

**GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

**UNSTARRED QUESTION NO.1545
TO BE ANSWERED ON 09.12.2025**

EXEMPTIONS PROVIDED TO THE SENIOR CITIZENS

1545. DR. THIRUMAAVALAVAN THOLKAPPIYAN:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) whether the Government has any scheme, policy and exemptions that are provided to the Senior citizens, if so, the details thereof;
- (b) whether any of the scheme, exemptions given earlier have been withdrawn for the senior citizens; and
- (c) if so, the reasons therefor?

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SHRI B.L.VERMA)**

(a): The Department of Social Justice and Empowerment implements National Policy on Older Persons, 1999, which envisages State support to ensure financial and food security, healthcare, shelter, protection and other needs of older persons to improve the quality of their lives.

The Department of Social Justice and Empowerment is also implementing an umbrella scheme Atal Vayo Abhyudaya Yojana (AVYAY) for the welfare of senior citizens. The scheme has seven components. The details of these components is at **Annexure-I**.

The Department of Revenue has informed that several exemptions are provided under the Income-tax Act, 1961, the details of which are at **Annexure-II**

(b) & (c): The Government of India through various schemes provides exemptions to senior citizens as mentioned in Para (a) above. These schemes are revised/updated from time to time to address the evolving needs of the senior citizens.

Annexure to reply of Parts (a) of Lok Sabha Un-starred Question No. 1545 to be answered on 09/12/2025

Details of components under AVYAY scheme are as follows-

- i. **IPSrC(Integrated Programme for Senior Citizens)-** Under IPSrC, grant-in-aid is provided to the organisations for maintenance of senior citizen homes (Sr.CH), continuous care homes (CCH), mobile medicare units (MMU) and physiotherapy clinics. The objective of the scheme is to improve the quality of life of the Senior Citizens, especially indigent senior citizens by providing basic amenities like shelter, food, medical care and entertainment opportunities and by encouraging productive and active ageing.
- ii. **SAPSrC (State Action Plan for Senior Citizens)-** The Government of India perceives a major and critical role of all the States/ UTs Governments in welfare of senior citizens. Each State/UT is expected to plan taking into account their local considerations and frame their own State Action Plans for the welfare of their senior citizens. Under SAPSrC, the Ministry releases funds to the States/UTs for implementation of their action plans. SAPSrC is being implemented since FY 2019-20.
- iii. **RVY (Rashtriya Vayoshri Yojana)-** The scheme aims for providing Physical Aids and Assisted Living Devices for Senior Citizens below poverty line and with the family income not exceed to Rs. 15,000/-per month. The scheme is being implemented since 2017.
- iv. **Elderline-** The National Helpline for Sr Citizens (14567) is to generate awareness about the Act, schemes & programmes being executed by different Central & State Governments and to provide platform to redress grievances of Sr Citizens across the country.
- v. **Training of Geriatric Care Givers-** The main objective is to bridge the gap in supply and increasing demand in the field of geriatric caregivers so as to provide more professional services to the senior citizens and also to create a cadre of professional care givers in the field of geriatrics. Considering the acute shortage of Geriatric Caregivers and the increasing demand in the market, the Department has decided to trained 1,00,000 trainees in the field of Geriatric Care givers in order to meet the demand.
- vi. **Other Initiatives for Senior Citizens-** In order to solve the problems of healthy and productive ageing, several initiatives are being done across the country. The proposed initiatives are aimed at involving the elders in building up knowledge which can be useful for the society as a whole.
- vii. **Seniorcare Ageing Growth Engine (SAGE)-** The main objective is to promote out-of-the-box and innovative solutions for the commonly faced problems, innovative start- ups would be identified and encouraged for developing products, processes and services for the welfare of the elderly.

Annexure to reply of Parts (a) of Lok Sabha Un-starred Question No. 1545 to be answered on 09/12/2025

Under the Income-tax Act, 1961 (the Act), senior citizens are provided several tax benefits and concessions to reduce their tax burden and support medical and financial needs as under

- A higher basic exemption limit under the old tax regime.
 - For a resident senior citizen aged 60 to 80 years, the basic exemption limit is ₹3,00,000.
 - For a resident super senior citizen aged 80 years and above, the exemption limit is ₹5,00,000.
- Enhanced deductions under Section 80D for medical insurance premiums paid for health insurance for themselves, spouse, or dependent parents.
 - Additionally, if a senior citizen does not have medical insurance, expenditure incurred on medical treatment is also eligible for deduction up to ₹50,000 within the same overall limit.
- Under Section 80DDB, senior citizens may claim a deduction for expenses incurred on the treatment of specified serious illnesses up to ₹1,00,000 for such medical treatment.
- Additional relief on interest income under Section 80TTB, which allows a deduction of up to ₹50,000 per annum on interest earned from bank deposits, post-office deposits, and cooperative bank deposits.
- Senior citizens may also submit Form 15H to banks or financial institutions to ensure that no tax is deducted at source (TDS) from interest income if their final tax liability is nil.
 - Under section 197A, no deduction of tax shall be made under section 192A (related to payment of accumulated balance due to an employee), section 193 (related to Interest on securities), section 194A (related to dividend payments), section 194D (related to Insurance commission), section 194DA (related to payment in respect of life insurance policy), section 194-I (related to rental payment) and section 194K (related to income in respect of units) any of the said sections, in the case of an individual resident in India, who is of the age of sixty years or more (i.e. senior citizen) at any time during the tax year. If such individual furnishes to the person responsible for paying any income of the nature referred above in Form 15H to the effect that the tax on his estimated total income of the tax year in which such income is to be included in computing his total income will be nil.
- Under section 194A, the threshold level of income by way of interest other than interest on securities received from certain specified financial entities has been kept at ₹1,00,000 below which no TDS is to be deducted on such interest income of the senior citizen. For a non-senior citizen, the threshold level of such interest income is ₹50,000/-.
- Under Section 194P, a special provision has been made for the specified senior citizen wherein the specified bank shall give the benefit of deduction allowable under Chapter VI-A and rebate allowable under section 87A of the Act before computing the total income of such specified senior citizen on which TDS is to be deducted.
- Further, resident senior citizens aged 75 years or more are exempted from filing Income Tax Returns if they are having income only in the nature of pension and interest received or receivable from any account maintained in a specified bank (as notified by the Central Government).
