

**CONCESSIONS OFFERED BY
THE CENTRAL GOVERNMENT
TO THE PERSONS
WITH DISABILITIES**

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1. TRAVEL CONCESSIONS FOR THE DISABLED

(a) By Train

As per the order of Ministry of Railways, Government of India, the following concessions are available for the disabled:

(i) Blind Person

The blind person travelling alone or with an escort, on production of a certificate from Government doctor or a registered medical practitioner, is eligible to get the concession as below:

Element of Concession

<i>Class</i>	<i>First</i>	<i>Second</i>	<i>Sleeper</i>	<i>Season Ticket</i>	
	<i>Class</i>	<i>Class</i>	<i>Class</i>	<i>First Class</i>	<i>Second Class</i>
Percentage of concession	75	75	75	50	50

The concession certificate may be issued by the Station Master on collection of the certificate form and the copy of original certificate duly attested by a Gazetted Officer, M.P., M.L.A, etc. may be produced while collecting the ticket. The blind person may not be present at the station for purchase of the ticket.

(ii) Orthopaedically Handicapped Person

The orthopaedically handicapped person travelling with an escort, on production of a certificate from a Government doctor to the effect that the person concerned is orthopaedically handicapped and cannot travel without the assistance of an escort, is eligible for getting concession.

Element of Concession

<i>Class</i>	<i>First</i>	<i>Second</i>	<i>Sleeper</i>	<i>Season Ticket</i>	
	<i>Class</i>	<i>Class</i>		<i>First Class</i>	<i>Second Class</i>
Percentage of concession	75	75	75	50	50

All categories of Orthopaedically Handicapped persons/patients accompanied by escort, when travelling for admission or on discharge from hospital where the O.H. persons are treated or for consultation with Medical Expert, on production of a certificate from a government doctor/orthopaedic surgeon that the person is a bonafide O.H. person and he cannot travel without an escort for availing concession.

(iii) Deaf & Dumb Person

A Deaf & Dumb person travelling alone (both afflictions together in the same person) on production of a certificate from a government doctor is eligible for the concession.

Element of Concession

<i>Class</i>	<i>First</i>	<i>Second</i>	<i>Sleeper</i>	<i>Season Ticket</i>	
	<i>Class</i>	<i>Class</i>		<i>First Class</i>	<i>Second Class</i>
Percentage of concession	75	75	75	50	50

Notes : (i) A deaf person is allowed 50% concession in railway fare both in first and second class, but concession is not available for the escort.

(ii) A deaf & dumb person is permitted to travel by 2 -tier A.C. Sleeper on payment of concessional fare for first class and full surcharge for 2-tier A.C. Sleeper).

(iv) Mentally Retarded Person

A Mentally Retarded person, accompanied by an escort, on production of a certificate in the prescribed form, from a government doctor, is eligible to get the concession.

Element of Concession

<i>Class</i>	<i>First</i>	<i>Second</i>	<i>Sleeper</i>	<i>Season Ticket</i>	
	<i>Class</i>	<i>Class</i>	<i>Class</i>	<i>First Class</i>	<i>Second Class</i>
Percentage of concession	75	75	75	50	50

Note : Mentally Retarded person is permitted to travel by 2-tier A.C. Sleeper on payment of concessional fare for first class and full surcharge for 2-tier A.C. Sleeper.

Facility of issue of concessional return ticket will also be available in one month from the date of commencement of outward journey. M.R. person should be given preference in allotment of coupe on reservation in first class, if required. Free ticket for one escort is available for every two persons in the same class of carriage whether they hold adult or half ticket.

All the concessional fares shall be calculated on the basis of the basic railway fare for the journey. No person/party will be allowed more than one concession at one time.

The holder of a concession ticket will not be permitted to change the ticket to a higher class by paying the difference except in the case of T.B. and Cancer patient, leprosy patient, etc. The break-up journey shall not be allowed on a concession ticket for a specific journey, for example, students travelling for an examination centre, patient travelling to/from a hospital, professor travelling from/to a conference, etc. The break journey will be allowed only if it is a natural event. During break journey, the passenger has to endorse the ticket alongwith Station Master's initial, date and station code. Refund of the untravelled journey on such tickets will not be allowed.

(b) By Air

(i) Blind Persons

The Indian Airlines Corporation allows 50 percent concessional fare to blind persons on single journey or single fare round trip journey on all domestic flights. To avail this facility (for blind persons) they have to produce a certificate

from a medical practitioner. Air Hostess/Steward will look after the blind persons not accompanied by escorts in flight. The Public Relation Officer or the Traffic Officer Incharge at the airport will tender necessary assistance to such infirm passengers at the airport. Escorts are to pay full fare. This concession cannot be combined with any other concessional fare allowed by the Indian Airlines.

(ii) Locomotor Disability

Locomotor Disabled persons (80% and above) are allowed following concessions in Indian Airlines :

- (a) 50% of Normal Economy Class INR Fare or Point to Point Fare. Full Inland Air Travel Tax and Passenger Service Fee applicable.
- (b) 50% of INR fare applicable to foreigners resident in India for travel on Domestic Sectors. Full Inland Air Travel Tax and Passenger Service Fee applicable.

2. COMMUNICATION

(a) Postage

Payment of postage, both inland and foreign, for transmission by post of Blind Literature packets is exempted if sent by surface route only. If packets are to be sent by air, prescribed air mail charges should be paid.

The relevant rule from the Post Office Guide is reproduced below:

Exemption from Postal Fees

- 1. 'Blind Literature' packets are exempted from the payment of postage and also for (i) registration fee, (ii) fee for acknowledgement, and (iii) fee for the attested copy of the receipt.
- 2. Postage free 'Blind Literature' packets will be transmitted by surface route only, and if they are to be sent by air, the air mail charge as prescribed for packets has to be paid.

Contents and Conditions of Posting

Papers any kind, periodicals and books printed in Braille or other special type for the use of the blind may be transmitted by post as 'Blind Literature' packets provided that they are posted in accordance with the following conditions:

Plates bearing the characters of writing, sound records for the use of the blind, and discs, films, tapes and wires on which spoken message for the blind have been recorded, when sent by, or addressed to, an officially recognised institution for the blind, shall also be treated as 'Blind Literature'

- (a) The packets shall consist only of articles specially impressed as described above for the use of the blind, and shall not contain any communication either in writing or printed in ordinary type, except the title and table of contents of the book or periodical and any key to, or instructions for the use of special type, or any enclosure except a label for the return of the packet.
- (b) The packet shall bear on the outside the inscription 'Literature for the Blind' and the written or printed name and address of the sender.
- (c) The packet shall be posted without a cover, or in cover open at both ends, which can easily be removed for the purpose of examination.
- (d) No 'Blind Literature' packet may weigh more than 7 kg.
- (e) 'Blind Literature' packets are subject to the same limits of dimensions as printed papers.

Penalty for Breach of Condition

Should any of the conditions mentioned above be infringed, the packet (unless it is admissible as an ordinary packet) will be charged on delivery with letter or parcel postage, whichever may be less.

Rule 304, 305 and 306 in regard to definition of 'Blind Literature' Conditions and Exemption from Postal fees in respect of Foreign postage are the same as prescribed in rule 129 and 130 in regard to Inland Postage. However, the penalty for breach of conditions in respect of foreign postage is specified under rule 307—Penalty for Breach of Conditions:

'Blind Literature' packets which contain any note or document having the character of actual and personal correspondence, or which are not made up in such a manner as to admit of easy examination of the contents, or which contain postage stamps, form of pre-payment whether obliterated or not or paper representing any value, or which infringe any of the foregoing conditions will not be forwarded, but will be returned to the sender and will be charged on delivery with letter or parcel postage at the internal postage rate whichever is applicable. If the sender wishes to report the article after complying with the necessary conditions, he may do so. It is permissible in such cases to use the original wrapper, but the use of a fresh wrapper is preferable and is recommended.

(b) Telecommunication

Concessional Telephone Connection to Blind Persons

It has been decided to provide telephone facility to blind persons on concession and priority basis on the following terms:

Rental Rebate—50 percent of the normal rental.

Advance Rental—50 percent of the annual advance rental and bi-monthly rental as applicable to a private subscriber. This facility is available in Non-OYT (S) category only.

(c) Preference in Allotment of STD/PCO to Handicapped Persons

Educated unemployed persons are eligible for allotment of STD/PCOs. The educational qualification for the applicant is:

- VIIIth or Middle School Pass for rural areas.
- Atleast Matriculation or High School for urban areas.

3. CUSTOMS CONCESSIONS

Individuals

(Notification No. 105/86 dated 17.2.86 Annexure Issued by the Deptt. of Revenue, Ministry of Finance)

The Central Government exempts goods specified below, when imported into India by a handicapped or disabled person for his personal use, from the whole of the duty of customs and the additional duty subject to the condition that the importer produces to the Assistant Collector of Customs, at the time of importation, a certificate from the Civil Surgeon of the District, Medical Officer or the Administrative Medical Officer or the Director of Health Services of the concerned State or a Specialist in the concerned speciality attached to a Govt. Hospital or a recognised medical college to the effect that the importer suffers from the particular handicap or disability and that the imported goods in respect of which the exemption is claimed are essential to overcome the said handicap or disability.

1. Braille writers and Braille writing equipment
2. Hand writing equipment, Braille Frames, Slates, writing guides, Braille Erasers, Script writing guides.
3. Canes, Electronic aids like the Sonic Guide.
4. Optical, Environmental Sensors.
5. Arithmetic Aids like the Taylor Frame (Arithmetic and Algebra Types) Cubarythm, Speaking or Braille Calculator.
6. Geometrical Aids like Combined Graph and Mathematical Demonstration Board, Braille Protractors, Scales Compasses and Spar Wheels.
7. Electronic measuring equipment, such as calipers, micrometers, comparators, gauges, blocks levels, and yard sticks.
8. Drafting drawing aids, tactile displays.

9. Specially adapted clocks and watches.
10. Orthopaedic appliances falling under Heading 90.21 of the First Schedule to the said Tariff Act.
11. Wheel Chairs falling under Heading No. 87.13 of the said First Schedule.
12. Artificial electronic Larynx and Spares thereof.

Institutions

As per notification C.S.R. No. 550 (E) dated 10.11.1978 issued by the Department of Revenue, Ministry of Finance, Government of India, the Institutions (including Registered Co-operative Societies) for the Blind and the Deaf are permitted to import equipment and apparatus as below, being bonafide gifts to, as purchased out of donations received in foreign exchange by such insitutions from (i) the whole of the duty of customs leviabale thereon under the first Schedule to the Customs Tariff Act, 1975 (51 of 1975); (ii) the whole of the auxiliary duty of customs leviabale under sub-section (I) section 35 of the Finace Act; and (iii) the whole of the additional duty leviabale thereon under section 3 of said Customs Tariff Act at the time of importation of such goods into India:

- (a) All tangible appliances for the blind.
- (b) Hearing aids and other audio-visual aids for the education of the deaf.
- (c) Vocational aids for the blind and the deaf.
- (d) Articles including instruments, apparatus, appliances, machinery and spares or component parts of accessories thereof required by such institution for the purpose of giving training or imparting instructions to the blind and the deaf.

Instructions

Where any such institution is scheduled to begin function only after the importation of the goods specified above the exemption shall not apply in respect of the goods imported by that insitution, unless an undertaking in writing is given by the President or Secretary of that Institution that it will

begin to function within a period of six months from the date of importation of the goods.

Provided that in any particular case, the aforesaid period of six months may, on sufficient cause being shown, be extended by the Collector of Customs concerned such further period as, he may deem fit.

Where goods have been purchased out of donations received abroad in foreign exchange, the institution has been permitted to maintain an account abroad by the Reserve Bank of India for the purpose of receiving funds donated overseas.

Exemption for Braille Paper

Ministry of Finance (Department of Revenue) vide their Notification dated 1st March, 1981, has exempted braille paper, falling under item No. 17 of the First Schedule to the Central Excise and Salt Act, 1994 (1 of 1994) from the whole of the duty of excise leviable thereon subject to the condition that such paper is supplied direct to a school for the blind or to a braille press against an indent placed by the National Institute for the Visually Handicapped, Dehradun.

Import of Audio Cassettes

Ministry of Finance (Department of Revenue) vide their Notification No. 379/86-Customs (F-14-839/86 C) dated 3rd July, 1986, has exempted audio cassettes, falling within Chapter 85 of the First Schedule to the Customs Tariff Act, 1975 (51 of 1975) newspapers or magazines for the blind when consigned by an organisation and imported into India by an organisation:

1. The whole of the duty of customs leviable thereon, which is specified in the said First Schedule,
2. The whole of the additional duty leviable thereon under Section 3 of the said Customs Tariff Act subject to the conditions that—
 - (a) The audio cassettes so imported shall be re-exported within one year from the date on which these are imported into India or a such extended period as the Assistant Collector of Customs may allow,

- (b) the importer executes an undertaking binding himself to pay an amount equal to the duty leviable on the audio cassettes at the time of import to the Assistant Collector of Customs in the event of failure to re-export the said audio cassettes within the period specified or, as the case may be, such extended period as may be allowed; and
- (c) the importer produces the audio cassettes before the proper officer for identification before re-export.

4. CONVEYANCE ALLOWANCE

In accordance with the revised Orders No.F.19029/2/86-E.IV & F. 19029/1/ 89-E.IV dated 16.5.87 & 12.9.89 respectively, issued by the Ministry of Finance, Department of Expenditure, the Central Government employees who are on regular establishment (including work charged staff) and who are blind or orthopaedically handicapped (with disability of upper or lower extremities) are to be granted conveyance allowance at 5 percent of basic pay subject to a maximum of Rs. 100 p.m. subject to the following conditions:

- An orthopaedically handicapped employee will be eligible for conveyance allowance only if he/she has a minimum 40 percent permanent/partial disability of either upper or lower limbs or 50 percent permanent/partial disability of both upper and lower limbs together.
- Conveyance allowance will be admissible to the orthopaedically handicapped employee on the recommendation of the head of Orthopaedic Department of a Government Civil Hospital.
- In the case of a blind employee the allowance will be admissible on the recommendation of the head of Ophthalmological Department of a Government Civil Hospital.
- Conveyance allowance is also applied to Central Government employees suffering from spinal deformity (generally known as hunch back disability) at the same rate as available to other Physically Handicapped persons.

The allowance will not be admissible during leave (except casual level), joining time or suspension.

5. CHILDREN'S EDUCATIONAL ALLOWANCE

As per Office Memorandum No.21011/21/88-Estt(Allowances) dated 17.10.88, issued by the Ministry of Personnel Grievances & Pensions (Department of Personnel & Training), grant of children educational allowance, reimbursement of tuition fee, etc., to Central Govt. employees will be governed by the Central Civil Services (Educational Assistance) Orders, 1988.

Under this order, the reimbursement of tuition fee in respect of physically handicapped and mentally retarded children of the Central Govt. employee has been enhanced to Rs. 100 p.m. (from class I to XII) in comparison with general category where it restricts only to Rs. 40 p.m. The disabled children will however, get other assistance under this scheme as per rates prescribed for the other children.

6. SCHEME OF INTEGRATED EDUCATION FOR THE DISABLED CHILDREN

This is a Centrally Sponsored Scheme and was launched in 1974 by the then Department of Social Welfare. The Scheme has however been transferred to the Department of Education since 1982. Under the scheme, handicapped children are sought to be integrated in the normal school system. Hundred per cent assistance is provided to the States/UTs for education of the children suffering from certain mild handicaps in common schools with the help of necessary aids, incentives and specially trained teachers.

The following types of disabled children are covered under this scheme:

- (a) Children with locomotor handicaps (O.H.)
- (b) Mildly and moderately hearing impaired.
- (c) Partially sighted children.
- (d) Mentally handicapped-educable group (IQ 50-70).

- (e) Children with multiple handicaps (blind and orthopaedic, hearing impaired and orthopaedic, educable mentally retarded and orthopaedic, visual impaired and mild hearing handicap).
 - (f) Children with learning disabilities.
1. The handicapped children are provided the following allowances and facilities under this scheme :
 - (a) Books and stationery allowance of Rs. 400 per annum.
 - (b) Uniform allowance of Rs. 50 per annum.
 - (c) Transport allowance of Rs. 50 per month (if a disabled child admitted under the scheme resides in a hostel of the school within the school premises, no transportation charges would be admissible).
 - (d) Reader allowance of Rs. 50 per month in case of blind children after class V.
 - (e) Escort allowance for severely handicapped children with lower extremity disabilities @ Rs. 75 per month.
 - (f) Actual cost of equipment subject to a maximum of Rs. 2,000 per student for a period of five years.
 2. In the case of severely orthopaedically handicapped children, it may be necessary to allow one attendant for 10 children in a school. The attendant may be given the standard scale of pay prescribed for Group 'D' employees in the States/U.Ts. concerned.
 3. Disabled children residing in school hostels within the same institution where they are studying may also be paid boarding & lodging charges as admissible under the State Govt. rules/schemes. Where there is no State Scheme of Scholarships to hostelers, the disabled children, whose parents income does not exceed Rs. 3,000 per month, may be paid actual boarding & lodging charges subject to a maximum of Rs. 200 p.m.

4. Severely orthopaedically handicapped children residing in school hostels may need the help of a helper or an *ayah*, a special pay or Rs. 50 p.m. is admissible to any employee of the hostel willing to extend such help to children in addition to his/her duties.
5. In a school in rural areas where at least 10 handicapped children are enrolled, capital cost for purchase of school rickshaw for free use of these children and expenses for Rickshaw Puller Rs. 300 p.m. will be provided under the scheme. In such cases, no transport allowance will be payable to the students.

7. INCOME TAX CONCESSIONS

Relief For The Handicapped

Section 80 DD: 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 to Rs. 41,000.

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 upto Rs. 40,000 in case of an individual who is suffering from a permanent disability (including blindness) or is subject to mental retardation.

Section 88 B: This Section provides for an additional rebate from net tax payable by a resident individual who has attained the age of 65 years, has been amended and a tax rebate of Rs. 10,000 has been allowed.

In his budget speech on 15th March, 1995, Sh. Manmohan Singh, Finance Minister, Govt. of India made the following announcements:

Deductions from the total income of handicapped persons under Section 80 V of the Income Tax Act has been raised from Rs. 20,000 to Rs. 40,000.

8. AWARD OF DEALERSHIPS/AGENCIES BY OIL COMPANIES

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

Ministry of Petroleum & Natural Gas has reserved 7½ percent of all types of dealership agencies of the public sector oil companies for Physically Handicapped/Government personnel (other than Defence personnel) disabled on duty/widows of Government personnel (other than Defence 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 newspaper 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 and 30 years)
3. Educational qualification (Matriculation or equivalent)
4. Physically Handicapped persons should produce a certificate from Civil Surgeon /CMO or Superintendent of a Government Hospital that he/she is O.H. to the extent of min. 40 percent permanent, partial or 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 candidate's 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.

9. RESERVATION OF JOBS AND OTHER FACILITIES FOR THE DISABLED PERSONS

(i) Three Percent Reservations in Grade 'C' & 'D' Posts

As per the order of Government of India reservation of 3 percent in jobs have been made in Grade 'C' & Grade 'D' posts for the PH persons. The category of handicapped persons benefitted are the blind, the deaf & the Orthopaedically Handicapped (O.H.) Persons, as given below:

<i>Category of handicapped</i>	<i>Percent of reservation</i>
(1) The Blind	1
(2) The Deaf	1
(3) The O.H.	1

For effective implementation of the reservation it has been advised to maintain a roaster of vacancies arising in Grade 'C' & Grade 'D' posts from year to year. The 34th vacancy may be earmarked for the blind. Similary the 67th vacancy and 100th vacancy would be reserved for the Deaf and the O.H. respectively in a cycle of 100 vacancies.

(ii) Definitions of Disabled for the Purpose of Reservation

(1) **The Blind** : The blind are those who suffer from either of the following conditions:

- (a) Total absence of sight.
- (b) Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses.
- (c) Limitation of the field of vision subtending an angle of 20 degree or worse.

(2) The Deaf : The Deaf are those in whom the sense of hearing is non-functional for ordinary purposes of life. They do not hear and understand sounds at all events with amplified speech. The cases included in this category will be those having hearing loss more than 90 decibels in the better ear (profound impairment) or total loss of hearing in both ears.

(3) The Orthopaedically Handicapped : The orthopaedically handicapped are those who have a physical defect or deformity which causes an interference with the normal functioning of the bones, muscles and joints.

(iii) Identification of Jobs

In order to implement these reservation, without loss of productivity some posts are identified disability wise.

To ensure sufficient recruitment of blind persons, separate list has been identified for the blind and partially blind persons.

(iv) Posting of Handicapped Candidates

As per the decision of Government of India Grade 'C' & Grade 'D' posts recruited on regional basis and who are physically handicapped may be given posting as far as possible near to their native place within the region subject to administrative constraints. PH employees may be given preference in transfer case near to their native place.

(v) Relaxation of Ban Order on Recruitment to Vacancies Earmarked for PH Persons

As per the Government order regarding ban on filling up of non-operational vacant posts will not be applicable in case of reserve vacancies to be filled up for PH person.

(vi) Carry Forward of Vacant Posts Under Reserve Category

As per the Government order if a reserve category of person is not available or the nature vacancy in an office is such that the given category of person cannot be employed then the post may be carried forward for a period of three subsequent years.

(vii) Appointment of VI Persons as Caner in Government Department

As per the decision of Government of India it has been instructed that recaning of chairs in Government Offices should be done by blind persons as far as possible when the volume of work require a full time chair caner then a suitable post may be created in consultation with the Finance Department.

For the purpose of recaning the chairs in Government offices Vocational Rehabilitation Centres & Special Employment Exchange for the PH persons may be contacted.

(viii) Instruction to Appointing Authority for Intimating Vacancies Reserved for Handicap

As per the existing instruction of the Government all the vacancies in Grade 'C' & 'D' irrespective of their nature and duration are to be notified to the Employment Exchange and also to be filled through the agency unless filled through UPSC/SSC. It has also been decided that all the appointee should send their request to Employment Exchange/Special Employment Exchange/nearest Vocational Rehabilitation Centre for P.H. for nominating suitable handicapped persons.

(ix) Grant of Age Concession to PH Persons

As per the Government order it has been decided to extend the age concession of 10 years in favour of handicap persons to recruitment to posts filled through the SSC and through Employment Exchange in Grade 'C' & Grade 'D' posts.

(x) Relaxations in Typing Qualifications

As per the order PH persons who are otherwise eligible for appointment to posts of LDC but cannot be so appointed for being unable to satisfy the typing qualifications due to their disability may be exempted from the typing qualification for appointment.

(xi) Consideration for Confirmation in Job for Blind Persons

It has been instructed to all the Ministries/Departments of Government of India that there should not be any delay in confirmation of officers including blind persons on account of administrative delay. Ministry/ Department should ensure, especially in which blind persons are employed that confirmation is made without delay and at appropriate time.

(xii) Reservation for PH Persons in Posts Filled by Promotion

As per the order handicapped persons may be promoted to Grade 'C' from 'D' and within Grade 'C' against the identified post if they are capable of being filled/held by the appropriate category of PH.

(xiii) Exemptions from Payment of Examinations Fee

As per the order PH persons recruited to Grade 'B' and Grade 'C' posts advertised by the UPSC and SSC will be exempted from the payment of applications and examination fee as prescribed by UPSC/SSC.

10. SPONSORSHIP POWER TO NATIONAL INSTITUTIONS

The Ministry of Labour in consultation with the Ministry of Social Justice & Empowerment and Department of Personnel & Training has decided to grant co-sponsoring power to the National Level rehabilitation institutes as given below:

1. National Instt. for the Visually Handicapped, Dehradun.
2. National Instt. for the Mentally Retarded, Secunderabad.
3. Ali Yavar Jung National Instt. for the Hearing Handicapped, Mumbai
4. Naional Institute for the Orthopaedically Handicapped, Kolkata
5. Naional Institute for Rehabilitation Training & Research, Cuttack.
6. The Institute for the Physically Handicapped, Delhi

11. ECONOMIC ASSISTANCE

A Note Containing this Scheme has been Forwarded by the Department of Economic Affairs Vide D.O. No. F.301/89-SCT (B), dated 8.9.89 to the Ministry of Social Justice & Empowerment

(A) Public Sector Banks*

Under the Scheme of Public Sector Banks for Orphanages, Women's Homes and Physically Handicapped Persons the benefits of the differential rate of interest are available to physically handicapped persons as well as institutions working for the welfare of the handicapped. The details of the scheme are as under:

(i) Eligibility (For Individuals)

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. 7,200 p.a. in urban or semi-urban areas or Rs. 6,400 p.a. in rural area.
- Should not have land holding exceeding 1 acre if irrigated, and 25 acres if unirrigated.
- 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 employees on a regular basis.

(ii) Eligibility (For Institutions)

Institutions for the physically handicapped persons pursuing a gainful occupation are also eligible to take benefit under this scheme. The institutions are exempted from income criteria. However, these institutions could utilise the funds for productive purposes only and not for meeting their normal administrative and establishment expenses.

* Public Sector Banks refer to Nationalised Banks, the State Bank of India and its subsidiaries.

(iii) Assessment

The quantum of loan, both for working capital and for acquisition of fixed assets, will be determined on the basis of the needs of institutions/ individuals in a scientific method to ensure that all their legitimate financial requirements are met in toto.

(iv) 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 funds from other sources. The normal limit will be Rs. 6,500 for working capital loan and Rs. 5,500 for a term loan. In exceptional cases, particularly for institutions, etc., higher amounts are allowed. Both the working capital and term loan are admissible in accordance with the specific requirement of the borrower.

In the case of small scale industries, village artisans, etc., in decentralised sector advances under the scheme may be granted upto Rs. 6,000 without making any distinction between working capital and term loan by way of composite loan.

(v) Repayment

Term for the acquisition of fixed assets are normally allowed for five years, including a grace period not exceeding two years on the repayment of principal. The repayment schedule will be worked out in each case having regard to the nature of the activities of the borrower and the economics of the scheme. In assessing the surplus for the payment of interest and principal, due allowance is made for the sustenance requirements of the borrower himself.

(vi) Security

The borrower may or may not be able to offer tangible security to secure the loan. The viability or the potential viability of a project will be the main criteria for the grant of advance. However the assets purchased with the loan

may be hypothecated to the Bank. In addition, in appropriate cases of loans to a homogeneous group of borrowers group guarantee may be accepted.

(vii) Margin

In the case of borrowers belonging to the weakest strata of society who may not be in a position to furnish margin money, requirements of margin money will not be insisted upon.

(viii) Rate of Interest

Keeping in view the social objective the interest will uniformly be charged @ 3 percent per annum, Physically handicapped persons including blind eligible under DRI Scheme are also given loans for purchasing of artificial limbs, hearing aids, wheel chair, etc., subject to maximum of Rs. 2,500 per borrower provided such assistance is given along with 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 1/2 percent in the rate of interest to the physically handicapped availing working capital limit above Rs. 25,000 and upto Rs. 2 lakhs.

Repayment Medium Term Loan: 5 to 7 years including moratorium period of 6 to 12 months

Old machinery other than generator set	36 months
New generator set	42 months
Old generator set	30 months

Interest for Working Capital

With aggregate advance upto Rs. 25,000	12.5%
Above Rs. 25,000 upto Rs. 2 lakh	13.5%

(B) Subsidy to Handicapped Under the Integrated Rural Development Programme (IRDP)

Under the IRDP, 3 percent quota is earmarked for the Physically Handicapped persons. The Government has now decided that per family subsidy limit under the IRDP be raised from:

- Rs. 3,000 to Rs. 4,000 in normal areas.
- Rs. 4,000 to Rs. 5,000 in drought prone areas and desert development programme areas.
- Rs. 5,000 to Rs. 6,000 for Physically Handicapped beneficiaries.