ट या पय्यों वर दाबा.
Select a contact to chat.
आता ज्यांचा शी बोलायचं ए ते संपर्क निवडा .

To select the contact click the button as shown.
आता आपल्याला कोणाशी बोलायचं ए ते निवडण्या साठी हा पर्याय निवडा .
Now you can write personal message to selected contact. Click on type message and write the message.

आता तुम्ही निवडलेल्या संपर्कशी बोलू शकता. खालील पर्याय वर दाबा आणि संदेश लिहा.
Write Your message.
आपला संदेश लिहा .

Click on this white button to send your message.
चित्र मधील लाल घेर चा आत चा पर्याय दाब .

Hello
There is option for calling.

There is option for video chat.

There is option for voice chat.
Gmail account creation in mobile
G-मेल मधी खाता कसं उघडायचं
Open browser. Type 'www.gmail.com' and hit enter. Click the 'Create account' button as indicated in red.
Write your name and last name.

Write your name

आपलं पूर्ण नाव

लिहावं
Choose your Gmail address

Pick a Gmail address or create your own

- pawalh633@gmail.com
- alhpaw436@gmail.com
- Create your own Gmail address

Select an one of the given options available.
You can create your own mail ID. आपण आपला मेल ID स्वतः पण लिहू शकतात.
Write your birth day and select gender. Press next.
Now the final step is to click this button and you are ready to use.
After login to your Gmail you can see this screen welcoming you.

Gmail उघडल्या नंतर तुम्हाला असं स्वागत संदेश भेटेल.
5. Usage of Government Services
1. The **app** can be downloaded on Android, iOS and Windows phones for free.

2. The **Umang app** is a unified **application** that can be used to avail a number of pan India e-government services such as filing income tax, making Aadhar and provident fund queries, booking a gas cylinder, Passport Seva, among others.
1. **Single-point of access** for about 200 government services such as filing income tax, Aadhar, Provident Fund, Gas Booking, Passport Seva among others.

2. It **reduces clutter** and eliminates the need to install individual departmental apps.

3. **24/7 online access** allows one to use services, view documents etc.

4. **Significant time savings**, by avoiding visits to government departments and waiting in queues.

5. Provides a secure, uniform and **user friendly experience**.
How To Register and Login

Service Directory

Settings

Tell a Friend

Help & Support

About
Key Features

1. Integration with Aadhaar, PayGov, Digilocker.

2. Ease of Access.


All About HP Gas

Hindustan Petroleum Corporation Limited
Committed to equity and excellence of services

Refill Order
Cash On Delivery

Refill History
Refill HP Gas using UMANG

LPG Refill Order

LPG Consumer ID: 2119060400000116
Consumer No.: 230723
Consumer Name: AVINASH SUKADEO PAWAR
Consumer Address: PLOT NO. 01, KANTAISHOBHA MUKUND HSG. SOCI. PETHE NAGAR, BHPURA BHAVSINGURA AURAGNABAD
Contact No.: 7030193213
Consumer Email: 7030193213
Distributor Code: 19621300
Distributor Name: BHASKARA AGENCIES

Your order information will be sent at this E-mail address. Please ensure that this E-mail is correct.

Order Now
e-Hospital on UMANG App
All About Aadhaar Card

- Unique Identification Authority of India
- mAadhaar
- Register My Aadhaar

SERVICES
- Download Aadhaar
- Order Aadhaar Reprint
- Paperless Offline e-KYC
- Retrieve EID/UID
- Generate QR Code
- Virtual ID Generator

I have
- Aadhaar Number
- Virtual ID (VID) Number
- Enrolment ID Number
Register Using UAN Number

Employee Centric Services

View Passbook

View Passbook - An employee can view the transactions (deposits and withdrawals) in the form of passbook for current and previous employers.

Raise Claim

Form 10C (Pension Withdrawals Benefits) - An employee can withdraw the contributions made towards Employees' Pension Scheme, on leaving service before becoming eligible for members pension (EPS).

Form 19 (PF Final Settlement) - An employee can withdraw the

Login

123 UAN *

OTP *

Resend OTP

Get OTP

OTP will be sent to your mobile number registered with EPFO Account

Cancel   Login
Pensioner and General Services

General Services

- Search Establishment
- Search EPFO Office
- Know Your Claim Status
- Account details on SMS
- Account details on Missed Calls

Pensioner Services

- View Passbook
- Update Jeevan Pramaan
Pensioner Login Screen

1. Works only on USB OTG supported mobile handsets.
2. a. Connect Biometric Device
   b. Click on INSTALL link provided for your device
3. Biometric Devices tested on UMANG are:
   - Mantra MES 100
Kisan Suvidha and VIP Info.

Kisan Suvidha
Ministry of Agriculture and Farmers Welfare

Agro Advisory
Weather Forecast

Note: Type the keyword to be searched, press Enter followed by Space after each keyword

Showing 10 results of 292

Mr. SAGAR MEHRA
Joint Secretary
Credit - Agri
15 Feb 2019 3:21PM

Kisan Credit Card (KCC) facility extended to Animal Husbandry and Fisheries farmers with interest subvention @ 2% per annum at the time of disbursal of loan and another @ 3% per annum as Prompt Repayment Incentive with credit limit of Rs. 2 lakhs.

Mr. SAGAR MEHRA
Joint Secretary
Demonstration - AH
13 Sep 2017 4:28PM

Please Ensure FMD vaccination of your Cows/Buffalo. Call 1800 180 1551 for any query.
### Pesticide Dealers

**Note:** Type the keyword to be searched, press Enter, followed by Space after each keyword.

#### Showing 10 results of 4003

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>A &amp; H ENTERPRISES</td>
<td>SHOP NO. 1, NEW MUMBRA HOUSE, MUMBRADAVI ROAD, RAZA STREET, OPP. PATEL SCHOOL, MUMBRA (EAST), THANE / THANE</td>
</tr>
<tr>
<td>Mobile Number</td>
<td>8080888555</td>
</tr>
<tr>
<td>License</td>
<td>LAID02010513</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>A M TRADERS</td>
<td>A M TRADERS</td>
</tr>
<tr>
<td>Mobile Number</td>
<td>9892063364</td>
</tr>
<tr>
<td>License</td>
<td>LAID02011558</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>A MART WHOLESALE SHOP</td>
<td>A MART WHOLESALE SHOP</td>
</tr>
<tr>
<td>Mobile Number</td>
<td>9892063364</td>
</tr>
<tr>
<td>License</td>
<td>LAID0201092</td>
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</tbody>
</table>
Find Seed Dealers information

Seed Dealers

State *
Maharashtra

District *
Thane

Language *
English

Reset  Submit
Blood Availability check online

Blood Availability

State *

DELHI

Blood Bank *

BLOOD BANK, CNC, AIIMS

Submit

Blood Availability

BLOOD BANK, CNC, AIIMS
ANSARI NAGAR, NEW
DELHI, PINCODE-110029

011-26593625

Blood Group | Unit
--- | ---
A+ | 2
A- | 0
B+ | 0
B- | 0
AB+ | 0
Details Lab Report

My Lab Report

Hospital *

123 UHID *

Submit
All about PAN Card

Income Tax Department
UTI Infrastructure Technology & Service Ltd.

New PAN Card (49A)
Correction/Change in PAN Card (CSF)
PAN Query
Other Services

Correction/Change in PAN Card
CSF

Apply using

eSign
Applicants using eSign must select Aadhaar as proof of document at least for one of the options from Proof of Identity, Address, and Date of Birth.
OTP shall be sent to the mobile no registered with Aadhaar.

CSF Form Physical
Applicants using Physical option will need to submit hard copy of CSF Form along with proof of documents
above, Applicant should attach copy of the documents being submitted as Proof of Identity, Proof of Address and Proof of Date of Birth strictly as per information provided in the filled-in form.

10. Applicant is now ready with the complete set of application that includes one filled-in, signed, photo-affixed PAN Application form endorsed with "payment confirmation" along with the three supporting documentary proofs.

11. Applicant should submit or dispatch this complete set of his/her application to the nearest UTIITSL office address.
Correction of PAN Card

Applicant has to fill in all the mandatory fields freshly but select tick mark ✓ only in the box(es) relevant to the fields that require a change/correction.
6. Common Frauds and Security Precautions
1. Never Assume A Stranger Online is Trustworthy: Unless you have a real-world relationship with the person trying to communicate with you over email, video chat and messaging, or social media, they’re likely looking to take advantage of you.

2. Never Provide Any of Your Sensitive Information Online: There are many scams online designed to trick you into giving the scammer your private information.

3. Never listen to Request to validate your banking login information

4. Never believes messages like “You’ve Won a Prize”: They tell you that you only have to give them some basic information to collect your prize.

5. Do not trust someone simply because they know personal information about you: It’s easy for a scammer to do some basic research about you and your family and to use that information to gain your trust.

6. Never send money to someone you do not know

7. Always validate someone’s identity before trusting him or her, especially when being asked to send money

8. Do not share private information on social media
Precautions in Online Transactions

1. Don’t Make your password too simple
2. Don’t Use the same password for all your accounts
3. Don’t keep your passwords in an unsecured location
4. Avoid Sharing your passwords to anyone
5. Set a strong and complex password.
6. While transacting, Do not share your One Time Password (OTP) with anyone.
1. Use strong password meaning password should have combination of capital letters, small case letters, Numbers and special characters.
2. Do not write password anywhere in a file or diary so that other can find it easily.
3. Try to avoid the publically available machines for online transactions. Preferably use personal devices.
4. Always try to purchase from reliable E-commerce portal.
5. Should have URL starting with “https” and not with “http”.
6. Do not give your mobile phone to unknown person.
7. If you are installing any app on mobile make sure it is download from reliable source.
8. If you are performing online transaction, Do not share username, password, OTP with anyone.
9. If you are using credit card, debit card for transaction, make sure nobody watching your activity. No financial organization like bank, LIC are never ask you your A/C number, password OR OTP. Do not share this information to anybody.
10. Do not respond to the phone calls from unknown person pretending like bank employee.
11. Do not share personal details social networking sites.
12. Awareness plays important roll regarding frauds and issues happening around.
13. Do not open mail from unknown source.
14. Remember nothing is free in this world. Nobody give you million dollars OR lottery money!! This may fishing attack.
15. Never save bank account detail in mobile wallet app, if saved earlier clear it.
7. Government Schemes, Programs for welfare
1. The Government of India announced a National Policy on Older Persons in January, 1999. This policy provides a broad framework for inter-sectoral collaboration and cooperation.

2. The policy has identified a number of areas of intervention – financial security, healthcare and nutrition, shelter, education, welfare, protection of life and property etc. for the wellbeing of older persons in the country.

3. While recognizing the need for promoting productive ageing, the policy also emphasizes the importance of family in providing vital non-formal social security for older persons.

4. To facilitate implementation of the policy, the participation of Panchayati Raj Institutions, State Governments and different Departments of the Government of India is envisaged with coordinating responsibility resting with the Ministry of Social Justice & Empowerment.
Components

1. Support for financial security
2. Health Care
3. Shelter
4. Welfare and other needs of older persons
5. Protection against abuse and exploitation
6. Opportunities for development of the potential of older persons
7. Improving quality of life
NPOP agenda for Health Care for Elderly

1. Geriatric ward for elderly at all DH
2. Treatment facilities for chronic, terminal and degenerative diseases
3. Providing Improved medical facilities at CHCs / PHCs / Mobile Clinics
4. Inclusion of geriatric care in the syllabus of medical courses including courses for nurses
5. Reservation of beds for elderly in public hospitals
6. Training of Geriatric Care Givers
7. Research institutes for chronic elderly diseases such as Dementia & Alzheimer

Source: National Programme for Health Care of Elderly by Ms. Madhuri Bind (K J Somaiya College)
The basic objectives of the NCOP are to...

1. Advice the Government on policies and programmes for older persons....

2. Provide feedback to the Government on the implementation of the National Policy on Older Persons as well as on specific programme initiatives for older persons....

3. Provide lobby for concessions, rebates and discounts for older persons both with the Government as well as with the corporate sector ....

4. Represent the collective opinion of older persons to the Government

5. Suggest steps to make old age productive and interesting...

6. Suggest measures to enhance the quality of inter-generational relationships...

7. Undertake any other work or activity in the best interest of older persons.
1. The Ministry has also launched a project called "Old Age Social and Income Security (OASIS)". The project is looking at the pension and gratuity schemes of the central government and old age pension provided under National Social Assistance Programme (NSAP).

2. **Indira Gandhi National Old Age Pension Scheme (IGNOAPS):** The pension is Rs.200 p.m. for persons between 60 years and 79 years. For persons who are 80 years and above the pension is Rs.500/- per month.
Vision & Objectives of NPHCE

Vision:
1. To provide accessible, affordable, and high-quality long-term, comprehensive and dedicated care services to an Ageing population;
2. Creating a new “architecture” for Ageing;
3. To build a framework to create an enabling environment for “a Society for all Ages”;
4. To promote the concept of Active and Healthy Ageing;
5. Convergence of NRHM, AYUSH & all other dept

Objectives:
1. To provide an easy access to promotional, preventive, curative and rehabilitative services to the elderly through community based primary health care approach
2. To identify health problems in the elderly and provide appropriate health interventions in the community with a strong referral backup support.
3. To build capacity of the medical and paramedical professionals as well as the caretakers within the family for providing health care to the elderly.
4. To provide referral services to the elderly
Strategies for NPHCE 2010

- PHC/CHC level - equipment, training, additional human resources (CHC), IEC,
- District Hospital - 10 bedded wards, additional human resources,
- 8 RMC - PG courses in Geriatric Medicine, and training
- Community level - domiciliary visits by trained health care workers.
- IEC using mass media, folk media and other communication

Source: National Programme for Health Care of Elderly by Ms. Madhuri Bind (K J Somaiya College)
Supplementary Strategies for NPHCE

1. Promotion of public private partnerships in Geriatric Health Care.
3. Reorienting medical education to support geriatric issues.

Source: National Programme for Health Care of Elderly by Ms. Madhuri Bind (K J Somaiya College)
Voluntary Organizations for Care of Aged

HELP AGE INDIA

AGE CARE INDIA

OLD AGE HOMES

Source: National Programme for Health Care of Elderly by Ms. Madhuri Bind (K J Somaiya College)
Voluntary Organizations for Care of Aged

1. **Help age India** was established in 1978 on the pattern of help the aged society of England. It is working nation wide for the cause and care of the aged people.

2. **Age care** is registered as a charitable trust. It is India’s leading health care company which believes in giving support to the old age people, physically challenged person and families. It effectively makes you independent by providing their excellent service at your door step.

3. **Old age homes** provides provide all the convenience and comfort to combat their loneliness and to contact and interaction with other people. There are 300 something Old age homes in India, which are mostly in urban areas.

4. **Aastha Foundation Aurangabad** is a NGO Registered in 2008 under societies and trust act. It is helping Senior Citizens who are badly in need of Geriatric care and is also providing a Certificate Course in Geriatric Care in Association with TATA INSTITUTE OF SOCIAL SCIENCES, Mumbai (TISS).
1. Annapurna
2. Pension and family pension
3. Income Tax Rebate (Section 88B of Finance Act, 1992)
4. Insurance schemes
5. Deduction in respect of medical treatment
6. Banking
7. Travel
8. Magazines for the elderly
Need for Dedicated Health care for elderly

- Decrease in physical ability / Economic inadequacy
- Increase vulnerability to diseases
- Chronic, disabling and multiple Health problems
- Different approach and management
- Degradation in family values
- Rising Population
Health risks of Elderly

- Increased risk of death
- Prone for infections
- Increased risk of disability
- Prone for injuries
- Prone for psychological problems
- Prone for degenerative disorders

Source: National Programme for Health Care of Elderly by Ms. Madhuri Bind (K J Somaiya College)
Common Morbidities in Elderly in India

- Cataract & Visual impairment - 88%
- Arthritis & Locomotion disorder - 40%
- CVD & HT - 18%
- Neurological problems - 18%
- Respiratory problems including Chronic bronchitis - 16%
- GIT problems - 9%
- Psychiatric problems - 9%

Source: National Programme for Health Care of Elderly by Ms. Madhuri Bind (K J Somaiya College)
Major constraints for Geriatric Health Care

- Lack of specialized and trained manpower
- No dedicated health care infrastructure
- Geriatrics not yet a popular specialty

Source: National Programme for Health Care of Elderly by Ms. Madhuri Bind (K J Somaiya College)
8. Legislations, Acts and Personal Laws
1. Article 41 of the Constitution provides – The State shall, within the limits make effective provision for securing the right to work, to education and to public assistance in case of unemployment, old age...

2. Hindu Adoption and Maintenance Act, 1956: Maintenance of aged and infirm parents obligatory

3. Muslim Personal Law: Provides for care and support of parents

4. Criminal Procedure Code (Cr.P.C.) 1973: Also ensures maintenance of parents by children
The Act provides for:

- effective mechanism for parents and senior citizens to claim need-based maintenance from their children/grandchildren, relatives;
- maintenance claim for the benefit of those senior citizens, who do not have children, grandchildren or relatives.
- proper mechanism for protection and care of senior citizens
1. “children” includes son, daughter, grandson and grand-daughter but does not include a minor

2. “maintenance” includes provisions for food, clothing, residence and medical attendance and treatment

3. “parent” means father or mother whether biological, adoptive or step father or step mother, as the case may be, whether or not the father or the mother is a senior citizen;

4. “relative” means any legal heir of the childless senior citizen who is not a minor and is in possession of or would inherit his property after his death

5. “senior citizens” means any person being a citizen of India, who has attained the age of sixty years or above

6. “welfare” means provision for food, health care, recreation centres & other amenities necessary for the senior citizens
1. A senior citizen including parents who is unable to maintain from his own earning or out of the property owned by him, shall be entitled to make an application (u/s 5) against one or more of his children not being a minor or certain relative.

2. It is obligatory on children or relative to maintain a senior citizen extends to the needs of such citizen so that senior citizen may lead a normal life.

3. Any person being a relative of a senior citizen and having sufficient means shall maintain such senior citizen provided he is in possession of the property of such citizen or he would inherit the property of such senior citizen. In cases of more relatives the maintenance shall be payable in the proportion in which they would inherit his property.

4. **Who can apply:** An application for maintenance (u/s 4) can be made by
   a) by a senior citizen or a parent
   b) by any other person or registered organization* authorized by him;
   c) or the Tribunal may take cognizance suo motu.
1. Maintenance of Parents and Senior Citizens (Chapter II)
2. Establishment of Old Age Homes (Chapter III)
3. Provisions For Medical Care Of Senior Citizens (Chapter IV)
4. Protection of life and Property of Senior Citizens (Chapter V)
5. Offences and Procedure For Trial (Chapter VI)
6. Role of State Governments (Miscellaneous) Chapter VII)
1. Application for maintenance (Sec-5(1))
2. Provision for interim maintenance allowance (Sec-5(2))
3. Amount of Maintenance to be determined on inquiry (Sec-5(3))
4. Monthly allowance for maintenance shall be disposed within 90 days (Sec-5(4))
5. Fine and/or imprisonment up to one month if monthly maintenance is not paid (Sec-5(8))
6. The Tribunal may refer the case to Conciliation Officer before hearing an application (Sec-6(6))
Maintenance of Parents & Senior Citizens (Chapter II)

1. Constitution of Maintenance Tribunal (Sec-7)

2. Summary Procedure in Case of Inquiry (Sec-8)

- The Tribunal shall have all the powers of Civil Court for taking evidence, the attendance of witness

- It shall be deemed as a Civil Court for all purposes of Section 195 and Chapter XXVI of Code of Criminal Procedures 1973

- The Tribunal may choose special knowledgeable person to assist in adjudicating and deciding upon any claim for maintenance
1. Maintenance Officer
   a. The State Government may designate District Social Welfare Officer as Maintenance Officer to represent the parent during proceedings of Tribunal/Appellate Tribunal (Sec-18(1))
   b. He may also function as a Conciliation Officer to settle the case amicably (Sec- 6(6))

2. Non Representation by Lawyers (Sec-17)
Maintenance of Parents & Senior Citizens (Chapter II)

Tribunal

Maintenance Tribunal (Sec-7(1))
- Presided over by Officer not below the rank of Sub-Divisional Officer of State, (Sec-7(2))
- Summary procedure in case of inquiry, (Sec-8(1))
- Order for maintenance, Sec-9(1), shall not exceed Rs. 10,000/month, Sec-9(2)

Appellate Tribunal (Sec-15(1))
- Presided over by an Officer not below the rank of District Magistrate, (Sec-15(2))
- Senior citizens may appeal within 60 days from the date of order Sec-16(1)
- Order of the AT shall be final Sec-16(5); Time period is one month, Sec-16(6)

Source: Maintenance & Welfare of Parents And Senior Citizens Act, 2007 by Capt. S.K.Bhandari & The ASFIC Team
## SUMMARY TRIAL & FLEXIBLE JURISDICTION

<table>
<thead>
<tr>
<th>Notice, Application &amp; Inquiry</th>
<th>Tribunal &amp; Maintenance</th>
<th>Appellate Tribunal (AT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>❖ Notice to the children or relative (one or more).</td>
<td>❖ SDO to head Tribunal &amp; have all the powers of a Civil Court</td>
<td>❖ DM (District Magistrate) shall be AT. Appeal within <strong>60</strong> days from the date of the order. Delay can be condoned.</td>
</tr>
<tr>
<td>❖ Children or relative may implead others.</td>
<td>❖ Deliberate neglect - <em>ex parte order</em>. Maximum maintenance is INR <strong>10000</strong> p.m. Simple interest is payable &amp; Compliance in 30 days. Non Compliance of Order leads to warrant and Imprisonment up to <strong>1 month</strong> for non payment of Maintenance allowance.</td>
<td>❖ AT shall serve a notice to the respondent and AT may call for the record of proceedings</td>
</tr>
<tr>
<td>❖ Application to be disposed within <strong>90 -120</strong> days after parties are heard.</td>
<td></td>
<td>❖ AT may allow / reject appeal within 30 days and order shall be final. Order copies to parties <strong>FOC</strong>.</td>
</tr>
<tr>
<td>❖ Inquiry for deciding amount of maintenance.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>❖ Reference to Conciliation Officer for his report within 30 days.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Legal practitioner not allowed & District Social or Maintenance Officer can represent Senior Citizens. The Tribunal may order **interim maintenance allowance.**
1. The State Government may Establish at least one Old age home in each district to care minimum of 150 indigent senior citizens, Sec-19(1);

2. Prescribe a Scheme for Maintenance of old age Homes Sec-19(2)

3. Scheme for standards and various types of services necessary for medical care and means of entertainment to the inhabitants, Sec-19(2)

4. The State Government shall ensure, (Sec-20)
   i. Beds for all Senior Citizens in Government and Aided hospitals
   ii. Separate queues Facility for treatment of chronic elderly diseases and Research in this respect to be expanded
   iii. Earmarked facilities in every District Hospital for Geriatric patients headed by a Medical Officer
Protection of Life & Property (Chapter-V)

1. The State Government shall prescribe a comprehensive Action Plan for protection of life and property. (Sec-22(2))

2. The State Government shall take all measures to ensure,

i. Wide publicity, awareness at regular intervals. (Sec-21(i))

ii. Periodic sensitization and awareness training on the issues related to the Act. (Sec-21(ii))

iii. Coordination between the services provided by the concerned Departments dealing with Law, Home Affairs, Health and Welfare etc. (Sec-21(iii))
1. Transfer of property to be void in certain circumstances, (Sec-23(1))

2. Punishment for abandoning a senior citizen, (Sec-24)
   a. Imprisonment upto 3 months
   b. Fine upto Rs. 5000
   c. or with both
Role of the State Government

1. The State Government shall notify the date of enforcement of the Act in the State
2. The State Government shall make rules for carrying out the proposes of the Act.
3. They shall constitute Maintenance Tribunals within six months from the date of enforcement of the Act and Appellate Tribunals.
4. To designate the presiding officers of the Maintenance/Appellate Tribunals and the Maintenance Officer.
5. To establish old age homes & to prescribe a scheme for management of old age homes, including the standards and services to provided.
6. To provide medical support to senior citizens as envisaged in Chapter IV of the Act
7. To prescribe a comprehensive action plan for providing protection of life and property of senior citizens.
8. To remove any difficulties in implementation of the Act
Role of the State Government

1. Rules framed by the State Government may provide for (Sec-32)
   a. holding enquiry
   b. power and procedure of the Tribunal
   c. maximum maintenance allowance
   d. scheme for management of Old Age Homes
   e. powers and duties of Authority
   f. comprehensive Action Plan for providing protection of life and property of senior citizens
Role of NGOs

1. To give wide publicity about the provisions of the Act
2. To assist the older persons/parents in making an application for maintenance (Sec-5(1)(b))
3. To Act as conciliation officer (6(6))
4. To assist Tribunals in holding an enquiry (8(3))
5. Represent a senior citizen for declaration of transfer of property void (Sec- 23 (3))
1. The Central Government may
   a. direct State Government on execution of the provisions of the Act, (Sec-30)
   b. make periodic review and monitor the provisions (Sec-31)
1. Officers to be public servants
2. Jurisdiction of civil courts barred
3. Protection of action taken in good faith
4. Power to State Govt. remove difficulties
5. Power of Central Government to give directions
6. Power of Central Government to review
7. Power of State Government to make rules
धन्यवाद