

BHAVANA – A Family of Elders
Bharatiya Varishtha Nagarik Samiti

Resolutions passed unanimously in BHAVANA's
15th Annual Convention on 28th February, 2015

1. Considering that the number of senior citizens (60+) in the country is increasing fast that will grow to 32.6 crores in 2025 and that 2/3rd of the country's elderly population is financially weak and 11% very old (80+) who need economic and healthcare support, and that the interests of present 10 crore senior citizens population in the country need to be looked after better both at the Centre and the States, the Convention requests the **Honorable Prime Minister of India** to create **an exclusive Ministry for Senior Citizens and to appoint a National Commission on older Persons**. Similar organizational structure should be replicated at the state level too.
2. Noting that one of the important reasons for State governments not implementing the welfare schemes meant for senior citizens is the absence of a clear cut communication channel between the government [both Central and State], and the beneficiaries, and considering the inability to fully mobilize senior citizens particularly at the grass root level and thus build effective pressure groups which is a healthy requirement in a democratic environment, and considering that very often many politicians, bureaucrats and even senior citizens themselves are not fully aware of the policies and programmes for their welfare due to their inadequate dissemination, and considering that BHAVANA is the largest and most vibrant registered representative organization of Senior citizens (60+) in Uttar Pradesh, and have been in the forefront of representing the important problems of senior citizens in U.P., and considering that it has held regular annual conventions during the last fifteen years in Lucknow, the capital of U.P. to create awareness among senior citizens, the Convention requests the **Honorable Minister for Social Welfare, U.P. to recognize BHAVANA as the State Level Association of Older Persons** as recommended in para 96 of NPOP 1999 to mobilize senior citizens, articulate their interests, promote and undertake programmes and activities for their well being and to advise the state government on all matters relating to senior citizens.
3. Considering that Senior Citizens are prone to many health problems and their financial resources are on the decline day by day due to inflation, the Convention resolves that both state and central governments should be urged to provide Health Insurance to all senior citizens as mandated in NPOP adopted by government of India in 1999.
 - a) Any **Health Insurance scheme** that may be implemented must conform to minimum requirements given below:
 - Premium must be very modest and should not go on increasing with age
 - There should be no entry [at least for the first 3 to 5 years] or exit restrictions
 - There should be no restriction for pre-existing diseases
 - This should be fully subsidized for BPL and on graded premium sharing basis to APL senior citizens.
 - There should be no restriction of family size
 - Coverage should be a reasonable amount say Rs two lakhs on a floater basis
 - **Aarogyasri** of Andhra Pradesh meets all the requirements mentioned above and this scheme should be implemented in all states, failing which, if RSBY is expanded to all states then the Coverage should be raised from Rs 30,000 to 1 Lakh and the restriction on family size should be removed.
 - b) To urge GOI to come up with a comprehensive scheme to take care of senior citizens belonging to BPL category suffering from terminal illnesses like: Alzheimer's disease, Cancer etc by providing palliative care, reservation of beds, home care financing etc.
 - c) To implement National Program of Healthcare for the Elderly (NPHCE) fully in letter and spirit and in all districts of the Country.

4. Considering that senior citizens are physically weak and financially not sound due to high costs of inflation, the Convention requests the Honorable **Minister for Railways** to:
 - Allow 50% concession in TOTAL train fare to male senior citizens also as has been already done in the case of women senior citizens.
 - Extend the Concession for Tickets bought under Tatkal Quota also
 - Consider very Old (80+) as disabled and therefore allow the facility of one accompanying free assistant / attendant.
 - Provide, in suburban trains, special compartments for senior citizens (similar to ladies, disabled etc).
 - Provide at all major railway stations amenities like : lifts, elevators, ramps, porters, wheel chairs etc
 - Provide for separate Qs with seating arrangements for senior citizens while booking tickets at railway tickets booking windows.
 - Railway Reservation charges while booking tickets must be removed for senior citizens.

5. Considering that senior citizens are physically weak and financially not sound due to high cost of inflation, the Convention request the Honorable Minister for Road Transport, U P to:-
 - (a) Allow 50% Concession in TOTAL bus fare to Senior Citizens (age 60+)
 - (b) Consider Very Old Persons (age 80+) as disabled and therefore allow the facility of one accompanying free assistant/attendant.
 - (c) All seats in buses should be treated as reserved for senior citizens. Bus conductors and drivers must get seats vacated to get senior citizens properly seated.

6. Considering the inflationary pressure faced by the senior citizens, high cost of medicines forming a major part of health expenditure, this Convention unanimously resolves and requests the **Union Minister for Chemicals and Fertilizers** to promote the availability of low cost **generic medicines** of essential drugs by
 - Promoting Generic medicines outlets in all States
 - Insisting on doctors prescribing generics only where-ever available
 - Insisting on printing reasonable / affordable MRP on generic medicine packages.
 - Implement "free medicines distribution through government hospitals" scheme recently announced by the GOI, fully in letter and spirit throughout India
 - Bring all the 348 drugs identified as the essential drugs under the price control regime

7. Considering that most senior citizens up to the age of 75 remain healthy and active, their experience and knowledge are assets to the society, this Convention resolves and requests the **Ministry of HRD and Ministry of Labour** to consider raising the retirement age of government employees to 65 years.

8. Considering that, even after seven years of enactment by the parliament, many state governments are yet to notify (accept), the **Maintenance and Welfare of Parents and Senior Citizens Act 2007** or to fully operationalize the Act, by framing Rules under the Act, Setting up Tribunals, Announcing Maintenance officers etc., this Convention resolves and requests the **Ministry of Social Justice and Empowerment** to vigorously **pursue all state governments to fully implement the Act** in all respects expeditiously and give the provisions in the Act adequate publicity both in print and electronic media.

9. Considering that financial resources of senior citizens keep depleting day by day on account of inflation and that their major sources of income are only pensions or lifelong savings during low cost economy years, the Convention resolves to urge the **Ministry of Finance** to make the following changes in **Direct Taxes Code**:
 - a) Income Tax Exemption for Senior Citizens should be at least Rs 5.00 Lakhs for the age group of 60 to 80 years and complete tax exemption for 80+.

- b) Senior Citizens should be fully exempted from the purview of **Tax Deduction at Source** for interest Income on Deposits.
- c) Persons who take care of senior citizens should be given concession in Income Tax
10. Considering that a large number of senior citizen retirees are pensioners from central / state governments and from PSUs and that there are a number of perennial unsolved issues relating to their pensions and post retirement benefits, this Convention resolves to request **the Ministry of HRD, Ministry of Finance, Ministry of Defence and Ministry of Labour and Employment and other relevant ministries to seek remedial measures as follows:**
- a) In line with **Universal Pension** principle promoted by Aruna Roy and others, Grant **Minimum universal Pension of Rs 2000/-** or 50% of minimum wage (which ever is more) per month per person, to all 60+ senior citizens in both unorganized & organized sectors; with provision of automatic revision of the quantum corresponding to minimum wage & inflation.
- b) **Removal of disparities:**
- Remove disparity in revision of pension within the homogeneous group of pre 2006.
 - Insisting upon one-rank one pension principle, remove disparity in pension among different ranks in defence pensioners on account of Rank.
 - Remove , among defence pensioners - disparities between uniformed sector and civilian sector.
- c) Restore commuted **portion of Pension** of all central/ State/PSU pensioners in 12 years as was recommended by 5th CPC instead of present 15 years.
- d) Additional old age pension to all superannuated persons of Central/state govt. /PSU. Pensioners should start from the age of 65 years @ 5% of the basic pension with provision of enhancement by 5% every 5 years.
11. Noting that the working Group on Social Welfare has made extensive recommendations to the **Planning Commission** with specific reference to senior citizens welfare for 12th Five Year Plan makes specific recommendations including clear budget proposals for Old Age Homes, RSBY. Old Age Pension, National Institute of Ageing, Helplines, National Council of Senior Citizens, separate department for senior citizens etc and appreciating the efforts taken by the working group regarding senior citizens welfare for the first time, this Convention resolves to request the **Planning Commission NOT TO DILUTE the recommendations of the Working group** in any way but to push the agenda forcefully with concerned ministries for complete implementation of all recommendations in toto.
12. Observing that there are large sums of money lying idle as Unutilized Funds / Unclaimed amounts with Institutions like Nationalized Banks, dividends on Stocks, Income Tax refunds, EPF, LIC, PPF, Post Office Savings Accounts, etc, -- which are mostly out of investments belonging to senior citizens-- and the total amount of this accumulation is estimated to be over Rs 22000 Crores, this Convention resolves to urge the **Ministry of Finance** to utilize this amount as corpus for setting up a Senior Citizens Welfare Fund and that this Fund augmented periodically by levying a surcharge / welfare tax on the creamier layers of the society
13. Considering that majority of senior citizens suffer progressively on account of inflation, this Convention resolves to request Reserve Bank of India to introduce "Inflation Indexed Bonds" @ 12% to mitigate the sufferings of elderly community against inflationary pressures.
14. This Convention also resolves to urge Ministry of Finance and Ministry of Social Justice & Empowerment to cover all projects related to welfare of senior citizens for funding by big corporate house under the head "Corporate Social Responsibility".
