

Senior Citizens! Be Safe and Cautious



ELDERS HELPLINE 1090

*A Joint Project of Bengaluru City Police
& Nightingales Medical Trust*

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www.stopelderabuse.in

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This publication is meant exclusively for senior citizens. It is intended to promote their welfare and protect them against possible exploitation.

The contents may, therefore, be inapplicable or irrelevant for non-senior citizens.

INTRODUCTION

Elders Helpline 1090 (EHL) is a need-based social support system for the benefit of elders in distress and in need of help. Launched in 2002 as a joint project of the Bangalore City Police and Nightingales Medical Trust, the Helpline provides all possible support to elders who are harassed, ill-treated, exploited and in need of help.

Committed social workers, counsellors and volunteers render immediate and prompt action as soon as an elder in distress contacts the Helpline. Elders Helpline can be contacted over phone, on WhatsApp, through the website or in person. The Helpline office is located at the Additional Police Commissioner's office premises at Basaveshwaranagar, Bangalore. It is open 8am to 8pm on all days. All services are free. The contact number, 1090, is toll-free.

Services provided by the Helpline include counselling, reconciliatory efforts in family disputes, home visits, tracing missing elders,

rehabilitating the abandoned, intervention in problems with service providers, legal advice and dispute resolution through mediation. Police intervention is resorted whenever necessary. The Helpline also provides guidance and information on various services sought after by elders.

As on 1st June 2022, 2,35,541 elders have approached the Helpline and 10,591 complaints have been registered, of which 7,336 have been successfully resolved. 84% of the complaints are related to abuse in the form of ill treatment, neglect and financial exploitation.

In addition, the Helpline has been regularly organizing awareness programs on various issues, such as elders' security, family and social concerns, elders' rights and responsibilities, legal measures and the role of the community in ensuring the well-being of elders through rallies, workshops, training programs, public hearings, exhibitions and sensitization programs.

Elders Helpline 1090 is the first-of-its-kind in the country, where Police Department and an NGO have come together to address elder abuse. Because of this unique partnership, the Elders Helpline has emerged as a strong and effective social support system for elders. We acknowledge the support provided by the Department for the Empowerment of Differently Abled and Senior Citizens for this project.

This booklet is released in commemoration of 20 years of successful services of the Elders Helpline. The inspiration to publish this booklet was the varied problems that elders brought to the Helpline. It has become apparent that most problems faced by elders are due to ignorance of their rights,

precautionary measures, etc. The Helpline also recognized that the risk-carrying capacity of elders was significantly lower than normal, which, therefore, necessitates a greater degree of caution in all dealings.

Though the content of this booklet may not be of interest or relevance to some sections of the population, this publication offers practical precautions keeping vulnerable senior citizens in mind, to ensure their safety, security and dignity. We hope this booklet will be useful for senior citizens.

Our thanks to Mr Shiv Kumar, Senior Advocate, for his inputs towards this booklet. Our thanks are also due to Mr Rajkumar Narang and Mr PV Joshy, for their inputs from their experience in the banking sector.

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MESSAGE

I am glad that the Elders Helpline is bringing out a book titled 'Senior Citizens: Be Safe and Cautious' and it is to be released on the World Elder Abuse Awareness Day, 15th of June, 2022.

As a joint project of the Bengaluru City Police and Nightingales Medical Trust, the Elders Helpline is rendering prompt and reliable support to elders in distress. Most of the problems faced by elders are due to the ignorance of the simple precautionary measures.

The tips given in this booklet are very educative. I am sure that the information will be very useful to elders.

My appreciations are due to the Nightingales Medical Trust for their commitment to the cause and the successful implementation of many innovative projects for the welfare of Senior Citizens.

With Best Wishes



(Pratap Reddy)

FINANCIAL SAFETY

1. Investments:

- a. Determining investment channels and patterns is a specialized skill. Therefore, obtain competent advice before making any form of investment, and do not be guided purely by instinct or blind faith.
- b. Risk is inherent to every investment and, therefore, a realistic and competent evaluation of risk is essential.
- c. Avoid high risk investments as it is not suited to or recommended for senior citizens. Resultant mental anxiety and tension are avoidable.
- d. Do not invest all your available funds with one entity or in one scheme. An investment mix is advisable.
- e. Seek professional advice from persons who are sensitive to elders needs.
- f. Do not be lured or tempted by promises of high rates of interest / return on deposits. The thumb rule is – the higher the return offered, greater the caution required.
- g. Do not implicitly believe or accept, representations or promises made or undertakings given before or during the investment process. Be cautious and insist that all such promises / undertakings or offers be issued in writing under signature.
- h. Do not sign any blank papers / documents / notes. Insist that all documents be accurately filled, dated and signed. Insist that with the signature of the person signing the documents on behalf of the Company / Institution, his / her name and designation be legibly written to ensure future identification.
- i. Insist on a signed acknowledgement under the seal of the Institution for all papers you submit to the Institution. Insist that the name of the person signing the acknowledgement be clearly noted in the acknowledgement. Insist on stamped receipts in the

name of the Institution for amounts paid by you. Do not accept kutchareceipts.

- j. Before affixing your signature to any document / paper, carefully read and understand the contents. If a document is in a language not known to you, obtain a clear translation BEFORE signing the document. IN ANY EVENT, DO NOT ACCEPT AN ORAL OR WRITTEN TRANSLATION FURNISHED by any STAFF / EMPLOYEE of the institution which is seeking your investment/deposit.
- k. Avoid cash payments while making investments. Issue account payee cheques or demand drafts. If cash is insisted upon, treat the Institution with suspicion.
- l. Do not issue blank signed cheque leaves. Ensure that all cheques are dated, payees name filled, made to payee's account and amounts entered. Preferably, retain Xerox copies of all cheques issued in pursuance of your investment.
- m. Do not finalise or agree to make any investment on your first

visit to the Institution seeking your money. Use the first visit only to collect information. Analyse and evaluate the information, if necessary, with professional assistance and only thereafter make a considered decision.

- n. Investigate / enquire about the status / credibility, reputation of the Institution with whom you propose to invest. Also, enquire into the reputation, both business and personal, of the promoters / partners, Directors etc. These enquiries could be with past and current investors and generally in the market.
- o. Do not feel obligated or compelled to sign any document that could result in a variation of the terms of contract e.g., the amount and/or interest payable and / or due date of repayment. You have a legal right not to accept any variation. Consult a friend / specialist or an Advocate before consenting to such alterations.
- p. Ensure that all your investments are on a EITHER OR SURVIVOR basis. Alternatively, utilise the

nomination facility wherever available. This avoids future legal hassles.

- q. Do not get carried away by plush or fancy interiors of offices of the Institution you wish to invest in. The thumb rule is - greater the frills, greater the degree of caution required.
- r. At all costs avoid investing in Institutions that are classified as sole proprietorships, irrespective of your confidence in the proprietor, as your exposure to risk is highest. If the Institution is a partnership firm, ensure and insist upon disclosure of the names and addresses of ALL partners and obtain their residential addresses. Do not be satisfied with details of only one partner or Managing Partner. Enquire if the firm is registered with the Registrar of Firms. If not, hold back investment until you have otherwise evaluated the firm. Refusal to furnish information indicates lack of transparency. View this with suspicion and caution.
- s. If investing in a corporate entity,

insist upon disclosure of the names and addresses of all Directors. Do not be satisfied with the response that the required information will be available with the Registrar of Companies.

- t. Analyse the terms and conditions of offer of the Institution and determine whether the terms are fair and equitable or one-sided and arbitrary. Specifically verify the provisions relating to repayment, premature withdrawal and ensure that they are fair, customer-friendly and not one-sided and arbitrary.
- u. Transact only if the Institution is professionally transparent and open in its dealings. Avoid Institutions that display a reluctance to provide information about themselves.
- v. If an Institution defaults in payment, DO NOT wait for second or successive defaults before initiating action. Once default occurs do not under any circumstances accept promises, undertakings, assurances,

particularly if they are oral. The quicker you initiate action, the greater your chances of recovery. In most cases, the first default is indicative of impending problems. Be alert and initiate immediate action.

- w. Do not make investments / deposits in entities that promote themselves or seek your patronage through house-to-house marketing techniques by sending sales persons / or 'Advisors' as they are commonly referred to.
- x. Do not make investments merely because your friends, relatives have done so or recommend it. They may have been fortunate with their investments. Make an independent assessment with professional help wherever necessary.
- y. If investing in share market, do the same cautiously under proper guidance and analysing the market trend and reputation of the company. Keep watch on the financial status of such companies on regular basis and check the

Balance sheet of the companies periodically. Government policy on activity of the company may be watched as it may also adversely affect the financials and market reputation of the company.

2. Lending and Borrowing:

- a. **DO NOT ENTER INTO MONEY LENDING TRANSACTIONS.** However, if you are lending money, whether to friends, relatives or strangers, ensure that you obtain appropriate documentation, in the form of a receipt or promissory note or agreement or post-dated cheques. Ensure that this document is drafted in accordance with law and take professional help for such purpose.
- b. Do not lend money to persons (known or unknown) who promise unduly high rate of interest or rates which are substantially higher than prevalent market rates. Almost always it is impossible to sustain such payments over a period of time.
- c. If you wish to lend money (for whatever reason) do not pay

- cash. Insist that such payments be through account payee cheques only. Avoid issuing open or bearer cheques.
- d. Preserve all documents relating to the loan/s or transactions carefully. Copies of documents are generally not acceptable as evidence and, therefore, originals need to be preserved.
 - e. While dealing with money (lending or borrowing) ensure that you operate clearly within the law. Consciously avoid transgressing the law, like receiving cash payments without issuing receipts, or paying cash without obtaining receipts. Maintain absolute transparency in all financial dealings.

3. Bank Transactions:

- a. As far as possible, avoid cash transactions. Issue account payee cheques or demand drafts.
- b. Do not issue blank signed cheque leaves. Ensure that all cheques are dated, payees name filled, made to payee's account and amounts entered. Preferably, retain Xerox copies of all cheques issued by you.
- c. Do not open spam mails. Be especially cautious of e-mails that:
 - i. Come from unrecognized senders.
 - ii. Ask you to confirm personal or financial information over the Internet and/or make urgent requests for this information.
 - iii. Are not personalized.
 - iv. Try to upset you into acting quickly by threatening you with frightening information.
- d. Do not click on links, download files or open attachments in e-mails from unknown senders. Be cautious even if the e-mail appears to come from an enterprise you do business with. It is a good practice to call up the concerned to confirm in case the e-mail is unexpected.
- e. Avoid conducting online transactions in an Internet Cafe or in Public places.
- f. Communicate personal information only via secure web sites. In fact:
 - i. When conducting online transactions, look for a sign that the site is secure such as a lock icon on the browser's status bar or a "https:" URL whereby the "s" stands for "secure" rather than a "http:".
 - ii. Also, check if the website address is correct before conducting online transactions.

- g. Protect your computer by installing effective anti-virus / anti-spyware / personal firewall on your computer / mobile phone and update it regularly.
- h. Check your online accounts and bank statements regularly to ensure that no unauthorized transactions have been made.
- i. At time of claiming refund of deposits on maturity do not surrender original receipt except under written acknowledgement. Retain a copy of the document for your records. If you intend to send the original receipt by post, use the Registered Post Acknowledgement Due (RPAD) mode or courier it and obtain proof of delivery (POD) from the courier. Do not dispatch original receipts / documents under certificate of posting.
- j. No bank/ reputed Financial Institutions will seek any personal information or financial information over phone / email. Hence, do not. Do not disclose details like passwords, debit card, OTPs etc. to anyone, even if they claim to be bank employees or on e-mails/links from government bodies like RBI, I.T. Dept., etc.
- k. Register for SMS alerts to keep track of your banking transactions.
- l. Do not save confidential information such as your debit/credit card numbers, CVV numbers or PIN's on your mobile phone.
- m. Do not leave your cheque book unattended. Always keep it in a safe place, under lock and key.
- n. Whenever you receive your cheque book, please count the number of cheque leaves in it. If there is a discrepancy, bring it to the notice of the Bank immediately.
- o. Your card is for your own personal use. Do not share your PIN or card with anyone, not even your friends or family.
- p. Ensure that no one can peep at your PIN as you enter it. So stand close to the ATM machine and use your body and hand to shield the keypad as you enter the PIN.
- q. Press the 'Cancel' key before moving away from the ATM. Remember to take your card and transaction slip with you.
- r. If your ATM card is lost or stolen, report it to your card-issuing bank immediately.
- s. For passwords, use a combination of random letters, numbers and special characters

- t. Do not share your details with anyone: Your bank will never ask for your confidential information via phone or email. So whether you get an apparent phone call from the bank or an email requesting your details, do not give out your login information.
- u. Keep checking your savings account regularly: Check your account after making any transaction online. Verify whether the right amount has been deducted from your account. If you see any discrepancies in the amount, inform the bank immediately.
- v. If your Debit or Credit card is lost or misplaced, or if you get a message stating an amount was withdrawn from your account although the transaction was not performed by you, you will have to raise the issue with the Call Centre of your bank. Details of the same are usually displayed at ATMs and your branch may not be able to assist you in this case. Keep the details of these Call Centre numbers stored on your phone to use at times such as these

SAFETY OF PROPERTY

1. Owning Property

- a. If you own immovable property, ensure that all documents of title relating to such property are in your custody and control. DO NOT part with these documents to any person.
- b. If issues of safety of documents are involved, use a bank locker to store them. Do not leave them with a third person (and in certain cases with family members) as their future conduct cannot be guaranteed.
- c. DO NOT sign any blank stamp papers or any blank papers as it could subsequently be used to your disadvantage. It is extremely difficult to prove that you signed a blank document, as the normal presumption would be to the contrary.
- d. Do not deposit title deeds of your property as collateral security for any loans / credit facilities that any person may want to avail from a bank or financial institution. DO NOT sign as a

guarantor for any loan, as under law banks and financial institutions are not required to initiate action against the borrower before instituting steps for recovery against you or your property. Neither creditors nor the law recognises any special privileges of a senior citizen while recovering dues. In most cases recognising the vulnerability of senior citizens, they are pressurised to discharge the liability.

2. Renting out your property:

- a. Before letting out your property (particularly residential) make meticulous enquiries about your proposed tenants, their antecedents, previous tenancies etc., A tenant who offers rents and deposits substantially higher than normally prevalent rates is to be viewed with suspicion and caution.
- b. Prepare a written record of the terms of tenancy, in the nature of a lease agreement / rental agreement / lease deed that specifies the obligations of the tenant. Take professional help to draft such documents so that a legally enforceable document is created. DO NOT act or believe in oral commitments made by a tenant.
- c. Receive rents through cheques. However, if this is for some reason difficult, issue valid, proper and stamped receipts for rent paid by cash and obtain the signature of the tenant on the copy of the receipt. In the receipt specify the period or month to which rent received relates.
- d. Remember that short term tenancies are far more advantageous than long term tenancies as long term tenants have a tendency to settle in which makes it difficult to dislodge them subsequently.
- e. Be diligent in case of default in rent. Do not condone or accept even the first default, as it is usually indicative of the tenant's future intent. Be prepared to initiate action on the first default itself. As this issue is governed by statutory provisions, act only after obtaining competent legal advice. Do not presume good faith at all times.
- f. Create a written record of every alteration of the terms of tenancy. For example, if you have permitted a tenant to make internal alterations, or install additional power etc., ensure

these are recorded in a document which is signed by both parties.

- g. If the premises to be rented out is in a residential zone do not lease / rent it for commercial purposes (unless prescribed permissions have been obtained) as it violates the law, and could create serious legal problems for you and the tenant.
- h. Do not squander or spend the amount of deposit that the tenant gives. You will be required to refund the deposit amount when a tenant vacates the premises. Do not wait for the next tenant to give you a deposit to refund the amount to the previous tenant. Keep the deposit money in a bank fixed deposit so that it can be retrieved at any time. Do not invest it in securities that do not permit instant conversion to cash or that carry market risks with it.
- i. If you desire a quiet, peaceful and undisturbed environment do not rent out your premises to schools, tutorials, business houses, eateries, petty shops, godowns, commercial establishments, software offices, gyms and the like and ensure that any non-residential user ceases to work latest by 7 pm.

3. Purchasing Property:

- a. If you intend to purchase property, do not purchase tenanted property unless you have obtained the tenant's written assurance and undertaking to vacate. Make him a signatory to the agreement of sale with the owner of the property.
- b. If you intend to purchase property and desire peace and quiet, AVOID PREMISES that are adjacent to places of religious worship, theatres, shopping complexes, malls, schools, workshops etc., For senior citizens, apartments would be the ideal investment.
- c. If you engage the services of a real estate agent, settle and obtain written confirmation of commission payable, if any. Do not trust the judgment of the agent in matters of evaluation of risk. As far as possible deal only with established, reputed agents. Do not entertain multiple brokers. Any brokerage / commission is payable only upon successful completion of a transaction. Failed transactions do not require payment of commission or fee or reimbursement of expenses. Do

- not pay commission / fee in advance or by cash.
- d. Before purchasing any property ensure that all the original documents are scrutinised by a reputed legal person and advise him to make search in the office of Sub Registrar by obtaining up to date Encumbrance Certificate to ensure that the property to be purchased is free from any debt/legal issues.
 - e. Enquire the reputation of the seller of the property in the neighbourhood area of his residence and also where the property to be purchased is located. Also get valuation report of the property from a reputed
- valuator to ensure that the price of the property is reasonable as per the market rate | that locality.
 - f. Many builders are now striving to make Retirement Communities and Senior Housing complexes. These places have features that are conducive to healthy and happy ageing. Explore such possibilities when you consider purchasing a property.
 - g. If you are embarking on a construction of your own, there are ways you can make your home elder-friendly through the use of anti-skid tiles and assistive aids in bathrooms. Consider these options as well.
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PERSONAL SAFETY

1. Safety at Your Home:

- a. As far as possible, avoid living alone in independent and secluded houses. Living in an apartment / integrated housing scheme with good security arrangements is preferable.
 - b. As most crimes are committed by people who know you and are familiar with your movements, be careful and vigilant in choosing your housemaids,
- drivers, gardeners and other assistants. Check their antecedents with the help of Police or previous employers.
 - c. Avoid entrusting repair and maintenance work to strangers.
 - d. Do not entertain door-to-door vendors.
 - e. Insist on identity cards for telephone, electricity, water, cable and gas service men.
 - f. Do not open the door unless you
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are certain of the identity of the caller especially when you are alone or at night.

- g. Fix a peep hole and a chain locking system. A small opening or a window near the main door or a grill door is advisable. Ideally install an alarm bell, Police whistle, buzzer or siren system so that neighbours can be alerted in times of need and familiarize them with the system. Noisy door hinges are a good safety device.
- h. Ideally fix electricity meters outside the house with the main inside.
- i. If going out of station, ensure that newspapers and mail are not piled up near the locked front door. You can also inform your nearest police station regarding your travel. Also, refrain from posting photos of your travel on social media till such time as you
- j. Avoid displaying wealth in any form.
- k. Avoid keeping large amounts of cash, jewellery and other valuables with you at home.
- l. Ensure that most of your financial transactions are through cheques.
- m. Build a cordial and healthy relationship with neighbours and relatives as it will contribute to

your safety and security.

- n. Encourage visits by friends, relatives and neighbours.
- o. If possible, have trusted people living with you, or in a portion of your house or within your compound. Even if certain compromises are required, do so willingly so as to avoid being socially isolated.
- p. If you are lonely, develop new friendships for mutual help.
- q. Be actively associated with elders' welfare organizations in your neighbourhood.
- r. Keep Emergency numbers handy – local police station, nearest hospital, your regular doctor, fire brigade, ambulance services and numbers of your close family and friends.
- s. Do not allow delivery personnel to come into the house. Receive your parcels or food items at the gate itself.

2. Safety in Public:

- a. Be alert and vigilant, and not complacent.
- b. When you are faced with criminals, act tactfully but avoid physical resistance as invariably you will be dealing with younger and physically stronger persons.
- c. Do not be lethargic, indifferent or

- over-confident of safety measures.
- d. Allow a person from your family or friends circle to be aware of your whereabouts.
 - e. When you are travelling by cab or auto, share the details of your ride with your friends or family.
 - f. Carry a card with your name,

- address, blood group and emergency contact number with you at all times.
- g. Prefer Cab Aggregators such as Ola and Uber over unknown taxi vendors. These companies have safety measures and tracking systems built into their processes.

CARE FOR YOUR HEALTH

DO'S & DON'TS

- Evolve a lifestyle that emphasizes good nutrition, personal hygiene, adequate exercise, rest, moderation in eating and above all a positive mental attitude.
- Do not ignore unusual and suspicious symptoms relating to your health.
- Try to access institutions that specialise in geriatric care.
- Surgery is not dangerous for elders. However, let your Doctor decide.
- Ensure that you have a Family Doctor. Avoid change of Doctors unless it be under the advice of your Family Doctor.
- Have regular health check-ups even if you feel healthy.
- Maintain a file of all your medical records which can be accessed by

- your family members whenever required.
- Follow instructions given by your doctor. Avoid self-medication and over-the-counter drugs.
 - A pill for every ill' is not a rule and inappropriate drug use can lead to serious side effects.
 - Do not stop your medicines all of a sudden without doctor's advice.
 - Cultivate good oral care to prevent infection. Do not be averse to artificial dentures. It improves food intake, digestion, clarity of speech and facial features.
 - Read and write in sufficient light.
 - Remember to take extra care while walking on polished, wet and slippery flooring and on uneven roads.

- Keep yourself physically, mentally and socially active.
- Have a brief siesta in the afternoon.
- There is no specific dietary rule for elders. Eat healthy food and avoid binges.
- Consume a diet high in fibre, low in animal fat and salt. A minimum of 40gms of dietary fibre per day is adequate.
- Have a good and nutritious breakfast, moderate lunch and light dinner.
- Include lots of fruits and vegetables in your diet.
- Avoid fatty and spicy foods.
- Ensure that you drink 6 to 8 glasses of water a day.
- Ensure that you take a multivitamin tablet daily for better supply of Folic Acid, Vitamin B12, D and E.
- Make an effort to be physically and mentally active as it slows the ageing process.
- Attempt to acquire new skills as this process helps stave off dementia by encouraging new connections between nerve cells in the brain.
- Try to avoid depressing and frustrating situations.
- Do not indulge in vigorous exercises. For elders, light exercise is recommended.
- Walking is the best form of exercise for elders – walking increase the capacity of the lungs to inhale more oxygen.
- Consult your doctor before commencing an exercise regime.
- Do not be reluctant to rest and relax. There is no loss of self-esteem or pride when you want to rest.
- As far as possible avoid emotions such as depression, worry, fear, sorrow, envy, hate, resentment as they can adversely affect your health and cause visible physical disabilities.
- Try to avoid emotional stress as it can affect digestion, blood circulation, the nervous system, glands, eyes, skins and muscles.
- Remember that anxiety places more stress on the heart than any other stimulus.
- As medical expenses are getting expensive these days, ensure taking medical insurance for appropriate amount from a reputed company.
- Those suffering with chronic illness should keep details of the illness and medication in the pocket or wallet especially while travelling alone.

MAKING A WILL

- During your life time make a Will determining the manner in which you desire your assets to be distributed after your death.
- Preferably, do not discuss the contents of your proposed Will with family members or proposed beneficiaries. You are entitled in law to dispose of your assets in any manner of your choice and any discussion prior to making a Will inevitably leads to heart burns, jealousy and resentment.
- Will is required to be made voluntarily, without compulsion, force or threat.
- Making a Will does not imply or indicate impending death. This is an illogical presumption and has not been validated anywhere.
- A Will is a document relating to your assets and, therefore, no other person has a right to know or demand to know its contents. You are not obliged to disclose its contents to any person, including a member of your family.
- By law, a Will becomes operative only after your death. Hence, no right under the Will can be claimed by any person during your life time.
- A Will need not be registered nor does it require stamp paper. It can be written / typed on a plain paper. However, registering a Will before a Sub-Registrar will be prima facie proof of its execution and challenging its validity subsequently would be difficult.
- You can alter your Will as often as you wish. The normal rule is that the latest (in terms of chronological date) would be considered valid. Hence there is no impediment to your changing the contents of your Will without requiring permission from or consent of any person.
- Do not distribute or divest yourself of ownership of your immovable or moveable properties during your lifetime as you can achieve the same result through a Will. Given the current trends in family life, such divesting will render you vulnerable with no security. Most often (but sadly) control over property is the key to ensure acceptable norms of behaviour by children in relation to elders. Consequently, upon divesting yourself of ownership of

property, during your lifetime, you could be rendered dispensable and, therefore, subjected to unfair, objectionable and cruel treatment, with no viable remedy.

- Under a Will you are entitled to dispose of your self-acquired property in any manner of your choice. Do not succumb to pressure, or emotional blackmail by family to dispose of such property in accordance with their desires.
- If you are the absolute owner of assets, recognise that your spouse must be assured of security after your life time. Hence, make adequate provisions in the Will for his / her comfort, safety and life (including access to monetary resources) so that he / she is not at the mercy of the other beneficiaries under the Will. Consult a competent professional to ensure the incorporation of such provisions in the Will as multiple options are available to achieve this object.
- Jewellery, gold and silver are valuable assets. It is not necessary or essential that they be distributed amongst family members during your lifetime.

Make a list of items of jewellery, gold and silver articles and bequeath them under your Will but retain custody, control and possession over them during your lifetime. They are cashable assets in times of necessity.

- Keep your Will in a place from where it can be retrieved immediately on death and preserved safely. Quite often, Wills are suppressed / destroyed by interested parties particularly if contents are favourable to some and unfavourable to others.
- If your signature has undergone change over a period of time, write your Will in your handwriting so as to avoid future disputes about its authenticity and veracity. Disputing a handwritten Will in a Court is substantially more difficult than a signature on a typed document.
- Do not make multiple copies of a Will, whether signed or unsigned. Ensure that only one original exists. Destroy all drafts made prior to execution of the final Will to avoid future disputes / complications.
- If you intend to effect alterations to an existing Will do not make them on the existing Will /

document. They may be construed as material alterations affecting its validity. Prepare a second Will or codicil and only thereafter destroy the earlier Will.

- Ensure that in your Will, the manner in which you want your assets to be distributed is precisely, clearly and unambiguously stated. DO NOT make vague, confused or complicated statements which could lead to more than one interpretation, as in every Will determination of the intention of the testator (maker of the Will) is crucial.
- If you intend to donate your body for purposes of medical research, explicitly state so in the Will and complete the required formalities required under law during your lifetime. Consult a Hospital or a competent legal practitioner who will advise you on the procedures under prevalent law.
- If you intend to donate your eyes or other organs after death, complete all formalities required under law during your lifetime and specifically intimate your relatives / friends of your intention so that no difference of

opinion among family members arises upon your death.

- A Will needs to be signed in the presence of two witnesses who must attest the Will. These witnesses cannot be beneficiaries under the Will. The witnesses do not need to know the contents of the Will. They are witnesses only to the fact of your having signed the Will in their presence. Preferably, the witnesses should be younger than you as they may need to testify in Court about your having signed the Will in their presence and the chances of outliving you are greater.
- A Will need not be in any particular format. It must, however, clearly indicate the intent of the maker clearly and without doubt.
- Ensure that while making a Will you appoint an Executor. An Executor is a person nominated by you to enforce the provisions of the Will and ensure that your directions are given effect to. As a normal rule, a person substantially younger than you should be appointed. This could be any person, a friend, relative, banker, Advocate, Chartered Accountant or any person in

whom you have trust. A beneficiary under your Will can also be an Executor.

- It is essential that a Will is made when you are in a sound state of mind and body. Law requires you to fully understand the consequences of your action, without your judgment being affected by mental or physical ailments. Therefore, do not wait till you are sick or in hospital/nursing home to make your Will. The validity of such Wills have very often been challenged on the ground that the maker was not in a fit state of mind or body and, therefore, could not have been certain of his/her intentions while disposing of his/her assets. Proving to the contrary is a tedious process, and would require the testimony of medical professionals, which may not be available in all cases.
- If you intend to leave your Will in a safe deposit locker of a bank ensure that such locker is in joint names, with specific authority to the second holder to operate the locker after your death. Ensure that the bank records such instructions and obtain a confirmation thereof. In the

absence of such arrangement it may become impossible for any person to have access to your Will as operation of the locker would not be permitted by the bank.

- Ensure that under your Will provisions for disposal of all assets, movable or immovable, are made. Such assets in respect of which no provision has been made, would be considered intestate succession leading to possible legal proceedings and formalities.
- Items like cars, telephones, gas connections, crockery, household items, antiques, paintings, furniture should ideally be included in the Will. Do not presume the amicable disposition of all heirs when it relates to allotment of property.
- A bequest of self-acquired property need not be in favour of a relative. The bequest need not even state the relationship of the beneficiary to you. The bequest can be to a person by name, without reference to any relationship. Such bequests would be valid in law. Ensure that description of the beneficiary is adequate to establish his / her identity, without it being subject to challenge.

CYBER SAFETY IN A DIGITAL WORLD

We live in a time where families and friends are spread all over the world. The internet is the go-to option to stay connected for kids, adults and Senior Citizens alike. Apart from communicating, the internet has made it easy to follow the news, book appointments, find medical information, shop, and also manage banking transactions. But while the number of seniors using the internet is consistently rising, the threat of cybersecurity is increasing too. Seniors often struggle when it comes to learning modern technologies; this further adds up to the risk. However, these risks can be easily managed with the help of some basic cyber safety tips.

Cyber safety is the process of using information and communication technologies like the internet safely and responsibly. Keeping your personal information safe, respecting other people online, and using proper internet etiquette is what cyber safety is all about.

Common Cyber Risks for Seniors

1. Phishing: Cyber attackers pose as trustworthy contacts such as an online service or bank to gain access to your sensitive

information. It is currently one of the most popular forms of cyber-attacks. Emails used for such attacks are often found to be exact replicas of genuine emails from trustworthy contacts.

- 2. Identity Theft:** In these attacks, cyber attackers try to get access to your personal information such as your bank account details, social security number, phone number, address, debit / credit card details, etc. The criminals then impersonate the individuals with the help of this information, generally for financial gains.
- 3. Scams:** Elderly are also common targets of many different types of scams related to prescription pills, anti-aging products, investment or charity scams, and even fake financial help requests from friends or family members.

Cyber Safety Tips for Seniors

- 1. Never Share Sensitive Information with Anyone.** Note that companies never ask for sensitive information such as

- your bank account number or debit / credit card PIN.
2. When replying to an email, make sure that you first check whether or not it is genuine. Check the email address of the sender and avoid clicking on any links included in emails from questionable sources.
3. Take the help of a trusted person in your family to enable spam filter in your mailbox and use anti-malware software for safety against a host of common cyber-attacks.
4. Using Unique and Strong Passwords; One of the most important cyber safety tips for adults and seniors is to use unique and strong passwords for all of your online activities. Make sure that the password is long enough and has a combination of upper and lowercase letters. Add numbers and symbols for added safety.
5. Make sure that you never share your password with anyone and use password manager for storing all your passwords.
6. Be Careful with What You Share and Post: One of the most important aspects of cyber safety is being a responsible internet user. Irrespective of what you post on social platforms, ensure that what you are sharing is actually something that you'd like to associate yourself with. Be very careful with whom you share information on the internet as the information can be used against you in a number of ways.
7. Avoid accepting requests from strangers and try to keep your friendships with known persons only.
8. Avoid Offers That Are Too Good to Be True. Be it shopping for an everyday use product, family vacation, health insurance, or discounted medications, be very careful of such offers and never share your banking details to claim the offer. Make sure that you only shop from reputed online stores and prefer typing the name of the website in the address bar rather than following a link in any emails.
9. If you have to share your mobile with anyone else or send it for repair / maintenance, clear cache and temporary files stored in the memory as they may contain your account numbers and other sensitive information. Block your mobile banking applications by

- contacting your bank. You can unblock them when you get the mobile back.
10. Keep your operating system and browser up-to-date with the latest security patches. Install these only from a trusted website. You should download and install security updates regularly or configure your operating system to automatically check for new updates.
 11. Look for the lock icon: Before entering personal information on a website, look for the "lock" icon in your browser. A closed lock or padlock indicates that the website you are on is secure.
 12. Use a firewall and licensed antivirus software to protect your computer. Avoid free software.
 13. For the first time you login to your internet banking account, you will need to use the password provided by the bank. However, you need to change this password in order to keep your account safe. In addition, keep changing your password at regular intervals. More importantly, keep the password confidential at all times.
 14. Never leave your computer unattended once you have signed in to online banking. After completing your transactions, ensure that you sign out of online banking, clear your cache, and close your browser.
 15. If there is a debit from your account which you have not initiated, file a complaint with the Call Centre of your bank immediately. The RBI has created safety measures for the same and your money will be refunded if you react immediately.
 16. Banks have a new feature called 'Positive Pay'. This is an automated cash-management service used to deter cheque fraud. Any cheque of over five lakh rupees will have to be approved by you before clearing. Opt-in for this at your branch.
 17. If you are planning a long travel on a holiday or family visit, suspend your credit and debit cards and net-banking to deter misuse while you are away.

YOUR RIGHT TO MAINTENANCE

MAINTENANCE AND WELFARE OF PARENTS AND SENIOR CITIZENS ACT, 2007, AND AMENDMENT BILL 2019

- The Act makes effective provisions for the maintenance of parents and senior citizens.
- A senior citizen is defined as a person who is 60 years and above.
- A parent claiming maintenance under the Act need not be a senior citizen.
- Maintenance means provisions for food, clothing, residence, medical attendance and treatment.
- A parent or senior citizen is entitled to claim maintenance against any or all his children, including grandchildren, except minors.
- Maintenance Tribunals have been established under the Act.
- A senior citizen or parent who is unable to maintain himself/herself from his/her own earnings or out of the property owned by him/her is entitled to apply to the Maintenance Tribunal for grant of maintenance.
- A childless senior citizen can seek maintenance from his/her legal heir who is in possession of or would inherit property of the senior citizen.
- If the senior citizen or parent is unable to make the application in person, any other person or organisation authorised by him/her may make an application.
- The Tribunal is required to conduct a summary enquiry and determine the amount of maintenance payable by the children or relatives.
- Maintenance allowance that can be ordered by the Tribunal cannot exceed Rs.10,000/-per month.
- A senior citizen or parent is entitled to file an appeal to the Appellate Tribunal if he/she is dissatisfied with the orders of the Maintenance Tribunal.
- Legal Practitioners are not permitted to represent senior citizens/parents before the Maintenance Tribunal.
- Any senior citizen who has

transferred by way of a gift deed or otherwise any immovable property, subject to the condition that such senior citizen shall be maintained and looked after by the person to whom the property is transferred fails to do so, such senior citizen shall be entitled to apply for cancellation of such gift deed or transfer instrument.

- If a person having care or protection of a senior citizen abandons him, such person may be punished with imprisonment upto 3 months or fine upto Rs.5,000/-or both.

The Maintenance and Welfare of Parents and Senior Citizens (Amendment) bill, 2019 has introduced several amendments to make the Act. Some of the Amendments are as follows:

- Maintenance Allowance is no longer restricted to Rs 10,000/- per month and the tribunals were now to consider and compare the standard of living and earning of the parent and senior citizen and the earnings of the children when they decide the maximum amount.

- Not just abandonment, but abuse of the elderly and parents would now be punishable with an imprisonment between 3 – 6 months, and fine would be to Rs. 10,000 or both.
- Home care services have been brought under this act and government has been asked to make provision for home care services for senior citizens.
- Every police station to have at least one officer (not below the rank of Assistant Sub- Inspector) to deal with the issues related to parents and Senior Citizens. State Government to set-up special police unit for senior citizens in every district, headed by a police officer not below the rank of Deputy Police Superintendent of Police.
- It empowers the Central Government to form model rules under this Act and states the need to give wide publicity to the Act and sensitise government officials and public for effective implementation.

Help for Senior Citizens is just a call away

Helping elders who are
abused, harrassed & exploited

Psychological counseling to
lonely & depressed

Assisting to seek help through
Tribunals under the Maintenance Act

Dissemination of information &
connecting with Service Providers

Tracing of
Missing Elders

Legal & Advice

Assisting in
Civic-related cases

Rescue of
Abandoned Elderly

Helping in the process
of getting pension / subsidy

Improving the quality of life
of residents in old age homes

Empowering
through Digital Literacy

Creating a safe environment
to protect from crimes



For Bangalore

For Other Districts



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www.stopelderabuse.in

