

## **Government Schemes Central**

### **Scheme of Integrated Education for the Disabled Children**

This is a Centrally Sponsored Scheme launched in 1974 by the Department of Social Welfare and after transferred to Dept. of Education in 1982. Under the scheme handicapped children are sought to be integrated in normal school system.

The Hearing Handicapped (mild and moderate impaired only) are provided following allowance and facilities under this scheme:

- a. Books and stationery allowance of Rs.400/- p.a.
- b. Uniform allowance of Rs.50/- p.a.
- c. Transport allowance of Rs.50/- per month (if a disabled child admitted under the scheme residing in a hostel of the school within the school premises, no transportation charges would be admissible).

Disabled children residing in school hostels within the same institution where they are studying may also be paid boarding and lodging charges as admissible under Govt. rules/schemes.

Where there is no State scheme of scholarships to hostellers, the disabled children, whose parents income does not exceed Rs.3000/- per month, may be paid actual boarding and lodging charges subject to maximum of Rs.200/-p.m.

For further details/procedures please contact the nearest authority of State Department of Social Welfare.

### **Scholarships for the Disabled**

The Scheme of Scholarship is operated by union Ministry of Social Justice and Empowerment through State Governments to disabled persons from the 9th class onwards for general technical or professional education. The scholarship is awarded all kinds of handicapped students subject to their obtaining of at least 40% marks at the last annual examination.

## **The rate scholarships are as follows:**

### **Note:**

- a. The above rates were effective from the academic year 1986-87.
- b. The students in vocational courses will get the scholarship at the rate of the scholarship provided in the above categories according to the level of diploma/certificates.
- c. In addition to the scholarship the orthopaedically handicapped students will also be eligible for maintenance of prosthetic/orthotic aids @ Rs.25/- p.m. and the transport allowance @ Rs.50/-p.m. irrespective of the class and course subject to conditions under clause 5 of the rules.

### **Eligibility Requirement:**

The person shall have the hearing disabled as given below:

- i. The person should be hearing handicapped, fulfilling the criteria given the following definition:

The hearing handicapped are those in whom the sense of hearing is non-functional for ordinary purposes of life, they do not hear/understand sound at all even with amplified speech. The case included in this category will be those having hearing loss more than 70 decibels in the better ear (profound impairment or total loss of hearing in both ears).

- ii. Nationality: A disabled person who is a citizen of India may apply for scholarship under this scheme.
- iii.
  - a. Educational Requirements: A disabled candidates will be eligible for the award of scholarship for study from Ninth standard onwards. The candidate should have secured at least 40% marks at the previous annual examination.

- b. Music Course: A disabled should have passed madhyamik or its equivalent examination at least in second division from a college affiliated to a University or to an Institution of all India Character approved by the Central Government.
  - c. Vocational Course: A disabled person should be undertaking a vocational training course in any vocational training center/workshop/ITI or any other center run by the Central/State Govt./Local Body or any voluntary organization or Institution recognized by Central/State Govts. This will also include apprenticeship or training in a recognized Institution or in industries. Lack of academic qualification need not be a bar to vocational training.
- iv. Income: No scholarship will be admissible if the combined monthly income of the parents/guardian of the candidate is more than Rs.2000/- (Rupees two thousand). (A certificate to this effect will have to be submitted). However, keeping in view the difficulties faced by handicapped students to get income certificates, it has been decided that certificates of income from various, authorities need not be insisted upon, before granting a scholarship, a voluntary declaration from the parent/guardian of the student should be taken.
- v. Other Requirements:
  - a. Course: A disabled person must be studying a full time course or correspondence course in an educational institution affiliated to a Board/University. Music course in an institution affiliated to a University or an organization approved by the State or Central Govt. or working as trainee in a recognized institution or commercial industrial establishment approved by the Central or State Govt. in this regard.
  - b. A disabled students who under any scheme of the Central/State govt. has received craft training free of cost, or undergone a course of general education free of cost will be eligible for consideration for scholarship for higher technical training or higher education. The students who want to go in for academic courses after doing craft training and vice-versa shall not however, be considered for scholarship.

- c. A disabled person in receipt of assistance for free boarding and lodging facilities from any voluntary or State source will be eligible for the scholarship as applicable to the day scholar, provided he or she paid tuition fees. A candidate will have to furnish an undertaking duly counter-signed by his/her parent/guardian stating that he/she is not in receipt of assistance from any other source. In the event of the undertaking being found false the granting of further scholarship will be stopped and amount already paid will be recovered from the parent/guardian or from the candidate himself if he/she is an adult.
- d. Scholarship will not be awarded:
  - i. for pursuing a parallel course of study e.g. scholarship will not be awarded to an M.A. in Economics to pursue study in M.A. Politics.
  - ii. For study outside India
  - iii. For pursuing academic/technical course if candidate has already completed a conventional course/training.
  - iv. For undertaking any training course for the second time.
- e. A candidate who has received any vocational training in any Institution including any Central or State Govt. organizations shall be considered for the award of scholarship to work as trainee in any establishment approved by the Central or State Govt.

**Tenure of Scholarship:**

The scholarship will be tenable for a particular stage of study and is renewable from year to year within the stage of education and it will depend on promotion to the next class. However, the scholarship would be limited to a period of six years after class XII.

The stage of study is given below:

- a. From 9<sup>th</sup> Std. Leading to pre-degree course or its equivalent examination.
- b. For the courses after pre-degree or its equivalent examination up to first degree examination Viz. B.A./B.Sc./B.Com/Medical/Engineering, etc.

- c. For post graduate course i.e. M.A./M.Sc./M.Com./LLB/B.Ed./C.A./C & W Accountancy/ company Secretaryship, etc.
- d. For the following courses in Vocational/Technical professionals apprenticeship.
  - i. for the certificate course
  - ii. for the diploma course
  - iii. for the post diploma course
- e. The period of training in commercial or any other establishment or other training shall in each case be decided by the establishment in consultation with the state Dept. of Social Welfare provided that the period shall not exceed one year, say, with specific approval of the department on the basis of exceptional circumstances set down in writing.

**Mode of applying:**

- a. Applications should be made to the state Dept. of Social Welfare in the prescribed form through the head of the Institution where the candidate is admitted as a student/apprentice /trainee.
- b. Documents to accompany application.
  - i. Medical certificate from a Registered Medical Practitioner/ENT Specialist of Govt. Institution/Hospital
  - ii. Audiogram
  - iii. Statement of Marks: Marks sheet of the previous examination passed indicating percentage of marks duly attested by a Gazetted Officer of the Central/State Govt. or head of the Institution concerned or MLA/MP

**Award of Scholarship:**

- a. All applications shall be considered by the State Dept. of Social Welfare in consultation with such experts as it may consider necessary to consult. The State Dept. of Social Welfare may refer any case of dispute to the Ministry of Social Justice & Empowerment. The decision of the Union Ministry of Social Justice and Empowerment in regard to the selection or rejection shall be final.

- b. Every selected candidate shall be informed of the course for which scholarship has been awarded through the head of the Institution/ establishment/voluntary organization.
- c. The expenditure incurred on providing scholarships/ stipends to the disabled persons under this scheme by the State Govt. will be reimbursed to them by the Ministry of Social Justice and Empowerment, Govt. of India.

### **Children's Educational Allowance**

As per the office memorandum issued by the Ministry of Personnel, Public Grievances and Pensions (Dept. of Personnel and Training), grant of children educational allowance, reimburse of tuition fee, etc. to Central Govt. employees will be governed by the Central Civil Services orders, 1988.

As per the order, the reimbursement of tuition fee of Rs.50/-p.m. in respect of physically handicapped and mentally retarded children of the Central Govt. employee is permissible. The disabled children will however, get other assistance under this scheme as per rates prescribed for the normal children.

### **Railway Travel Concession**

The Ministry of Railway allows the disabled persons/patients to travel at concessional fares in Indian railways.

Deaf persons are allowed 50% concession in single and return journey rail fares on production of Medical Certificate issued by the Govt. Medical Officer. After verifying the certificate concessional tickets will be issued by the station master.

50% concessions is also allowed in monthly seasonal (first and second class) ticket fares to the deaf. No concession will be allowed for the escort of the deaf person. Permission is also given to travel by 2tier-AC sleeper on payment of the concessional fare for first class and full surcharge leviable on 2 tier AC sleeper.

### **Procedures to avail Railway Concession:**

The deaf persons intend to travel by rail at the concessional rate are required to do the following formalities.

- i. The candidate should obtain the copy of prescribed concession certificate.
- ii. The concession certificate should be filled up by Govt. Doctor.
- iii. Two zerox copies of the concession certificate be submitted to the station master at the time of purchasing tickets.
- iv. The original certificate be kept with the candidate. The same be produced on demand during purchasing of tickets and journey.

### **Reservation of Jobs**

The Govt. of India has reserved 3% vacancies against identified posts in Group 'C' and Group 'D' for the disabled. The categories of handicapped persons benefited by this scheme are the blind, the deaf and the orthopaedically handicapped on 1% reservation for each category in the Central Govt. services, Public Sector Banks and Govt. Undertakings.

### **Roster:**

A roster (100 point) has been prescribed for giving effect to reservation of jobs for physically handicapped persons. In this roster 67th vacancy occurring in a particular year would be reserved for the deaf.

### **Carry Forward:**

If in any year the vacancy reserved for the physically handicapped categories are not filled, reservation are required to be carried over for a period up to three recruitment years.

### **Age Relaxation:**

The physically handicapped persons are entitled to relaxation in upper age limit upto 10 years for appointment to clerical and subordinate posts. They are also exempted from

payment of application and examination fee prescribed for recruitment of clerical and sub staff cadres in public sector banks and financial institutions.

### **Promotion:**

The physically handicapped persons are not to be denied promotion on medical grounds if they are otherwise fit for promotion and can discharge the duties satisfactorily.

### **Identification of Jobs:**

The banks had identified jobs in the clerical and subordinate cadres which the blind, the deaf and the orthopaedically handicapped persons can perform.

### **Posting of Physically Handicapped Candidates:**

It has been decided vide Ministry of Personnel, Public Grievances and Pensions (Dept. of Personnel and Training) O.M.No.14017/41/90 Estt (RR) dt.10/5/90 that in the case of holders of Group "C" or Group "D" post who have been recruited on regional basis and who are physically handicapped, may be given posting, as far as possible, subject to administrative constraints, near their native places within the region. Requests from physically handicapped employee for transfer to or near their native places may also be given preferences.

### **How to Avail Job Reservation**

Special Employment Exchanges for the Physically Handicapped is set up in all State Capitals and Special cells for the handicapped is set up in district head quarters through which circulation of vacancies for the handicapped in Group "C" and "D" posts of state/central Govt. is made. Handicapped who register for employment with special employment Exchange/ special cell will be intimated of the vacancy and sponsored for interview/selection etc. Where there are no special employment exchanges for the handicapped, the special cells for the handicapped are established in the Employment Exchanges. Handicapped can avail the benefit through registering at this centers. Also there are Vocational Rehabilitation Centres established in 17 places through out the



country who also registers such cases for employment. Hence all the handicapped shall register their names with such centers for employment.

### **Income Tax Concessions**

Section 80 D: Section 80 DD provides for a deduction in respect of the expenditure incurred by an individual or HUF resident in India on the medical treatment (including nursing) training and rehabilitation etc. of handicapped dependants. For officiating the increased cost of such maintenance, the limit of the deduction has been raised from Rs.12000/- to Rs.15000/-

Section 80 V: A new Section 80 V has been introduced to ensure that the parent in whose hands, income of a disabled minor has been clubbed under Section 64, is allowed to claim a deduction up to Rs.20000/ in terms of Section 80U, which provides for a deduction of Rs.20000/- in case of an individual who is suffering from a permanent disability (including blindness) or is subject to mental retardation.

### **Other Concession**

The Government of India have recently announced the following additional concessions for individual or Hindu Undivided families which have a relative who is physically disabled, blind or mentally retarded.

An assessee who is resident in India being an individual or Hindu Undivided Family has during the previous year incurred any expenditure for the medical treatment (including nursing), training and rehabilitation of a person who is a relative of the individual or is a member of the Hindu Undivided Family and is suffering from permanent physical disability including blindness or mental retardation shall be allowed a deduction of Rs.6000/-. His deduction will not be allowed where his total income exceeds Rs.1,00,000/-

In his budget speech on 15<sup>th</sup> March, 1995 Shri Manmohan Singh, Finance Minister, Govt. of India, made the following announcement:

- i. Deduction from the total income of handicapped persons under section 80U of the Income Tax Act has been raised from Rs.20000/- to Rs.40000/-.
- ii. A deduction of Rs.20000/- from the taxable income of the parents or guardians of handicapped children has been allowed provided this amount is deposited in any approved scheme of LIC, UTI, etc.

### **Professional Tax Exemption**

Handicapped persons are also exempted from payment of professional tax. He/she has to submit the disability certificate to the employer for such exemption

### **Award of Dealerships/Agencies by Oil Companies**

Award of Retail Outlet, 2/3 Wheeler Outlet, Kerosene-LDO Dealership and LPG Distributorships:

Ministry of Petroleum & Natural Gas has reserved 7.5% of all type of dealership agencies of the public sector oil companies for Physically Handicapped/Govt. personnel (other than defense personnel disabled on duty/windows of Govt. personnel (other than defense personnel who die in the course of duty)

The oil industry appoints its dealers/distributors through an advertisement in one English daily and one regional daily having maximum circulation in the district in which the dealership distributorship is to be located.

### **Eligibility criteria**

1. Indian National
2. Age group (between 21-30 years)
3. Educational qualification (matriculation or equivalent)
4. Physically handicapped persons should produce a certificate from Civil Surgeon/CMO or Superintendent of a govt. hospital that he/she is O.H. to the extend of minimum 40% permanent partial of either upper or lower limb or both upper and lower limbs together

Partially HH candidates are also eligible. Totally blind persons are eligible to apply for retail outlet/ kerosene/LDO dealership. They are however not eligible for LPG distributorship.

Income: The candidates income should not be more than Rs.50,000/- p.a. Income for this purpose would include the income of the candidate, his/her spouse, dependent children put together. In case of dependent, his/her parents income would also be taken into consideration.

Application form: Standard formats can be obtained from divisional/regional area office of the concerned oil companies.

## **Economic Assistance**

### **Public Sector Banks:**

Physically Handicapped persons are eligible to take loans under the scheme, if they satisfy the following conditions:

- Should be pursuing a gainful occupation.
- Family income from all sources should not exceed Rs. 7200/- p.a. in urban or semi-urban areas or Rs. 6400/- p.a. in rural areas.
- Should not have hand holding exceeding 1 acre if irrigated, and 25 acres if un-irrigated.
- Should not incur liability to two sources of finance at the same time.
- Should work largely on their own and with such help as other members of their family or some joint partners may give them and should not employ paid employers on a regular basis..
- Amount of loan: The amount of loan will depend on the particular scheme proposed to be financed. It should be adequate to enable the borrower to finance his requirements without having to borrow from other sources. The normal limit will be Rs. 6500/- for working capital loan and Rs.5500/- for a term loan.

### **Rate of Interest:**

Keeping in view the social objective the interest will uniformly be charged 4% p.a. Physically Handicapped persons are eligible under DRI scheme for loan to purchase artificial limbs, hearing aids, wheelchairs etc., subject to maximum of Rs. 2500/- per borrower provided such assistance is given alongwith the advances for productive activities and self employment ventures and all other requirements under DRI scheme are fulfilled.

Under the scheme of "Financing Small Scale Industries", a special provision has been made to allow concession of ?% in the interest to the physically handicapped availing working capital limit above Rs.2500/- and upto Rs. 2 lakhs.

**Contact:**

The Manager of any public sector banks or its subsidiaries can be contacted for further details.