

Government concessions for individuals with Intellectual & Developmental Disabilities (IDDs)

Tax, Travel, Income, & Employment

Do We Qualify?

Having a Disability Certificate is **mandatory** for availing all the benefits detailed in this presentation.

Find out how to get a Disability Certificate in your city [here](#).



Where Do We Live?

Please Note

*This presentation only covers Central Government benefits.
This means **every Indian citizen** is entitled to these.*

*In addition, your **State may have added benefits** for you according to
where you live and what documents you can produce.*

*Search here for the different benefits offered by
your particular State Government.*

Same goes for the additional benefits for SC/ST & OBC of your state.

Tax Benefits

An employee with a disability is entitled to an *income tax deduction* of ₹75,000/- (or ₹1,25,000/- for 'Severe category').

Does financial situation of the family matter to avail this benefit?

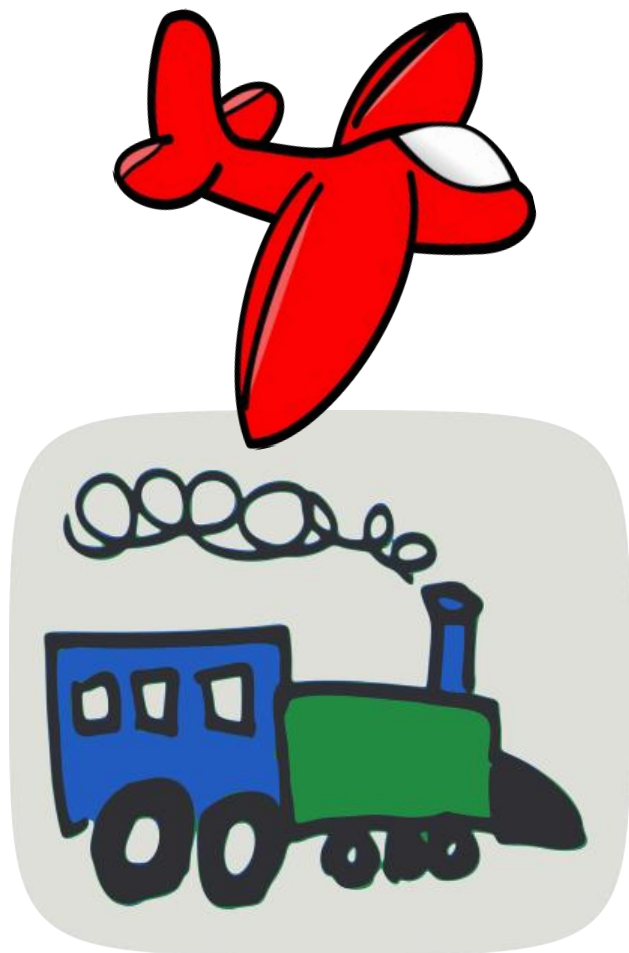
They can also apply for a *complete exemption of professional tax*.

If your child has a disability, you as the guardian get an *income tax deduction* of ₹75,000/- (or ₹1,25,000/- for 'Severe category').



Note : The person's Disability Certificate is required to avail this benefit.

Travel Benefits



All PWDs are entitled to 50%-75% *concession on bus**/ train fare\$*, depending on coach class & the disability.

Their companion is entitled to 25% concession.

If the disability crosses the 80% benchmark (this will be mentioned on your Disability Certificate), the PWD is entitled to *50% discount on flight tickets* on certain Air India flights only domestic travel only.

Click [here](#) for more info.

***Concession for bus fare requires the individual to procure a Bus Concession Certificate from the State's Social Welfare Department. This benefit can be availed only on State Transport buses, and is valid only within the State of residence of the individual. Conditions apply from State to State*

\$ Concession on train fare requires the individual to procure a Railway Concession certificate from the DRM office in the State of residence. Conditions apply from State to State

Hotel Discounts



If your child carries a disability certificate, they are entitled to a **50% discount on rooms** at any All India Tourism Development Corporation (ITDC) hotels.

They also get a 30% discount on the a-la-carte menu.

For more clarification, please refer [here](#).

Income Activities

Every scheme released by the Government on

- housing land allotment,
- agriculture / business land allotment, &/or
- poverty alleviation

has a *5% reservation* for all PWDs, with added priority for women.



What Is The NHFDC?

The **National Handicapped Finance and Development Corporation** gives PWDs **loans for income-generating activities.**



*What does that mean?
How do you qualify as 'self-employed'?*

Let's look at some of their [schemes](#).
Are they relevant to your child?...

NOTE: The NHFDC is constituted in every State of the country.

Earning Off Our Car

This is not a regular car loan.

Through this scheme**, the NHFDC will set up an agreement between the PWD and a Fleet Operator.

The PWD will receive a loan to **purchase and own a car.**

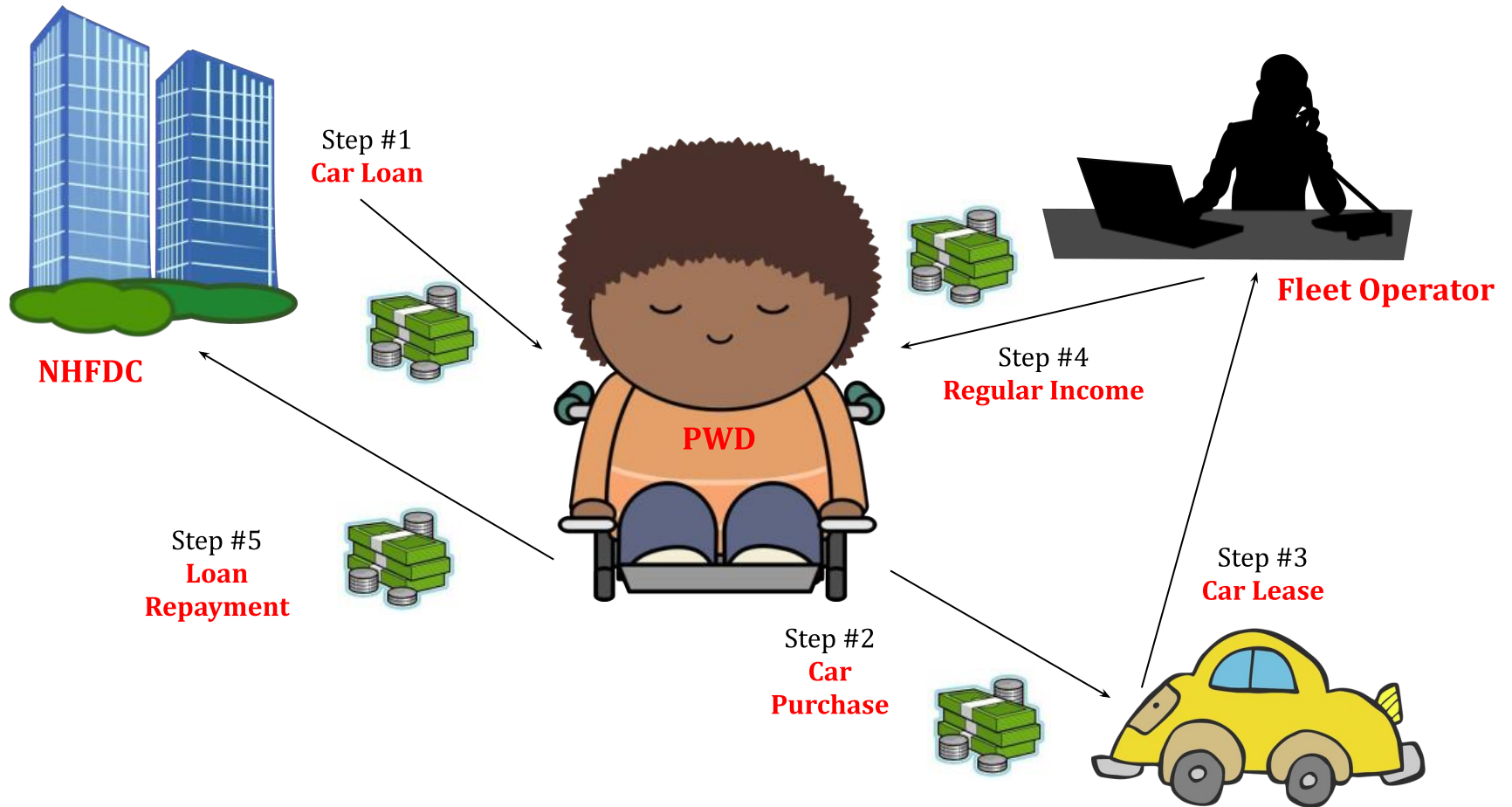
The Fleet Operator will lease this car and **pay the PWD on a monthly basis.**

Maintenance, upkeep, and yearly insurance payments will be the responsibility of the Fleet Operator, not the PWD.

Note Women /specific cases get **additional interest rebates.**
Visit the [website](#) to know more.



Earning Off Our Car



Specific Loans



You may also avail of loans specifically for:

- Setting up a **sales / trading / service** sector activity.
- **Agricultural / allied** activities.
- Settling up a small **industrial unit /** developing business practices on your own land.
- **Studying** beyond class 12 in India or abroad.

*Note : Upto 35% rebate on loans accrued through NHFDC.
Check details applicable to your case and State of residence.*

Unsure? Contact NHFDC directly for loans...



Read through [these guidelines](#)
for more information.
For more information please check [here](#).

...if your plans qualify as:

- promoting self-employment,
- pursuing professional / technical education,
- upgrading technical / entrepreneurial skills,
- procuring raw materials &/or marketing finished products.

Public Employment

4% vacancies in all public workplaces are reserved for all PWDs. The exact number of seats depends on your child's specific disability.

Your child **need not pay** the examination fees or application fees towards UPSC / SSC exams.

This is **as long as** they are applying for Group B & C post public sector jobs like:

- Office Superintendent
- Stenographer
- Hindi Typist
- Upper Division Clerk
- Photography Assistant



Your child may apply for government jobs despite being up to 10 years beyond the age limit. They are entitled to preference for job **postings** near your native place.



National Skilling Centres Have Job Postings!

Visit [the official site](#) to see if any openings suit your child!

Look Out For Schemes By The National Trust

PRERNA Marketing Assistance

If your child makes objects for sale, this platform helps get their product out there.

SAMBHAV Aids and Assistive Devices

Information about & easy access to devices, appliances, aids, software etc.

GHARAUNDA Group Home for Adults

Home + minimum quality of care services for their entire adult life. Includes pre-vocational & vocational activities.

Read more about each of these [here](#).



THE NATIONAL TRUST

What Benefits Are My State Offering?

Maharashtra

Delhi

Tamil Nadu

Karnataka

Other States

**Nayi Disha** & parents
inform · connect · empower
are here to help!

Nayi Disha's *parent WhatsApp groups* & **monthly support groups**
are here
for all your doubts regarding raising a special-needs child.

To join the parent community &/or for more information,
write to us:

contactus@nayi-disha.org

