



**National Institute for Empowerment of Persons
with Multiple Disabilities**

Dept. of Empowerment of Persons with Disabilities (Divyangjan)

Ministry of Social Justice & Empowerment, Govt. of India

Department of Adult Independent Living

NIEPMD/DAIL/30(2)/OPD/2025-26/3777

Date: 25/07/2025

OPEN DAY MEET REPORT - February 2025

(Sharing for caring)

Mr. R. Dhakshnamoorthy, Vocational Instructor, welcomed the participants (parents and students) and shared the objectives of the meeting. Highlighted DAIL's activities, emphasizing the significance of the Open Day meet, the unique collaborative approach between parents and DAIL in mentoring the progress of clients, and the importance of a feedback mechanism. Approximate 38 parents attended the meeting.

Team Members: -

Dr. K. Balabaskar	Lecturer - AIL
Mr. J. V. Subbaraman	Rehabilitation Officer
Shri. Sundhar R K	Chief Manager training, State Bank institute of learning and development No 20 PY Crofts Garden Road Nungambakkam, Chennai 600006 Email id: cmlnd.lhoche@sbi.co.in
Mr. R. Dhakshnamoorthy	Vocational Instructor - DAIL





Mr. Sundhar R K - Chief Manager training, State Bank institute of learning and development, Numgambakkam, Chennai.

During the special session Mr. Sundhar R K, Chief Manager training, State Bank institute of learning and development, Numgambakkam, Chennai, detailed an overview of *schemes and Benefits in Nationalized Banks for Empowering Persons with Disabilities*", also specifically highlighted the options and support rendered for families of persons with disabilities.

Bank Loan Facilities:

- Priority loan schemes with lower interest rates and easier terms for PWDs and their families.
- Collateral-free loans to access credit without security.
- Loans for assistive devices like hearing aids and wheelchairs.

Special Insurance Schemes:

- Discounted health insurance premiums for PWDs.
- Niramaya Health Insurance Scheme offering cashless treatment for specified diseases at empaneled hospitals.
- Accident and disability coverage for financial protection.
- Support in availing government schemes such as Deendayal Disabled Rehabilitation Scheme and NHFDC loans.

Tax Exemptions and Benefits:

- Assistance in claiming income tax exemptions, including medical and dependent care deductions.
- Facilitation of subsidies and grants for treatment, education, and rehabilitation.

Educational and Employment Benefits:

- Free or subsidized skill development programs for PWDs.
- Training and support for families of PWDs to start income-generating activities.

Financial Inclusion Initiatives:

- No-fee or low-fee savings accounts with no minimum balance and free ATM access.
- Improved digital banking with accessible online and mobile services for persons with disabilities.

Expressed their gratitude to the special guests:

Parents expressed their gratitude to the special guests for sharing their valuable insights and appreciated DAIL for organizing a productive and informative session. Toward the end of the session, a few parents raised queries, which were duly addressed by the Chief Manager. Following the clarifications, the parents acknowledged the guidance provided.



GLIMPSE OF DAIL OPEN DAY MEET FOR PARENTS - 2025

organised by Department of Adult Independent Living (DAIL) on 28/02/2025





Special session Topic : "Schemes and Benefits in Nationalized Banks for Empowering Persons with Disabilities"

Resource person: **Shri. Sundhar R K**, Chief Manager training, State Bank Institute of learning&Development, Nungambakkam, Chennai

Target group : **Parents of Adults with Disabilities (DAIL)**

The session concluded with a formal vote of thanks delivered by Mr. R. Dhakshnamoorthy, Vocational Instructor, and DAIL.
