

by virtue of Notification No. 32/2011, dated June 3, 2011, read with Notification No. GSR 607, dated June 9, 1989. The cumulative impact of sections 10(15)(i) and 80TTA is as follows—

	<i>Up to the assessment year 2011-12</i> Rs.	<i>For the assessment year 2012-13</i> Rs.	<i>From the assessment year 2013-14</i> Rs.
Interest on Post Office Savings Bank [exemption under section 10(15)(i)]	Full exemption, nothing is taxable	Exemption up to Rs. 3,500 in a single account and Rs. 7,000 in a joint account	Exemption up to Rs. 3,500 in a single account and Rs. 7,000 in a joint account
Interest on savings account with a bank, co-operative bank and Post Office (deduction under section 80TTA)	No deduction	No deduction	Deduction up to Rs. 10,000

**107.32 Deduction in case of a person with disability [Sec. 80U]** - The present section 80U has been substituted by a new section with effect from the assessment year 2004-05. The provisions of the new section are given below—

**107.32-1 CONDITIONS** - Deduction is available if the following conditions are satisfied—

**107.32-1a INDIVIDUAL** - The taxpayer is an individual (maybe a citizen of India or foreign country).

**107.32-1b RESIDENT IN INDIA** - He is resident in India (maybe ordinarily resident or not ordinarily resident). Deduction under this section is not available if he is non-resident in India for the relevant assessment year.

**107.32-1c PERSON WITH DISABILITY†** - It means a person suffering from not less than 40 per cent of any disability given below—

- i. blindness;
- ii. low vision;
- iii. leprosy-cured;
- iv. hearing impairment;
- v. locomotor disability;
- vi. mental retardation;
- vii. mental illness.

**Blindness** - "Blindness" refers to a condition where a person suffers from any of the following conditions, namely :—

- i. total absence of sight; or
- ii. visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with correcting lenses; or
- iii. limitation of the field of vision subtending an angle of 20 degree or worse.

**Low vision** - "Person with low vision" means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning or execution of a task with appropriate assistive device.

**Leprosy cured person** - "Leprosy cured person" means any person who has been cured of leprosy but is suffering from—

- i. loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
- ii. manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;

†The meaning of disability has been extended from the assessment year 2005-06 to include "autism", "cerebral palsy" and "multiple disability" referred to in clauses (a), (c) and (h) of section 2 of the National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999.

iii. extreme physical deformity as well as advanced age which prevents him from undertaking any gainful occupation.

*Hearing impairment* - "Hearing impairment" means loss of sixty decibels or more in the better ear in the conversational range of frequencies.

*Locomotor disability* - "Locomotor disability" means disability of the bones, joints or muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy.

*Mental retardation* - "Mental retardation" means a condition of arrested or incomplete development of mind of a person, which is specially characterised by subnormality of intelligence.

*Mental illness* - "Mental illness" means any mental disorder other than mental retardation.

**107.32-1d** CERTIFIED BY MEDICAL AUTHORITY - The taxpayer shall have to furnish\* a copy of the certificate issued by the medical authority (format of certificate is given below)‡ along with the return of income. Where the condition of disability requires reassessment, a fresh certificate from the medical authority shall have to be obtained after the expiry of the period mentioned on the original certificate in order to continue to claim the deduction.

"Medical authority" for this purpose means any hospital or institution specified by notification by the appropriate Government for the purpose of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995.

<b>FORM</b>	
<p style="text-align: center;"><b>STANDARD FORMAT OF THE CERTIFICATE</b></p> <p>NAME &amp; ADDRESS OF THE INSTITUTE/HOSPITAL issuing the certificate</p> <p>Certificate No. .... Date.....</p> <p style="text-align: center;"><b>CERTIFICATE FOR THE PERSONS WITH DISABILITIES</b></p> <p>This is to certify that Shri/Smt./Kum..... son/wife/daughter of Shri..... Age ..... old male/female, Registration No. .... is a case of ..... He/She is physically disabled/visual disabled/speech &amp; hearing disabled and has .....% (..... per cent) permanent (physical impairment/visual impairment/speech &amp; hearing impairment) in relation to his/her .....</p> <p><b>Notes:—</b></p> <p>1. This condition is progressive/non-progressive/likely to improve/not likely to improve.*</p> <p>2. Re-assessment is not recommended/is recommended after a period of .....months/years.*</p> <p>*Strike out whichever is not applicable.</p> <p>Sd/- (Doctor) Seal                      Sd/- (Doctor) Seal                      Sd/- (Doctor) Seal</p> <p>Signature/Thumb impression of the patient.                      Countersigned by the Medical Superintendent/CMO/Head of Hospital (with seal)</p> <p>Recent attested photograph showing the disability affixed here.</p>	<p style="text-align: center;"><b>CERTIFICATE OF MENTAL RETARDATION FOR GOVERNMENT BENEFITS</b></p> <p>This is to certify that Shri/Kum..... of Village/Town/City .....with particulars given below :—</p> <p>(a) Age</p> <p>(b) Sex</p> <p>(c) Signature/Thumb impression</p> <p style="text-align: center;"><b>CATEGORISATION OF MENTAL RETARDATION</b></p> <p>Mild/Moderate/Severe/Profound</p> <p>Validity of the Certificate : Permanent</p> <p style="text-align: right;">Signature of Government Doctor/Hospital with seal Chairperson Mental Retardation Certification Board</p> <p>Recent Attested Photograph showing the disability affixed here.</p> <p>Dated :</p> <p>Place :</p>

**107.32-2** AMOUNT OF DEDUCTION - If the aforesaid conditions are satisfied, then a fixed deduction of Rs. 50,000 is available. A higher deduction of Rs. 1,00,000 is allowed in respect of a person with severe disability (i.e., having any disability of 80 per cent or above).

‡Form No. 10-IA if the person is suffering from autism, cerebral palsy, etc.

\*It is not possible to attach any certificate with new income-tax return forms. The assessee should himself retain the certificate. It may be furnished in original whenever the Assessing Officer wants to examine it in assessment proceedings or otherwise.