

Income Tax Comparison (Age 80 Years & Above) – AY 2026-

27

Super Senior Citizen

Income Tax Slab applicable for FY 25-26 - CA Devesh Thakur

Particular	Old Regime	New Regime (115BAC(1A))
Default Regime	No	Yes
Basic Exemption Limit	₹5,00,000	₹4,00,000
Highest Slab Rate Trigger	30% above ₹10,00,000	30% above ₹24,00,000
Slab Rates		
Up to ₹4,00,000	Nil (Up to ₹5,00,000)	Nil
₹4L–₹8L	20% (₹5L–₹10L)	5%
₹8L–₹12L	30% (Above ₹10L)	10%
₹12L–₹16L	-	15%
₹16L–₹20L	-	20%
₹20L–₹24L	-	25%
Above ₹24L	30%	30%
Rebate u/s 87A		
Income Limit for Rebate	₹5,00,000	₹12,00,000
Maximum Rebate	₹12,500	₹60,000
Special Rate Income Eligible	No	No
Marginal Relief on Rebate	Yes	Yes
Surcharge		
₹50L–₹1Cr	10%	10%
₹1Cr–₹2Cr	15%	15%
₹2Cr–₹5Cr	25%	25%
Above ₹5Cr	37%	25% (Capped)
Dividend / 111A / 112 / 112A Income Cap	15%	15%
Deductions & Exemptions		
Section 80C	Allowed	Not Allowed
Section 80D (Higher medical limit)	Allowed	Not Allowed
HRA	Allowed	Not Allowed
Chapter VI-A Deductions	Allowed	Restricted
Standard Deduction	Allowed	Limited
Cess		
Health & Education Cess	4%	4%