



# Sanchar Nigam Pensioners' Welfare Association

Reg. No: SOCIETY/WEST/2021/8902564

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SNPWA/ CHQ/ MOF/2/24

Dated 27th Dec, 24.

To,

Smt. Nirmala Sitharaman  
Hon'ble Minister of Finance  
Ministry of Finance  
North Block, New Delhi - 110001

**Subject Suggestions for suitable Income Tax Modifications in the Upcoming Budget to address legitimate and lingering concerns of Senior Citizens**

Respected Madam,

We hope this letter finds you in good health and high spirits. As we approach the finalization of the upcoming Union Budget, we take this opportunity to humbly place before you certain suggestions for the betterment of senior citizens, particularly focusing on health care and financial well-being.

In keeping with the oft repeated assertions of the Hon PM, Senior citizens constitute a vulnerable segment of the society that requires special attention and continued support. Keeping in mind their limited income sources, increasing medical expenses and needs, and overall financial challenges, we implore upon you to kindly give a very serious thought and consider the following suggestions for inclusion in the next budget:

1. Exempt health insurance schemes for senior citizens, including group health insurance schemes, from purview of GST

a. Enhanced Health Care Benefits:

b. Increase the standard deduction for medical expenses, especially for those not covered by any health insurance.

c. Provide additional deductions under Section 80D for preventive health check-ups and long-term treatments.

d. Establish a senior citizen health care fund to subsidize critical medical treatments, particularly for life-threatening diseases like cancer, kidney failure, and heart ailments.

2. Reduction in Tax Burden:

a. Raise the income tax exemption limit for senior citizens and super senior citizens to reflect the rising cost of living.

b. Expand the tax rebate under Section 87A for senior citizens to ensure greater financial security for those in the lower income bracket.

3. Special Provisions for Pensioners:

a. Exempt commuted pensions and gratuities, including interest from tax, for senior citizens to reduce their tax burden during retirement.

b. Offer tax incentives on income from annuities and fixed deposits tailored specifically for senior citizens.

4. Simplification of Tax Filing Process:

Introduce a simplified tax filing process for senior citizens to reduce compliance burdens, including a pre-filled return format for pensions and fixed deposit incomes.

5. Social Security and Welfare:

Increase the fixed medical allowance for senior citizens who opt for outpatient treatment under schemes like CGHS.

Provide tax-free interest income on senior citizen savings schemes and enhance the deposit limits for such schemes.

These measures will go a long way in ensuring a dignified and financially secure life for our senior citizens, recognizing their invaluable contributions to society and the nation.

We are confident that your empathetic leadership will address these pressing concerns in the forthcoming budget. Please feel free to reach out for any further inputs or discussions on this matter.

Thanking you in anticipation.

Warm Regards

Yours sincerely,



G. L. Jogi

General Secretary, SNPWA

Copy to

1. Sh Tuhin Kanta Pandey, Secretary/ Finance for follow up action please
2. Sh Ravi Aggarwal, Chairman/ CBDT, for n/ a please.
3. Dr Vivek Joshi, Secretary, Department of Financial Services.