

refer the notification: Central Pension Accounting Office; Ref. No. 1/27/2011-P&PW(E) or visit the website.

12. Exemption from routine transfers for caregivers of dependent PwD:

A Government of India servant who is also a care giver of differently abled dependents may be exempted from the routine exercise of transfer/rotational transfer subject to the administrative constraints. For details, refer the notification: No. 42011/3/2014-Estt.(Res.) dated 6th June 2014.

13. Free Legal Aid Service

This service is available in all district courts for PwD and family members. NIMHANS Free Legal Aid Cell functions at OPD Complex on every Tuesday and Friday between 3.00-5.00 pm.

14. Schemes under National Trust Act for PwD with MR

Parents of persons with MR, cerebral palsy, autism and multiple disabilities can apply for guardianship certificate under National Trust Act (1999) and avail several benefits. Kindly enroll with organizations registered with National Trust Act in your area to avail schemes: **Disha** (early intervention and school readiness scheme), **Vikaas** (daycare), **Samarth** (respite care), **Gharaunda** (group home for adults), **Niramaya** (health insurance scheme), **Sahyogi** (caregiver training scheme), **Gyan Prabha** (educational support), **Prerna** (marketing assistance scheme), **Sambhav** (aids and assistive devices), **Badhte Kadam** (awareness, community interaction and innovation project).

For more details, visit www.thenationaltrust.gov.in. Kindly click on link for 'Associated organizations' to access contact details of organizations [NGO, LLC (Local level committee), SNAC (State Nodal Agency centre)] registered under National Trust Act in your state and locality.

15. Ambulance services

In cases of emergency, 108 ambulance service can be availed.

Acknowledgements

1. The Association of People with Disability, Bengaluru (APD)
2. Karnataka Parents Association for Mentally retarded citizens (KPAMRC)
3. Seva in Action, Bengaluru

Further Reading

1. Hamza A (Ed). Social Welfare Measures for persons with mental disability. NIMHANS Publication. 2014.
2. Making a Will and Forming a Trust. Psychiatric Rehabilitation services, Department of Psychiatry & Legal Aid Clinic, NIMHANS.
3. What after me? Information to parents of persons with intellectual disability. Psychiatric Rehabilitation Services, Department of Psychiatry & Department of Child and Adolescent Psychiatry, NIMHANS.
4. Meera Siva, Nalinakanthi V. Financially Able. The Hindu Business Line. November 29, 2015.

How can disability certificate help you?

Sr.No.	Benefits	Schemes	Beneficiary
1.	Disability pension	40% to 75% disability Rs.500/ month * ≥75% disability Rs. 1200 / month *	PwD
2.	Travel benefits	Bus pass* (Rs. 660 per year for KSRTC/BMTC) Rail concessions	PwD PwD (MR) & caregiver
3.	Insurance schemes	Swavlamban (Rs. 2 lakh family floater policy per annum) for PwD (except multiple disabilities, autism and cerebral palsy) Niramaya (Rs.1 lakh per annum) PwD covered in National Trust Act 1999 alone	If PwD< 18 years: PwD and parents/ legal guardian, If PwD 18-65 years: PwD spouse and upto 2 children PwD
4.	Employment	3-5% in government Jobs	PwD
5.	Education	Reservation: 3% in government aided institutions Scholarships for PwD who are below poverty line	PwD
6.	IT exemption	Under section 80U: Rs.75,000/- for ≥40% disability Rs.1,25,000/- for ≥80 % disability Under section 80DD: Rs.75,000/- for ≥40% disability in dependent PwD Rs.1,25,000/- for ≥80 % disability in dependent PwD	Caregiver of dependent PwD
7.	Loans	NHFDC & ADHARA	PwD
8.	Skills training/ Job Placement	Skills training/ Employment Exchange Vocational Rehabilitation Centres for handicapped	PwD PwD (MR)
9.	Housing scheme	Financial assistance for Housing Preferential site allotment (5% reservation)	PwD (except MR and multiple disabilities)
10.	Marriage allowance	Rs.50000	PwD
11.	Pension transfer to PwD	Central Pension Accounting Office Ref. No. 1/27/2011-P&PW(E)	PwD
12.	Exemption from routine transfers	No. 42011/3/2014-Estt.(Res.) dated 6 th June 2014.	Caregivers of PwD
13.	National Trust Act schemes	Disha, Vikas, Samarath, Gharaunda, Niramaya, Sahyogi, Gyan Prabha, Prerna, Sambhav, Badhte Kadam	PwD (MR)
14.	Free legal aid services	All district courts, NIMHANS legal aid clinic	PwD

*Benefits provided in the state of Karnataka. Kindly verify from the state you reside in.

Consult your doctor to know if referral to psychiatric rehabilitation is suitable for you.

For details, contact

Psychiatric Rehabilitation Services, DPNR building
(Opposite State bank of Mysore), NIMHANS

Email: nimhansrehab@gmail.com

Visit us on www.facebook.com/prs.nimhans

Phone: 080-26995281

(Psychiatric Rehabilitation Services, HOD office)



PSYCHIATRIC REHABILITATION SERVICES

DEPARTMENT OF PSYCHIATRY, NIMHANS
Welfare benefits for persons with psychiatric disability

Various welfare benefits are available for persons disabled due to mental illness (MI) and mental retardation (MR). However, regulations and parameters for obtaining welfare benefits vary from state to state. This leaflet provides all the information pertaining to the benefits extended in the state of Karnataka. A person with disability (PwD) is entitled to the benefits only if he/she has valid 'disability' certificate issued by a competent authority.

What is a disability certificate?

It is a certificate issued by competent authorities who assess the level of disability that a person has. The certificate makes a person with disability (PwD) eligible to avail facilities, concessions and benefits admissible under various schemes, subject to such conditions as the Central or the State Government may impose. This helps the person make best use of the available resources for enhanced functioning, better quality of life, and, in essence, leading a dignified life.

Who is eligible for disability certificate?

Disability certificate is issued for various physical conditions (like blindness, low vision, leprosy-cured, hearing impairment and locomotor disability) as well as psychiatric conditions [like mental retardation (MR) and mental illness (MI)] severe enough to disable them. The certificate is issued to only those who have a disability percentage of 40 and above. Kindly discuss with your doctor to know if you are eligible for the same.

Laws regarding the welfare of PwD

1. Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995. Currently, Right of Persons with Disability Bill 2013 is under consideration by the Parliament of India.
2. The National Trust Act for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999.
3. The Mental Health Act, 1987. Currently, Right to Mental Health Care bill 2014 is under consideration of the Parliament of India.
4. Rehabilitation Council of India Act, 1992.
All gram panchayats/taluka panchayats are required to spend 3% of their budget for the welfare of persons with disabilities.

Benefits for Persons with Psychiatric Disability:

1. Disability Pension

PwD with BPL card or annual family income within the prescribed limit can avail it. For those with 40% to 75% disability, the pension provided is Rs. 500/ month; for those with ≥75% disability it is Rs. 1,200 /month.

2 Travel Concession

Bus: PwD can get a bus pass at concessional rate of Rs. 660/- for travel in non-AC buses of BMTC & KSRTC upon submission of disability certificate, ID proof and three recent photographs (at any KSRTC/BMTC bus depot). The beneficiaries could also travel free of cost within the range/radius of 100 km. The bus pass are issued/renewed on yearly basis.

Rail: A maximum concession of 75% depending on the class travelled is available for person with MR and accompanying person. Photo ID cards for PwD with unique ID number can be availed from respective divisional railway manager's office for availing concessions including online ticketing. Kindly refer to Government of India, Ministry of Railways circular No. 2011/TG-1/10/e-ticketing for disabled/Pt.1 dated 19/03/2015. For more details, visit www.indianrail.gov.in/conc_Rules.html.

3 Insurance schemes:

a. **Swavlamban Health Insurance Scheme (Department of Empowerment of Persons with Disabilities, Ministry of Social Justice and Empowerment):** It is a family floater policy covering PwD (excluding cerebral palsy, autism and multiple disability) and family. If PwD is a minor, it covers PwD and parents/legal guardian. If PwD is in the age group 18-65 years, it covers PwD, spouse and children (up to two). PwD between 18-65 years of age with annual family income < Rs. 3 lakh can avail annual insurance of Rs. 2 lakh per annum subject to the sub-limits. Uniform premium contribution is Rs. 357 per person/family. For persons with MR and MI, OPD cover is Rs. 3000 per annum. For details, visit www.newindia.co.in/Content.aspx?pageid=6363

b. **Niramaya Scheme (National Trust Act):** It covers persons with MR, cerebral palsy, autism and multiple disabilities. It covers OPD treatment, health check-ups, surgery, alternative medicine and transportation costs of up to Rs. one lakh per annum within limits specified for each condition. Treatment can be taken from any hospital. No pre-insurance medical tests are required.

Fee: For persons below poverty line (BPL), registration fee is Rs. 250 and renewal fee is Rs. 50 per annum. For persons above poverty line (APL), registration fee is Rs. 500 and renewal fee is Rs. 250 per annum. This fee is paid by the Government of Karnataka for the residents of Karnataka who are below poverty line. For details, visit www.niramayascheme.com For further details, contact Information Centre for Persons with Disabilities at NIMHANS OPD complex. email: ic4pwd@gmail.com phone: 080-26995743

4 Employment benefits

- PwD (blindness or low vision, Hearing Impairment, Locomotor disability) can avail 3 % job reservation for Group A, B, C & D posts/ services of the central government. Reservations for persons with psychiatric disability vary across central and state governments. The Government of Karnataka provides 3% reservation for Group A & B posts, 5% for Group C & D jobs. In Karnataka, persons disabled with MI and MR can also avail 5% reservation for Group C & D posts.
- An employee who acquires a disability during his service cannot be dispensed with nor can his/her rank be reduced. Promotion cannot be denied on the basis of disability.

- In private sector, government pays employer's contribution to the Employees Provident Fund and Employees State Insurance for the first three years to encourage the employment of PwD.

5 Education Benefits

Reservation: 3% in government-aided institutions

Sarva Shiksha Abhiyaan (SSA) ensures that children with disabilities in the age group 6-14 years are provided education in appropriate environment with a zero rejection policy. This is to make sure that no child is left out of the education system.

Rashtriya Madhyamik Shiksha Abhyan (RMSA) supports children with disabilities, aged 14 or above, for completing their secondary education from Class 9 to Class 12 (1st PU) in government, local body and government aided schools.

Rajiv Gandhi National Fellowship provides scholarship for students with disabilities to pursue higher education programmes/courses such as MPhil and PhD.

Scholarships are provided once in a year at following rates for PwD who belong to Below Poverty Line

Class 1st – 4th = Rs. 1000

Class 5th – 10th = Rs. 1500

PUC/ITI/Diploma = Rs. 2000

Any Bachelor Degree = Rs. 4000

Master degree = Rs. 5000

In addition to scholarship, PwD students are reimbursed for the course fee, subject to a ceiling of Rs. 10,000/- per year.

Applications for scholarship have to be sent to District Disabled Welfare Officer through head of the institution.

Parents/ guardians of children with disability are permitted a higher annual ceiling for reimbursement of children education allowance [Rs. 36000 per child (Vs Rs 18000 for children without disability)] and hostel subsidy [Rs.9000 per month per child (Vs Rs 54000 per annum for children without disability)]

6 Income Tax Exemption (any one of the below)

Persons with ≥40% disability can avail a deduction of Rs. 75,000/- and those with ≥ 80% disability can avail a deduction of Rs. 1,25,000/- from their annual income while calculating their income tax liability under section 80U of the IT act.

Under section 80DD, caregivers can avail deduction of Rs. 75,000/- (≥ 40% disability) and Rs. 1,25,000/- (≥ 80% disability) from annual income for medical treatment, training and rehabilitation of dependent PwD.

Under Section 80DDA of IT Act (1961), a deduction of up to Rs 20,000 per annum can be availed by caregivers of dependent persons with permanent physical disability or mental retardation from annual income by paying or depositing money in designated schemes of LIC or UTI.

Under Section 64 of IT Act, income generated by a child with disability (from any source like fixed deposits, property in their name, etc.) is not clubbed with income of parent for filing IT returns. The child can claim benefits under section 80U while filing IT returns.

As per Section 4 of The Karnataka Tax on Professions, Trades, Callings

and Employment Act, 1976, employees with physical handicap are exempt from paying professional tax. This varies from state to state. Under section 80DDB, an individual can claim deduction for expenditure incurred on treatment of specified ailments this for expenses on themselves or dependants

7 Loans

- National Handicapped Finance and Development Corporation (NHFDC) offers various schemes for vocational education and training for PwDs to enhance employability of PwD and promote self-employment schemes. For details, visit www.nhfdc.nic.in

- Adhara scheme provides financial assistance to set up small business. An amount of Rs. 35000 (interest-free loan) along with a kiosk worth Rs.15,000. Beneficiary should be ≥ 18 years and within the income limit specified by the government. Applications are available at District Disabled Welfare Office (DDWO)/ www.welfareofdisabled.kar.nic.in

8 Skills training/ placement

- Job seekers can register in National Career Service website (www.ncs.gov.in) of the Ministry of Labour and Employment.

- PwD can register with EnAble India (NGO) for training, career counselling, employment or workplace solutions. For details, visit www.enableindia.org

- Vocational Rehabilitation Centre for handicapped (VRCH) provide vocational training and placement assistance for persons with mild mental retardation. Address: # C-432, 1st 'B' main, 1st cross, Peenya 1st stage, Bangalore-560058. Email: vrchblr.ka@gmail.com Phone: 080-28392907

- Reservation/ concessions are available for PwD under Swarna Jayanthi Gram Swarozgar Yojna, Swarna Jayanti Shahari Rozgar Yojna and Prime Minister Employment Generation programmes.

- Manasa Kendras provide short stay and long stay homes for PwD.

9 Housing Scheme

The scheme is applicable to both rural and urban areas. An amount of Rs. 1,25,000 is given for building houses for persons with disability. 5% reservation is applicable to PwD in all housing schemes. It is not applicable to persons with MR and those with multiple disabilities. Preferential site allotment is also provided for PwD.

10 Marriage allowance

In Karnataka, an incentive of Rs. 50,000 is provided for marriage between PwD and a person without disability. The couple should open a joint account and cannot claim the money for two years from the time of marriage. For more information, contact DDWO of the respective districts.

11 Pension transfer

A Government of India employee/ pensioner/ family pensioner can transfer pension, at any time before or after retirement / death of employee for life to disabled dependent in the family. For details,