

*FOR FREE DISTRIBUTION

Handbook on Subsidized Education for Minorities

INFORMATION BOOKLET

SCHOLARSHIP SCHEMES

EDUCATION LOANS

FOR MINORITY STUDENTS

(MUSLIMS, SIKHS, CHRISTIANS, BUDDHISTS, PARSIS & JAINS)

BY STATE GOVERNMENTS

MINISTRY OF MINORITY AFFAIRS,

CORPORATES, NGO'S & BANKS



Awareness Initiative by

THE KALGIDHAR TRUST - BARU SAHIB

The Education Initiative....

Central as well as State Governments launch projects for the benefit and welfare of its people from time to time. Some aware persons and organizations took the benefit of these welfare schemes, while the ignorant persons could not avail these facilities due to lack of awareness. The Governments know that the minorities can survive only through quality education and thus Governments offer scholarships, easy loans and reimbursement of the school fee.

As The Kalgidhar Society/ Trust, Baru Sahib is engaged in the field of education of the rural poor for the last 25 years, and fully aware of and concerned about their apathy. Hence, we took the initiative, three years ago, of creating awareness of the educational welfare schemes for the six notified minority communities, viz., Muslims, Sikhs, Christians, Jains, Buddhists and Parsis. We were whole-heartedly assisted in our endeavor by several individuals and institutions, including the government machinery. Our volunteers visited from school to school and penetrated among the minorities by distributing brochures and helping the needy complete the official formalities.

The response to the scheme increased with each passing year and the welfare benefits started reaching the poor.

The booklet – “Handbook on Subsidized Education for Minorities” incorporates all the relevant education related minority welfare schemes including the loan schemes being offered by the Central as well as various State governments, Corporate and Not-for-profit Organizations.

This booklet is being distributed free of cost so that it reaches the maximum beneficiaries. We also sincerely hope that by this collective initiative of ours, hundreds of those students, who otherwise would have been deprived of literacy, will contribute in the nation building. Once these educational welfare schemes become popular, we can always expect more such initiatives by the governments in future.

Our sincere thanks are due towards scores of volunteers, who have helped us with their selfless and dedicated toil in helping their not-too-privileged brethren. We also take this opportunity to thank all those government officials, who were too keen to help us in this endeavor with all earnest.

For those availing these government benefits for the first time, our volunteers can be reached on the given phone numbers.



Baba Iqbal Singh
President
The Kalgidhar Society/Trust, Baru Sahib

Government of NCT of Delhi

B-Block, II floor, Vikas Bhawan, I.P Estate, New Delhi-110002

website:- www.stscwelfare.delhigovt.nic.in

Number of schemes have been implemented by Government of NCT of Delhi for socio-economic development of minority communities and disadvantaged society belonging to SC / ST/ OBC / Minorities. Financial assistance under various schemes make students to access modern education in schools and colleges and empowers students to become part of mainstream.

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	PRE-MATRIC Scholarship (for minority in NCT only)	Classes I to X	<p>Classes I to V Rs. 100/- p.m Maintenance Allowance for Day Scholar only</p> <p>Classes VI to X Rs. 500/- p.a Admission fees + Rs. 350/- p.m Tuition fees + Rs. 600/- p.m Maintenance Allowance for Hosteller & Rs. 100 p.m for Day Scholar. Securing more than 50% in last exam</p>	Less than Rs. 1 Lacs	Announced by Govt. well in time through Newspaper, Handbills etc
2	POST-MATRIC Scholarship (for minority in NCT only)	Classes XI to M.Phil & Ph.D	<p>Classes XI to XII Rs. 7000/- p.a including Admission & Tuition charges+ Rs. 380/- p.m Maintenance Allowance for Hosteller and Rs. 230/- p.m for Day Scholar</p> <p>Technical & Vocational Course of Classes XI-XII Rs. 10000/- p.a including Admission & Tuition fees + Maintenance Allowance of Rs. 235/- p.m for Hosteller and Rs. 140/- p.m for Day Scholar. Admission and Tuition fees for UG & PG Rs. 3000/- p.a + Rs. 570/- p.m Maintenance Allowance for Hosteller and Rs. 300/- p.m for Day Scholar.</p> <p>M.Phil & Ph.D Rs. 1200/- p.m Maintenance Allowance for Hosteller & for Rs. 550/- p.m for Day Scholar Securing more than 50% in last exam</p>	Less than Rs. 2 Lacs	Announced by Govt. well in time through Newspaper, handbills etc
3	MERIT-CUM-MEAN BASED Scholarship (for minority in NCT only)	Pursuing Technical & Professional Education	<p>(i) Admission through CET only & min. 50% in qualifying exam</p> <p>(ii) Rs. 20,000/- p.a Course fees + Maintenance Allowance (Rs. 10,000/- p.a for Hosteller & Rs. 5,000/- p.a for Day Scholar</p>	Less than Rs. 2.50 Lacs	Announced by Govt. well in time through Newspaper, Handbills etc
4	Reimbursement of Tuition fees for SC/OBC/ST/ Minority (including Jain Community)	Classes I to XII (private school affiliated to Govt.)	<p>(i) Parental income Rs. 60,000/- p.a will get 100%</p> <p>(ii) Income b/w Rs. 60,000/--2,00,000/- p.a will get 75%</p> <p>(iii) Classes I to V will given all Tuition & Compulsary fees regardless of marks obtain.</p> <p>(iv) Classes 6th to 12th will get Reimbursement if he score 50% & have 80% Attendance</p>	Less than Rs. 2 Lacs	Announced by Govt. well in time through Newspaper, Handbills etc
5	Free Supply of Stationary for SC/OBC/ST/ Minority	Classes I to XII (Public school/Govt. School/ Kendriya Vidyalya/NDMC	<p>(i) Attendance more 70%</p> <p>(ii) Rs.450/- p.a- classes 1st to 8th</p> <p>(iii) Rs.750/- p.a classes 9th to 12th</p>	Less than Rs. 2 Lacs	Announced by Govt. well in time through Newspaper, Handbills etc
6	Welfare Educationally Backward Minorities Students	I to V VI to VIII IX & X XI & XII	<p>Rs. 300/- per student</p> <p>Rs. 400/- per student</p> <p>Rs. 500/- per student</p> <p>Rs. 600/- per student</p>	All Muslim and Neo Budhists Students in Govt. Schools whose parents income is less than 2 Lacs	Scheme Implemented by Director of Education Delhi

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
7	Merit Scholarship College for ST/SC/OBC/ Minorities (including Jain community)	College/ Technical/ Professional Institution	<p>Eligibility (i) More than 60% in last exam (ii) For failing students Scholarship will be reduced to 50%</p> <p>Scholarship Group A: Rs. 1620/- p.m for Hosteller & Rs. 900/- p.m. for Day Scholar (for Graduation) Rs.1860/- p.m for Hosteller & Rs. 960/- p.m for Day Scholar (for PG) Group B: Rs.1110/- p.m. for Hosteller & Rs. 720/- for Day Scholar Group C: Rs.930/- p.m. for Hosteller & Rs. 630/- for Day Scholar Group D: Rs. 804/- p.m. for Hosteller & Rs. 420 p.m. for Day Scholar(for Graduation) Rs. 1110/- p.m for Hosteller & Rs. 630/- for Day Scholar(for Post Graduation)</p> <p>Group A-MBBS,B.Tech.MBA & equivalent Group B-LLB,B.Pharma,M.Sc.& equivalent Group C-BA,B.Sc. & equivalent Group D-XI,XII,diploma & equivalent Full Tuition fees+Registration fees+Examination fees as applicable</p>	Income of ST/SC is not applicable but OBC & Minority's Income should be less than Rs. 2 Lacs	Announced by Govt. well in time through Newspaper, Handbills etc
8	Merit Scholarship School for ST/SC/OBC/ Minority (including Jain community)	Classes I to XII (Public school/Govt. School/ Kendriya Vidyalya/NDMC /	<p>For ST/SC/Min 1st to 8th :- Rs.1000/- p.a (no specific % required) For OBC 6th to 8th :-Rs.600/- p.a (% should be between 55% to 60%) 6th to 8th :-Rs.720/- p.a (above 60%) For ST/SC/OBC/MIN 9th to 12th :-Rs.1620/- p.a (% should be between 55% to 60%) 9th to 12th :-Rs.2040/- p.a (above 60%)</p>	Income of ST/SC is not applicable but OBC & Minority's Income should be less than Rs. 2 lakh	Announced by Govt. well in time through Newspaper, Handbills etc
9	Dr. B.R Ambedkar Award to SC/ST/OBC/ Minorities *** See list below	For Graduation	<p>Eligibility (i) passed 10th & 12th from Delhi. Rs. 8000/- o each Topper amongst the SC/ST/OBC/Minorities at Graduation level examination in following institute.</p>	No Limit	After the Result of Final examination of the course
10	Hostel for Boys & Girls (ST/SC/OBC/ Minorities)	For classes 12th and above	<p>All the facilities in the hostel are provided free of cost. Contact:-Suptd. Girls Hostel, Sanskar Ashram, Dilshad Garden ,Delhi. Ph. No.-:22121053</p>	Less than Rs. 1 Lacs	Aug-Sept. every year.
<p>***The Institution are:- 1. Delhi College of Engg. 2. Delhi Institute of Technology 3. Maulana Azad Medical College 4. University College of Medical Science 5. Delhi College of Pharmacy 6. College of Art</p>			<p>7. Nehru Homeopathic college and hospital 8. Jamia Milia University 9. A.I.I.M.S 10. Indian Institute of Agriculture Research 11. Dr. Sucheta Kripalani Medical College 12. A&U Tibbia College</p>	<p>13.Indra Gandhi National Open University 14. Guru Gobind Singh Indraprastha University 15. Hamdard University</p>	

Govt. of NCT of Delhi has reduced the required duration of residence from five years to three years.

Government Of Andhra Pradesh
AP State Christian(Minorities) Finance Corporation
Flat No:102, Moghal-Emami-Mansion,
Opp. Shadan College, Khairatabad,
Hyderabad, Andhra Pradesh - 500 004
Tel: 040-23391068

Website: www.christianminorities.ap.nic.in

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	Pre-Matric Scholarship (Economically Backward Minorities Only)	Classes 6th to 10th	Eligibility Must have more than 75% of Attendance Scholarship Rs. 600/- p.a (Classes 6th to 8th) Rs. 800/- p.a (Classes 9th to 10th)	Less than Rs. 1 Lacs	Every year
2	Post-Matric Scholarship (Economically Backward Minorities Only)	Intermediate, Graduation, PG, Professional Courses	Diploma Course Rs. 250/- for SMH & Rs. 400/- for CMH Intermediate Rs. 250/- for SMH & Rs. 400/- for CMH Graduation Rs. 250/- for SMH & Rs. 400/- for CMH Post- Graduaion Rs. 250 for SMH & Rs. 525/- for CMH Professional Course Rs. 250/- for SMH & Rs. 525/- for CMH	Less than Rs. 1 Lacs	Every year

Note- : Distance is above 5 KM it will be treated as Student Managed Hostel and Scholarship will be sanctioned as per SMH rate.

Department Of Education Chandigarh Administration

First Floor, Additional Deluxe Building,

Sector 9, Chandigarh 160 017

website-: www.chdeducation.gov.in

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	Girl Attendance Scholarship (ST/SC/OBC/ Minority)	Upto Class 5th	Rs. 30/- p.m for 10 month for having more 75% Attendace	No limit	Every Year
2	Free Education (ST/SC/OBC/ Minority)	Upto Class 5th	No Fees & Funds are being charged from any student Studying upto Class 8th	No limit	Every Year
3	Free education for girls (ST/SC/OBC/ Minority)	For Classes 9th to 12th	No Fees & Funds are being charged from any Girl student	No limit	Every Year
4	Extra Coaching Class (ST/SC/OBC/ Minority)	Classes 9th to 12th /AIPMT/AIEEEE/ CET/Law	9th to 12th -during Summer & Winter session after 10th -only in March to June AIPMT/AIEEEE/CET -March to April All the coaching are Free of cost in specified Institute	No limit	Every Year
5	Free Books & Statationary	Classes 1st to 8th	Books and Stationary provided free of cost	No limit	Every Year

DIRECTORATE OF MINORITIES (KARNATAKA / BANGALORE)

20 Floor,V.V Tower, Ambedkar Veedhi

Bangalore-560001

E-mail:-nfo@gokdom.com

website:- www.gokdom.com

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	Incentive Scheme (UTTEJANA)	1 & 2 UPC/Degree/ PG	(i) Secure passing marks in last exam Scholarship Amount (i) For 1st & 2nd PUC : Rs.3,000/- p.a. (ii) For Degree Courses : Rs.4,000/- p.a. (iii) For Post Graduation : Rs.5,000/- p.a.	Less than Rs. 2 Lacs	All around year
2	State Pre-Matric Scholarship	Classes 1 to 10	(i) Atleast 50% marks in last exam Scholarship Amount Govt. School- Rs. 1000/- p.a Public School- Rs.5000/- p.a	Less than Rs.1 Lacs	July
3	State Post-Matric Scholarship	PUC, ITI, JOC, D.Ed, Diploma, D.Pharma, GNM,Degree, PG, M.Phil & Ph.d	(i) Atleast 50% in Previous exam Scholarship Amount -Rs.3,500/- p.a. (Depends on the Course fee prescribed by Govt)	Less than Rs. 2 Lacs	August
4	Merit-cum-Means Scholarship	BE, MBBS, BDS, BUMS, BAMS, BHMS, B.VSc, BPT, BOT,B.Pharma, BSc.Nursing,M BA, MCA, ME, M.Tech, LLB, CA	(i) Atleast 50% in Qualifying exam Scholarship Amount For Day Scholars Upto Rs.25,000/- p.a. For Hostellers Upto Rs.30,000/- p.a.	Less than Rs. 2 Lacs	September
5	National Overseas Scholarship	Masters, Ph.D & Post Ph.d in Prestigious Foreign Universities	Eligibility (i) Students below 38 years (ii) Atleast 60% aggregate in degree. Scholarship Amount Rs.5 Lacs p.a. and Maximum of Rs.10 Lacs for the entire Course.	Less than Rs. 4 Lacs	July
6	Pre-Examination Coaching for UPSC/KPSC	Eligible to appear for UPSC/KPSC Civil Service Exams	Scholarship Amount Upto Rs.1 Lacs for Coaching Fee Stipend of Rs.5,000/- or Rs.3,000/- per month	Less than Rs. 2 Lacs	July

Student should fill their form online only through the site as mentioned above.

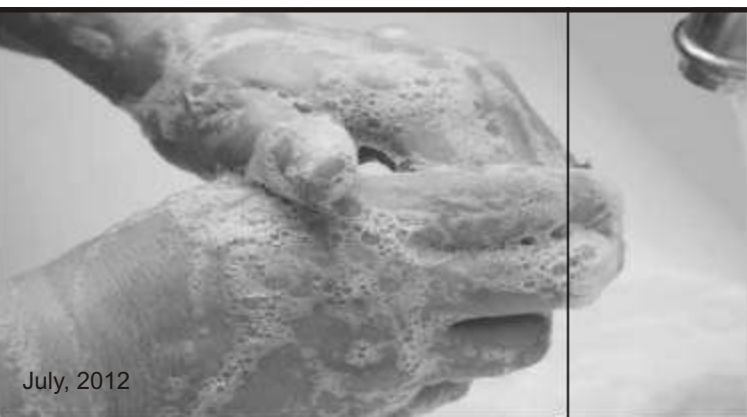
Scholarship for Jammu & Kashmir
Website:-www.jkeducation.gov.in

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	Special Scholarship for BPL Student	For Graduation Only	Rs. 3.00 Lacs for Medical Student Rs. 1.15 Lacs for Engg. Student Rs. 30,000/- for Other Degree	Less than Rs. 4.5 Lacs	Soon after +2 Result

Department Of General Education Kerala
Secretariat Annexe, Thiruvananthapuram, Phone:0471-2517028,
Website:-www.old.kerala.gov.in
Email:contact@prd.kerala.gov.in

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	School Student Scholarship	For Class 1st to 12th (ST/SC/Rural area/Girls)	Upto Class X Rs. 500/- p.m + Rs. 2500/- p.a (book/others) Classes XI-XII Rs. 750/- p.m + Rs. 2500/- p.a (books/others)	No Limit	After each Session
2	UG Scholarrship	UG (based on Merit list)	Rs. 1000/- p.m for 10 month + Rs. 5000/- other Allowance	No Limit	After each Session
3	PG Scholarship	PG (based on Merit list)	Rs.50,000/- per project	No limit	After each Session
4	Sainik School Scholarship (Kerala Boys only)	For Army & Elementary Education	Full Education Scholarship+Uniform depending upon the parent income	Upto Rs.30,000/- (Scholaship+ Uniform) upto Rs. 36,000/- (Scholarship+ Uniform) above Rs. 36,000/- (Scholarship only)	After each Session
5	L.S.S. & U.S.S. Scholarship	Secondary Education	Rs.150/- p.m (L.S.S) Rs. 100/- p.m (U.S.S)	No Limit	After each Session
6	Muslim, Nadar, Anglo-Indian Scholarship (Kerala Girl only)	U.P/High Classes	Rs. 75/- p.m (U.P Class) Rs. 100/- p.m (High School)	Less than Rs. 18,000/-	After each Session

Note:- Candidate can apply online or basis examination conducted by the school authority.



STAY HEALTHY!
WASH YOUR HANDS
REGULARLY

Department of Collegiate Education Kerala

6th Floor, Vikas Bhawan
Thiruvananthapuram, Kerala

website:-www.collegiateedu.kerala.gov.in

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	Suvarna Jubilee Scholarship	For UG & PG	More than 50% in last exam Rs. 10,000/- p.a to the student	Belong to BPL family	Oct/Nov. Every Year
2	State Merit Scholarship	HighSchool/ UG/PG	Secure more than 50% in exam Rs. 1000/- p.a (HS) Rs. 1250/- p.a (UG) Rs. 1500/- p.a (PG)	Less than Rs. 1 Lacs	Oct/Nov. Every Year
3	District Merit Scholarship	For SSLC only	Secure A+ in SSLC exam RS. 1250/- p.a	No Limit	Oct/Nov. Every Year
4	Music/Fine art Scholarship	UG and PG students studying for Kathakali	BPA/BA- Rs 1500/-, MPA/MA- Rs.1500/-, Bharathanatyam- Rs.300/, Drawing-Rs.250, Mohiniyattom- Rs.300/- ,Modelling/Sculpture- Rs.250/-, Kathakali(UG)- Rs.500/-	Not more Rs. 60,000/-	Oct/Nov. Every Year
5	Muslim Girl Scholarship	Degree/PG/ Prof. Course	Eligibility (I) Belong to Muslim, Christian (ii) Should have taken Admission. Scholarship Degree - Rs. 4000/- PG - Rs. 5000/- Prof. Course - Rs. 6000/-	Less than Rs. 4 Lacs	Oct/Nov. Every Year
6	Muslim Girl Residing in Hostel	Any Coure	Rs. 1000/- p.m.	Less than Rs. 4 Lacs	Oct/Nov. Every Year
7	Sanskrit Scholarship	Studying Sans. At HS & Graduation level	Studying Sanskrit at HS and Graduation level Rs. 200/- p.m.	Less than Rs. 1 Lacs	Oct/Nov. Every Year
8	Scholarship for Deaf/Blind/physically Challenged	High school /Graduation	Fee , Boarding and Hostel Charges	Less than Rs. 26,000/-	Oct/Nov. Every Year
9	Student Undergoing IAS coaching	IAS	To students belonging to SC communities and undergoing coaching for IAS exam in University College, Thiruvananthapuram or Maharajas College Ernakulam. Rs. 600/- p.m	No Limit	Oct/Nov. Every Year

Note: The application are available at the Govt. offices & school.



**Social Justice, Empowerment, Welfare Department
Government of Sikkim**

Website:- www.sikkimsocialwelfare.org

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Pre-Matric Scholarship (For ST/SC/OBC /Minorities)	Classes 1st to 10th	Classes 1st to 4th - Rs. 750/- p.a. Classes 5th to 8th - Rs. 900/- p.a. Classes 9th to 10th - Rs. 1000/- p.a.	Less than Rs. 1.08 Lacs for ST & SC and for OBC less than Rs. 44,000/-	Every Year
2	Scholarship for Nomadic	Basic Education	Rs. 1500/- p.a	No Limit	Every Year
3	Post-Matric Scholarship (For ST/SC/OBC/ Minorities)	Classes XI-XII/Degree/ Professional Course	Classes XI to XII - Rs. 1400/- p.a. Degree/Eqv. - Rs. 1850/- p.a. Med./Tech./Engg. - Rs. 3300/- p.a.	Less than Rs. 1.08 Lacs for ST & SC but for OBC less than Rs. 44,000/-	Every Year

IMPORTANT DOCUMENTS GENERALLY REQUIRED TO BE ANNEXED WITH APPLICATION

Students / Parents are advised to keep handy following current / valid documents:

- 1 Passport size Photograph of applicant.
- 2 Marksheet of previous class.
- 3 Certificate issued by School Board or University.
- 4 Income Certificate issued by revenue officer like SDM / Patwari / Executive Magistrate etc. or self declaration on non-judicial stamp paper as required by some departments.
- 5 Proof of residence.
- 6 Cast / Tribe Certificate issued by concerned authorities.
- 7 Minority declaration on non-judicial stamp paper by parent or by the students who have attained majority on date of application or by the designated authorities like Federation of Church, Waqf Board, SGPC, Gurdwara Committee etc as per specific requirement of the authorities.
- 8 Original or attested copies of tuition fee and other fee receipts (Copies to be retained by applicants).



Ministry of Minority Affair

Government of India

11th Floor Paryavaran Bhawan, CGO Complex, Lodhi Road, New Delhi 110003

website:- www.minorityaffairs.gov.in

Under Prime Minister's 15 Points Programme, to improve the socio-economic conditions of minority communities special emphasis is laid for providing education to children of minority communities. Accordingly, pre-matric scholarship scheme is implemented so that parents are encouraged to send their children to schools and their financial burden is reduced. Similarly, post-matric scholarship is to provide financial assistance to meritorious students belonging to minority communities offers them level playing in this competitive age and offers them opportunities for respectable employment. Merit-Cum-Means scholarship enables students form minority communities to pursue professional and technical courses and empowers them through education.

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	'PRE-MATRIC Scholarship (for minority only)	Classes 1-10	<p>Class I to V Rs. 100/- p.m. Maintenance Allowance for Day Scholar only</p> <p>Class VI to X Rs. 500/- p.a. Admission fees+Rs. 350/- p.m. Tuition fees+Rs. 600/- p.m. Maintenance Allowance for Hosteller and Rs. 100/- p.m. for Day Scholar. Securing more than 50% in last exam</p>	Less than Rs. 1 Lacs	Announced by respective State Governments' Welfare /Education Department between May & July every year.
2	POST-MATRIC Scholarship (for minority only)	XI to M.Phil & Ph.D	<p>Classes XI to XII Rs. 7000/- p.a. including Admission & Tuition charges+ Rs.135/- Maintenance Allowance for Hosteller and Rs. 240/- for Day Scholar</p> <p>Technical & Vocational course for Classes XI-XII Rs. 10000/- p.a. including Admission & Tuition fees + Maintenance Allowance of Rs. 235/- p.m. for Hosteller & Rs. 140/- p.m. for Day Scholar. Admis. and Tuition fees for UG & PG Rs. 3000/- + Rs.355/- Maintenance Allowance for Hosteller and Rs.185/- for Day Scholar.</p> <p>M.Phil & Ph.D Rs. 510/- p.m. Maintenance Allowance for Hosteller & for Rs. 330/- p.m. for Day Scholar. Securing more than 50% in last exam</p> <p>For Online Registration visit www.momascholarship.gov.in</p>	Less than Rs. 2 Lacs	Announced by respective State Governments' Welfare /Education Department between May & July every year.
3	MERIT-CUM-MEAN BASED Scholarship (for minority only)	For Professional / Degree holder at Graduation & PG	<p>For Hosteller Rs. 10,000/- p.a. for Maintenance Allowance+Rs. 20,000/- p.a. course fees Total=Rs.30,000/-</p> <p>For Day Scholar Rs.5,000/- p.a. for Maintenance allowance +Rs.20,000/- p.a. course fees Total=Rs. 25,000/- must obtain 50% in last exam</p> <p>For Online Registration visit: www.momascholarship.gov.in</p>	Less than Rs. 2.50 Lacs	31th March every year .
4	Free Coaching & Allied Scheme	For seeking Coaching Admission in qualifying examination for Professional & Technical course and seeking Admission in Foreign University	<p>Eligibility for Student (1) Secured the requisite percentage of marks in the qualifying examination prescribed for Admission. (I) Rs. 20,000/- p.a. for Technical & Professional entrance exam. (ii) Rs. 20,000/- p.a. for Coaching & Training for job in Private Sector (iii) Nomial rate for Government Service Entrance exam (Police, Security force & Railway)</p>	Less than Rs. 2.50 Lacs	30th April every year.

Department of Education & Literacy
Ministry of Human Resource Department
National Means-Cum-Merit Scholarship Scheme (NMMSS)
Website: www.mhrd.gov.in

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	National Means-cum-Merit Scholarship Scheme (NMMSS)	Classes 9th to 12th	Rs. 6000/- p.a to selected from each State through NTSE (Exam at National level)	Less than Rs. 1.5 Lacs	August every Year
2	Incentives to Girls for Secondary Education	Classes XI to XII	When girl is enrolled in XI class, in her name Rs. 3000/- will deposit in her bank and after passing class X she can withdraw sum for higher education.	No Limit	Every Year

CBSE Scholarship

“SHIKSHA KENDRA”, 2, COMMUNITY CENTRE, PREET VIHAR, DELHI – 110092
website:-www.cbse.nic.in

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	Scholarship for Higher Studies	Basic Sci. & Natural Sci. (B.Sc./M.Sc/ M.S)	Candidate within top 1% (Cut-off score- 471 Marks excluding 6th Additional Subject) Rs. 80,000/- p.a. for five year Candidate has to apply online only through site as mentioned above	No Limit	June/July
2	Girl Child Scholarship	Classes 1st to 12th (from EWS only)	Eligibility (1) School send a girl for the recommendation in GCSS. (2) Scored more than 60% in previous exam & 1st term exam Scholarship Total-Rs. 18,000/- p.a (paid in 2 installment in July & Dec) Include Admission/Tution/Maintenance Allowance	Less than Rs 1.5 lacs	June/July
3	Indira Gandhi Scholar	Engg/MBBS (for Girls only)	Eligibility (1) Candidate should be in merit list of entrance exam (2) Only girl child of the family (3) Should score more than 50% in first Sem/yr.	No Limit	June/July
3	Indira Gandhi Scholar	Engg/MBBS (for Girls only)	Scholarship Rs.1000/- p.m (Engg) Rs. 1000/- p.m (MBBS) Candidate filled the form by downloading from the site after the official procedure they will be awarded. For detail visit http://www.infinitecourses.com/Search.aspx?Query=C BSE-Scholarship-2012&QueryId=496	No Limit	June/July

Apply online and register at for:

**Post Matric
and Merit-Cum-Means
Scholarship**

www.momascholarship.gov.in

Dr. Ambedkar Foundation

15, Janpath, New Delhi-110 001

website:- www.ambedkarfoundation.nic.in

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	Merit Scholarship (for ST/SC/ Minorities)	Classes 10 only	Securing more than 50% scholarship Rs. 60,000/- (for highest marks) Rs. 50,000/- (for 2nd highest mark) Rs. 40,000/- (for 3rd highest mark) Rs. 40,000/- highest mark(girl only)	No Limit	15 Days after Annoucement of Result
2	Merit Scholarship (for ST/SC/ Minorities)	Classes 10 only	Securing more than 50% Scholarship For Highest Marks Rs. 60,000/- (Medical & Non-Med.) Rs. 60,000/- (Com.) Rs. 60,000/- (Arts)	No Limit	15 Days after Annoucement of Result
2	Merit Scholarship (for ST/SC/ Minorities)	Classes 10 only	For 2nd Highest Mark Rs. 50,000/- (Med & Non-Med.) Rs. 50,000/- (Com.) Rs. 50,000/- (Arts) For 3rd Highest Mark Rs. 40,000/- (Medical & Non-Med.) Rs. 40,000/- (Com.) Rs. 40,000/- (Arts) Rs. 20,000/- (3 Consequetive Mark for Girls)	No Limit	15 Days after Annoucement of Result

Note:- The 28 State Education Boards in India who will send the requird information to the foundaion and then candidate will awarded after atleast a month.

1. Bihar School Edu. Board! Bihar	15. Karnataka Secondary Education Examination Board. Karnataka
2. Haryana Board of Edu. Haryana	16. Madhya Pradesh Board of Secondary Education, MR
3. Kerala Board of Pb Exam, Kerala	17. Maharasbtra State Board of Secondary and Higher Secondary.
4. Board of Secondary Edu. Assam	18. ManipurBoardofSecondary Education, Mainpur
5. Gujarat Sec.Edu. Board, Gujarat	19. Nagaland Board of School Education, Nagaland
6. Punjab School Edu Board. Punjab	20. Crissa Board of Secondary Education, Drissa
7. Andhra Pradesh Board of Sec.Edu.,	21. Tamil Nadu Board of Secondary Education, Tamil Nadu
8. Himachal Board of School Edu.	22. Tripura Board of Secondary Education, Tripura
9. West Bengal Board of Sec.Edu.	23. Council for the Indian School Certificate Examinations
10. J&K State Board of School Edu.	24. UP BoardofHigh School& Intermediate Education, UP.
11. Goa Bd of Sec & Higher Sec.Edu.	25. National Open School.
12. Rajasthan Board of Sec.Edu.	26. Central Board of Secondary Education
13. Meghalaya Board of School Edu.	
14. Mizoram Board of School Edu.	

Maulana Azad Education Foundation

Social Justice Service Centre,
Chelmsford Road, New Delhi-110055

Ph: 011 – 23583788, 23583789

website:- www.maef.nic.in

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Maulana Azad National Scholarrship	Classes XI-XII (Meritorious Girls from Minority)	Eligibility (I) Confirm admission in class XI (ii) Secure more than 55% in X class Scholarship Admissible for School/College Fee, Purchase of Books & Stationery/ Equipments required for the Course & payment of Boarding/Lodging charges.	Less than Rs.1 Lacs	After taking Admission in XI Class
2		M.Phil & Ph.D.	Includes all the Expenditure	Less than Rs. 4 Lacs	All the time

Note:- All the forms can be downloaded from the site or can apply online.

Indian Oil Corporation Scholarship

G-9, Ali yavar jung marg, Bandra (East)
Mumbai 400051

E-mail:- dprasad@indianoil.co.in
website:-<http://www.iocl.com>

S.No.	Name Of the Scheme	Classes	Scholarship	Income	Date
1	Indian Oil Corporation Scholarship	(I) 10th to 12th & ITI studies (ii) Engg./MBBS/MBA	<p>Eligibility (I) Eligible % will be indicated in the form. Age limit:-15 to 30 yrs old</p> <p>Scholarship (I) Classes 10/12/ITI course Rs. 1000/- p.m. for 2 yrs (ii) Engg./MBBS/MBA Rs. 3000/- p.m. for 4 yrs (for Engg. & MBBS) Rs. 3000/- p.m. for 2 yrs (for MBA only)</p> <p>Candidate is required to fill the form online only through the link www.applicationnew.com/ioclscholar</p>	Less than Rs. 1 Lacs	Open in July every year.

KISHORE VAIGYANIK PRO TSAHAN YOJANA

(Administered by Indain Institute of Science)

Indian Institute of Science

Bangalore - 560 012

website:-www.kvpy.org.in

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	KISHORE VAIGYANIK PRO TSAHAN YOJANA (KV PY)	(I) Classes XI & XII (ii) B.Sc./B.S. & M.Sc./M.S (iii) Engg. Student (iv) Medicine (selection through interviews)	<p>XI & XII Class More than 80% (70% for ST/SC) Aggrigate in Maths & Sci. in X class</p> <p>Fellowshipship Rs. 4000/- p.m. & Rs. 16,000/- (annual contingency grant)</p> <p>Persuing B.Sc./B.S/Engg. More than 80%(70% for ST/SC) Aggre. In Maths & Sci. in X class More than 60%(50% for ST/SC) in XII Class Enrolling in 2 yr. secure more than 60%(50% for ST/SC) in 1st yr. exam</p> <p>Fellowship Rs. 5,000/- p.m. & Rs. 20,000/- (Annual Contingency Grant) for 1 to 3 yr. Rs. 7,000/- p.m. & Rs. 28,000/- (Annual Contingency Grant) for 4 to 5 yr. of M.Sc./M.S Rs. 5,000/- p.m. & Rs. 20,000/- (Annual Contingency Grant) for 1 to 3 yr. Rs. 7,000/- p.m. & Rs. 28,000/- (Annual Contingency Grant) for subsequent yr.</p> <p>Medicine More than 80% (70% for ST/SC) in XII Class More than 60% (50% for ST/SC) Enrolling in 2 yr. Secure more than 60% (50% for ST/SC) in 1st yr. exam</p> <p>Fellowship Rs. 5,000/- p.m. & Rs. 20,000/- (Annual Contigency Grant) for 1 to 3 yr. Rs. 7,000/- p.m. & Rs. 28,000/- (Annaul Contingency Grant) for subsequent yr.</p>	Nil	In Sept.

Note:-Candidate can download or can fill online on the site as mentioned above.

National Thermal Power Cooperation

NTPC Bhawan, SCOPE Complex, Institutional Area,
Lodhi Road, New Delhi – 110003

Website:-www.ntpc.co.in

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Scholarship for Engg./MBA	for Engg./ MBA (ST/SC/ Disabled)	Rs. 1500/- p.m during the course	No Limit	All Over the Year

Note:-Candidate can download the form the link and to the address

link:- http://www.ntpc.co.in/images/content/corporate_citizenship/NTPCScholarshipScheme08Aug2011.pdf

Oil & Natural Gas Corporation

Old Secretariat Building, ONGC, Bhavan Dehradun – 248003 (Uttarakhand)

Website:-www.ongcindia.com

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	ONGC Scholarship (for ST/SC/Minorities)	for Engg./ Geology/ Geo/MBA.	Eligibility (i) Should in 1st yr. of B. Tech & Master (ii) More than 60% in 12th Scholarship Engg. 1st yr-Rs. 12,000/- p.m. 2nd yr-Rs. 12,000/- p.m. 3rd yr-Rs. 18,000/- p.m. 4th yr-Rs. 18,000/- p.m. Geology/MBA Rs. 18,000/- every yr Candidate has to send the application with proper format as given in the link and at end to the destination. http://www.scholarships-in-india.com/ongc-scholarships-2012.htm	Less than Rs. 1.5 Lacs	Announced- July/Aug Deadline-Dec



Foundation For Academic Excellence and Access

C-25, Qutab Institutional Area, New Mehrauli Road, New Delhi 110016

website:-www.faeindia.org

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	FAAE Scholarship (For ST/SC/ Minorities)	UG/PG	Eligibility (i) Should be an Indian (ii) Passed Class XII examination from a recognized Indian Board (iii) Helping depend upon the academic excellence, social & economic background Scholarship (i) Money for Full Course & other Expenditure Candidate can fill form through Online or can download the form through site as mentioned above.	Depend upon the Social & Economic background	May & June every year

Gaurav Foundation

New No. 43 | Old No. 34, II Floor,

Sundaram Pillai Street, Purasawalkam, Chennai, 600 007

website:-www.gauravfoundation.org

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Gaurav Foundation Scholarship	6th to 12th/ Graduation /PG/ Professional Course/ Interior & Fashion Course/ C.A/C.S	Eligibility 1. Resident of India. 2. Age between 10 years to 50 years 3. Minimum 60% in all Exams Scholarship Include all the expenses by which cost during course	Less than Rs. 5 Lacs	Through out the year

Note:- Interesting candidate should visit the site for further detail.

K.C. Mahindra Education Trust

Website:-<http://www.nanhikali.org>

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Mahindra All India Talent Scholarship	Classes XI & XII (for Girl Only)	Passed X Class Rs. 5000/- p.a.	for Economic & Socially Backward Section	May/June every year

Note:- Wishing student should write a letter to the branch of this trust in chennai, banglore, mumbai with required stamp.

L'Oreal India

The Scholarship Cell,

2nd Floor, Peninsula Tower, GK marg, Mumbai

website:-www.foryoungwomeninscience.com

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	For Young Women in Science' Scholarship	To Study any Sci. Field	Eligibility (I) Secure more than 80% in PCM/PCB in 12th Scholarship Rs. 2.5 Lacs p.a. till course period	No Limit	By June

Note:- Candidate can download the form from the site and fill send to the address.

OP Jindal Group
website:-www.opjems.com
E-mail- ankit.sharma@jindalsteel.com

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	OP Jindal Engg. & Management scholarship	For Engg. & Management	Eligibility (I) Top 20 Student in the Entrance exam in 1st yr (Management) (ii) Top 20 Student Depending upon their performance (Management) (iii) Top 15 Student From Each Branch every yr. (Engg.) Scholarship Rs. 65,000/- (for Engg.) Rs 1,25,000/- (for Management)	No Limit	End of the Session of every year

Note:-This scholarship distributed by college authority after result every year.

BITS Pilani	All IIMs	OPJIT Rajgarh
All IITs	Faculty of Management Science s Delhi	SVNIT Surat
All NITs	XLRI Jamshedpur	SPJIMR Mumbai
ISM Dhanbad	MDI Gurgaon	
IT BHU	Jindal Global Business School	

Children's Welfare Trust of India
S.C.O. No. 151, Sector 24/D Chandigarh - 160 023
website:- www.gettarget.com

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Children's Welfare Trust of India scholarship	For 3rd to 12th	Selected candidates gets more than 15 Lacs	No Limit	Sept

Note:-Candidate can apply for application & brochure to office.

Sahu Jain Trust
Secretary, Sahu Jain Trust, 18, Institutional Area, Lodhi Road, New Delhi - 110 003
website:- www.sahujaintrust.timesofindia.com

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Inland Scholarship	Technical Trade /Professional /Gradutaion/ PG	From Rs. 150/- to 1000/- p.m till the Duration of the Course	No Limit	July
2	Over Sea Loan Scholarship	Graduation & PG in Technical only	Rs. 1,00,000/- lum-sum per Selected Students	No Limit	July

Sitaram Jindal Trust
Behind Sector D 111, Bhatta Road, Vasant Kunj, New Delhi 110070 Contact:-011 26890962 -63 011- 26890914
Website: www.sitaramjindalfoundation.org

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Jindal Trust Scholarship	for 9 to12 (for Girls Only) for UG/PG (for both)	(I) Secured more than 50% in 9 & 10 grade (for Girls Only) (ii) Secure more than 60% in UG/PG Scholarship Varies from Rs. 400/- to 2200/- p.m.	for EWS only	After Taking Admission in any Institution

Ministry of HRD Promotes 6000 Model Schools in India during 11th and 12th five years plan in Educationally Backward Blocks (3500 Schools by State/UT and 2500 Schools under Public – Private Partnership)

The Kalgidhar Trust - Baru Sahib

Via Rajgarh, Distt Sirmour, Himachal Pradesh

www.barusahib.org • info@barusahib.org

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Akal Institute of Rural Women Empowerment	Elementary Teacher Training Programme and others	Eligibility 50% in Class X or XII Benefits Free training, lodging and boarding for two years programme for 1500 rural Girls. The cost involved is Rs. 80,000/- per annum per trainee.	Less than Rs 1.00 Lacs	after taking admission
2	Free education to Rural poor from Tahsil Pachhar, Dist. Sirmour, Himachal Pradesh	Class Nursery to Class XII (Day Scholars only)	All such children, numbering about 250, are being provided free schooling by the Kalgidhar Trust	No criteria. All such children are eligible	Session starts from February and ends in December every year.

Shaan-E-Khalsa

35, ERD Enclave, Dhandra Road, Dugri, Ludhiana

www.shaanekhalsa.org • E-mail:dr.ruupindersinghbds@gmail.com

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Shaan-E-Khalsa Scholarship Scheme	up to Xth Class	Eligibility 60% marks (For the students of Ludhiana) Benefits Rs. 200 per month toward reimbursement of tuition fee	Less than Rs 1.00 Lacs	Start of every session

Satnam Sarab Kalyan Trust (Regd.), Chandigarh

web: www.sskt.org

S. No.	Name of the Scheme	Classes	Scholarships	Income	Date
1	SSKT Scholarship	Engineering/ professional courses	Up to Rs. 25000/- p.a. per student Eligibility 70% marks in 10th+2 and in Gurmat examination	Less than Rs. 1.5 lakh p.a.	After taking admission in professional course

Gursikh Education Society

Office: Gurdwara Gobind Nagar, Race Course, Dehradun-248001.

Website: www.gursikheducation.org

S.No	Name of the Scheme	Classes	Scholarship	Income	Date
1	Basic Schooling scholarship	1-12	Selected candidates get tuition fees, books, dresses on merit cum means basis.	Less than 1.25 lacs	By feb for the next session.
2	Professional Courses/ Coaching for entrance exams	After class 12	Interest free loan on means basis to the limit of total tuition.	1.5 lacs	After selection in the institute.

Sri Guru Singh Sabha (Regd) , Dadar

Dr. Ambedkar Road, Dadar (E), Mumbai 400014

E-mail: sgssdadar@gmail.com

S.No	Name of the Scheme	Classes	Scholarship	Income	Date
1	Mumbai Diamonds	For Higher studies	Soft Loans (zero) % for needy and deserving Sikhs of Mumbai, Thane and Navi Mumbai on recommendation of their local Gurdwara Sahib. Child and Parents have to appear for interview. Management Committee has setup corpus fund for the project.	No limit	After taking admission in any institution

Guru Harkrishan Educational Society

57, sector 21-A, Chandigarh

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Scholarship for Vocational Studies	Professional & Vocational courses	Eligibility 60% marks Benefits Rs. 1200 to 7200 per year	up to Rs. 10,000 per month	Start of every session

Sikh Human Development Foundation

Website:-www.shdf.org

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	SHDF Scholarship	Professional Course	Eligibility 60% in the last exam Scholarship Up to Rs. 24,000/- per year per Student plus Incentives to Toppers	Less than Rs. 1.5 Lacs	After taking Admission in any Institution

Note:-For applying for this scholarship visit the site downlaod the form and send.

Nishkam Sikh Welfare Council

B-Block , Tilak Vihar, Delhi-110018

Website:-www.nishkam.org

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Nishkam Scholarship	for Higher Studies	Rs. 250/- p.m. to Rs.1000/- p.m. for Higher Studies to Students of good moral character XII min 60% marks from Delhi, Chandigarh, Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir.	No Limit	July

Note:-Candidate can apply for application & brochure to the office against price.prize.

**OVERSEAS
SCHOLARSHIPS
FOR
HIGHER
STUDIES:**



• www.scholarship-positions.com

• www.mahindra.com/How-We-Help/Foundations/K.C.-Mahindra-Education-Trust

NGO'S EDUCATING & EMPOWERING SIKHLIGAR YOUTH



S.No	Name of the organization	Address
1	Guru Nanak Dev Educational Trust	Sant Bhavan, 15-13-137, Gowliguda Chaman, Hyderabad-500012 Email: nanaknishter@gmail.com
2	Sikhs Education and Welfare Association	No. 14-65, Beside Punjab Food, Pantulgarimeda, NH-5 Road, Gajuwaka, Vishakapatnam-26 Email: sewavizag@gmail.com
3	Chhattisgarh Sikligar Utthan Samiti	Guru Nanak House, H-2/133, Narmada Nagar, Bilaspur, Chattisgarh-495001 Email: jasbirbsp@gmail.com
4	Sikhs Helping Sikhs	J-4/1, Rajouri Garden, New Delhi -110027 Email: shs.delhi.office@gmail.com
5	A Little Happiness Foundation	E-117, Second Floor, Tagore Garden Extn, New Delhi-110027 Website: alittlehappiness.org Email: alittlehappiness@hotmail.com
6	Sewak Welfare Society	A-89, 2nd Floor, Yojana Vihar, New Delhi-110092 Email: amarjit1952@gmail.com, jsdang12@yahoo.co.in
7	Gurmat Missionary Study Circle	253, Gali Dakotan Wali, Noharia Bazar, Sirsa Email: navnit.singh.sirsa@gmail.com
8	Karnataka Sikh Welfare Society	Vinayaka Complex, 2nd Floor, Residency Cross Road, Next to Symphony Theatre, Bangalore Website: www.ksws.co.in Email: ksws.com@gmail.com
9	Akhar Sewa of Humanity	No.112, 3rd, B Cross, Near S.B.I Kasturi Nagar, Bangalore-560043, Website: www.akharsoh.org Email: ravinder.singh@akharsoh.org
10	Gurmat Missionary College-Guru Gobind Singh Study Circle	12, Opposite Guru Nanak School, Guru Tegh Bahadur Nagar, Mumbai-400037 Website: www.gurmatstudy.com Email: singhkulwant8@gmail.com
11	Gurmat Sewa Parchar Sanstha	319, Baba Buddha Ji Nagar, Kamti Road, Near Teka Naka, Nagpur Email: malkitsinghbal@hotmail.com
12	MP and Chattisgarh Kendri Sri Guru Singh Sabha	Gurdwara Complex, Guru Tegh Bahadur Road, TT Nagar Bhopal-462003 MP Email: mpcgksgss@gmail.com
13	Gurmat Gian Missionary College	Punjabi Bagh, Jawaddi Kalan, Ludhiana-141003 Email: gurmatgian@rediffmail.com Website: www.gurmatgian.org
14	Guru Angad Dev Educational & Welfare Council	2412, Preet Nagar, Street No. 1, Dhuri Phatak Link Road, Ludhiana Email: info@guruangaddev.org Website: guruangaddev.org
15	Scottish Sikh Council	Village Nihalgarh, Post Office Jagatpur Jattan, District Kapurthala 144401 Website: www.scottishsikhswb.net Email: gursimars@yahoo.com
16	Trust for Welfare of Vanjaras & Other Weaker Sections	457, Phase-4, Mohali-160059 E-mail: vanjarat@sify.com, sainico_ind@yahoo.co.in
17	Gurdev Charitable Foundation	Village and Post office Mukandpur, Via Dehlon, District Ludhiana-141206 Website: www.sukhsansar.org Email: sskamikarsingh@gmail.com
18	Punjabi Bhashah Gian Group	11, Guru Nanak Pura, Raja Park, Jaipur Email: kulwant2000@yahoo.com
19	Sri Guru Granth Sahib Study Centre	B-34, Anna Nagar, 14th Street, Chennai Email: rajindia49@gmail.com
21	Sahaita Health and Children Welfare Foundation	P.O. Box 14456, Fremont, CA 94539-7970 USA Email: sahaita@gmail.com Website: www.sahaita.org
22	Sanjheewalta Trust	13/3, Gill Apartments, Mall Road, (K. B. Sarani) Kolkata-700080 Email: jagmohan_s_gill@yahoo.co.in

Scholarships for Women

S.No.	Name of the Scheme	Classes	Scholarship	Income	Date
1	Post-Graduate Indira Gandhi Scholarship for Single Girl Child	PG	Be only child in her family and also to provide incentive for the parents to observe small family norm. The scholarship is Rs. 2000/- p.m.	Refer to the Website	See Website www.ugc.ac.in
2	Merit Scholarships for Girls	Graduate & Postgraduate	IIPS has merit scholarships to encourage meritorious girl students. Girl students eligible for University Merit Scholarships will receive an additional 10% waiver on tuition fee for the respective semesters.	Refer to the Website	See Website www.iipsindia.co.in
3	Girl Genius Scholarship	Professional Higher Education	Mumbai School of Business has initiated two unique scholarships. The scholarships are Girl Genius for Poor Girls and gifted girls who have financial problems and can't afford education. The girl students are selected on merit-cum-need basis throughout the world.	Refer to the Website	See Website www.mbs.edu.in
4	Mrig Memorial Educational Scholarship	Graduate & Postgraduate	The value of scholarship is Rs. 4000/- p.m. till course period	Refer to the Website	See Website www.ismdhanbad.ac.in
5	Incentive Scholarships to High School Going Girls	Pre-Matric (High School)	Rs. 600/- p.a.	Refer to the Website	See Website sw.kar.nic.in
6	Girl Genius Scholarship	Higher Education	The awardees will be given tuition waiver and free residency for 3 years to pursue their higher education.	Refer to the Website	See Website www.chat.edu.in
7	GGGG Scholarship	Bachelors & Masters	Scholarship covers on total tuition, boarding, and lodging costs – including study books, and materials for practical purposes. Transportation for educational trips, Medicclaim for Rs. 100000/- per annum and other peripheral	Refer to the Website	See Website www.ccrf.in



Scholarship for Muslim's Students offered by NGOs

S.No.	Name of the Scheme	Classes/Scholarship	Address / Website
1	A.Q.M Salehuddin & Najmun Nisa Memorial Trust	Offer Merit cum Means Scholarships to needy Assamese Muslim Students for post Higher Secondary Education.	21 Bagharbari Road, Panjabari, Guwahati-781037 Assam E-mail:- komoruz@gmail.com
2	Aamir Mustafa Kidwai Trust	Financial assistance & scholarships for pursuing higher studies to needy and meritorious persons belonging to educationally backward minorities.	Mrs. Aziza Kidwai B-28, West End Colony, New Delhi - 110021 Tel. 011-24670009, Mob: 09868679107
3	Aaghaz Educational Foundation	Scholarship Forms for both Post Metric and Pre Metric school going children	4th Floor, Bank of India, (next to Ram Asrey Sweet Shop), Shahnajaf Road, Lucknow - 226001 Tel: 9335902671, 9415020212
4	Ajmal Foundation	Scholarships through Ajmal Talent Search Examination (Class III to XII); Apply by September end each year to appear in the exam. (Assam students only)	Secretary, ATS Examination, College Road, Hojai, Nagaon, Assam - 782435, India, Tel. 03674-254514, Fax: 253199, Mob: 9435062706 E-mail:- info@atseassam.org
5	Al-Ameen Charitable fund Trust Super tannery (I) Ltd.	Post Metric Scholarship for higher education	Jajmau Road, Jajmau, Kanpur - 208 010 (U.P.)
6	Al-Ameen Welfare Society	Zakat scholarships to deserving poor Assamese Muslim students. Deserving post matriculation students already admitted to educational institutions are eligible. There is no last date for application as these are given as long as the funds last.	K.Z.N.AHMED, 21 Bagharbari Road, Panjabari, Guwahati-781037, Assam
7	Central Wakf Council	Father's Annual income not more than Rs 75000/- per annum. Scheme: Scholarship to students of B.E., M.B.B.S, B.D.S, B.Sc., A.M.D.Sc (Alig), M.B.A., M.Sc., L.L.B., Scholarship Rs 6000/- per annum	14/173, Jam Nagar House, Shahjahan Road, New Delhi-110011; Tel. 23384465; Fax. 23070881; Email: central_wakf_council@vsnl.net Web: http://www.wbmdfc.org/wakf/index.html
8	Hamdard National Foundation	It offers scholarships to talented students of professional and technical courses. The academic career upto XII in standard must be excellent. Application form can be obtained by sending 9" X 4" size envelop with Rs 5/- stamp pre-affixed.	Hamdard Building Asaf Ali Road, New Delhi-2
9	Hashmi Human Resources Development Society	Economically weak & brilliant in studies award covers: Partial Academic expenses	Qazi Zada, Amroha - 244221 (U.P.) Tel: 05922-262417; Email: info@hashmi.com; www.hashmitrust.com

S.No.	Name of the Scheme	Classes/Scholarship	Address / Website
10	Jamiat-Ulama-e-Hind	Mujahid Millat Educational Scholarship to meritorious students seeking admission to Engineering (civil, Elec., Electronics, Computer), M.C.A, Chartered Accountant.	1, Bahadur Shah Zafar Marg, New Delhi-110002; Ph. 23311455, 3317729
11	Prerna	Supported by Infosys, supports all financially weak students securing more than 80% in Xth Std. examinations & to all who would qualify a written test for further	580, Shubhakar, 44th cross, 1st A main road, Jayanagar, 7th block, Bangalore.
12	SIMA KHATIB SCHOLARSHIP	Merit cum means, Maharashtra Students passing 10th / 12th / CET, desirous of pursuing professional education are provided support. Family income less than Rs. 2 Lacs p.a. Support both non-refundable and refundable.	Ms. Uzma Khan Medley Pharmaceuticals Ltd Medley House, D2, 16th Road, MIDC Area, Andheri (E), Mumbai - 400 093. Tel. No. 022 30887777

Please visit <http://www.milligazette.com> for more details on these schemes and many other schemes offered by NGOs



Scholarship For Jain Students offered by NGOs

S.No.	Address	Scholarship by Community	Website
1	Chandigarh Road, Jamalpur, Punjab	Vardhman Spinning & General Mills	Visit Websites : www.jainsamaj.org , www.jainusph.org , www.jainhostel.org
2	Khirani Gate, Aligarh (U.P)	Shikarchand Jain Sahayata Fund	
3	Construction House, Belard Estate Mumbai-400038	Walchand Hirachand Charitable Trust	
4	Tribhuvan Bldg.1, Vijay Vallah Chowk, Paydhuni, Mumbai-	Akhil Bhartiya Sthanakvasi Jain Conference	
5	Daluchand Nivas, Sir Bhalchand Road Mumbai-400019	Amichand Daluchand Shah Charitable Trust	
6	Hirabag, Mumbai-400004	Jain Sahakari Bank Ltd.	
7	815, Sindh Co. Opp. Housing Society Ltd., Anudh, Pune-7	Smt. Panachand Shah Charitable trust	
8	Pitruchhaya, Opp. Commerce College, Hugli	Shri. Bhimrao Bahaji Angdi Charitable Trust	
9	Mahavir Nagar, Sangli-416416	Sri Bapusaheb B. Chowdhary Trust	
10	Times House, 7, Bahadur Shah Marg, Delhi-2	Sahu Jain Trust	
11	34, Chandni Chowk, Delhi-11006	Girdharilal Pyarelal Education Fund	
12	204, Dariba Kalan , Delhi-110006	Akhil Bhartiya Digamber Jain Parisad	
13	Daryaganj, Delhi-110002	Bhartvarsiya Jain Anathrashak Society	
14	Samata Bhawan, Rampuriya Marg, Bikaner(Raj.)	Akhil Bharatvarshiya Sadhumargi Jain Sangh	
15	Chameli Chowk ,Sagar M.P	Bhagwandas Shobhalal Charitable Trust	
16	Suran Chamber, Sadar, Nagpur (M.P)	Oswal Shikshan Sanstha	
17	Mahavir Bhawan, Chowda Rasta, Jaipur	Shri. Mahavirji Chhatravrutti Fund	
18	Chitra Prakashan, Akola-312205	Shramanswar	
19	Balives, Solapur-413002	Gandhi Natha Rangji Digambar Jain Boarding	

DOWNLOADS

This Information Booklet can also be downloaded by visiting

<http://barusahib.org/minority-scholarships.php>

www.minorities.in

All applicants are advised in their own interest to download updated application forms from websites of respective departments or organisations.

Education Loans

National Minority Development And Finance Coporation

Corporate Office : Core I, First Floor,
Scope Minar, Laxminagar, Delhi - 110092

website-:www.nmdfc.org

Financial assistance is extended to individuals belonging to disadvantaged society belonging to SC / ST/ OBC / Minority to promote economic and development activities for the benefits of the society through State Channelising Agencies. NDMFC has introduced the scheme of Educational Loans with the objectives to facilitate job-oriented education amongst weaker sections of Minorities. The Scheme envisages maximum loan of Rs 2.50 Lakhs .ie Rs 50,000/- every year for pursuing professional and technical courses of duration not exceeding 5 years.

S.No.	Course & Others	Student Eligibility	Expanses in loan	Finance/Security	Repayment
1	(I) Agri. (ii) Tech. Trade (iii) Small Business (iv) Artisans & Traditional Occupation (v) Transport & Service Sector	He/She belong to Minority Community or Economic Backward Section	It includes all the Expenses still the Bussiness is established	NDMFC provide the loan of 85% project cost & rest is done by the beneficiary. The beneficiary must contribute at least 5% of project cost.	6% p.a. to the loan
2	Education Scheme loan	He/She belong to Minority Community or Economic Backward Section & course duration must be less than 5 yr.	Loan for education only which includes Admission/Course/ others expenses.	NDMFC provide Max. of Rs. 2.5 lacs for Tech. & Prof. course	3% p.a to the loan & return the loan within 5 yr.
3	Micro Financing Scheme	For very Small Bussiness for the poorest people & help them for regular saving then provide laon.	given Money to setup the small Bussiness	NDMFC provide max laon of Rs. 25,000/- to the poor.	Charge 1% p.a (NGO) & 5% (SHG) and Repayment of the within 36 month
4	Mahilaya Samridhi Yojana (training in any work)	Only for Ladies from Minority	Training & Stipen during training period of 6 month	NDMFC provide the Rs. 500 for Training and Stipend to the trainee for 6 month	Charge 4% p.a

Note:- This is loan is for minority & EWS only

DOWNLOAD

Download scheme & application forms by visiting :

- <http://barusahib.org/minority-scholarships.php>
- <http://www.sukrit.org/>
- <http://www.ggssc.net/>
- <http://www.minorities.in>

Typical Education Loan Scheme of Punjab National Bank

Website: www.pnbindia.in/en/ui/EducationLoanScheme.aspx

S.No.	For Course	Student Eligibility	Expanses in laon	Finance/Security	Repayment
1	For all course starting from +2 to higher & loan for abroad	(i) Should be Indian (ii) Secure admission through CET/Selection process (iii) Secure admission in Foreign University (iv) Good Academic record	(i) Fees to college (ii) Examination /library/lab fees (iii) Purchase of books/equipment/ (iv) Travel money/passage money for abroad (v) Purchase of computer/laptop (vi) Other-study tour/project etc.	Loan Amount India- 4 Lacs Abroad-7 Lacs Margin upto 4 Lacs-nil above 4 Lacs- In India- 5% In abroad-15% Security upto 4 lacs-no security above 4 lacs-100% Collateral security.	Payment (i) Course period + 1 year or 6 months after securing a job, (ii) The laon to be repaid in 5-7 years. Rate of interest Upto Rs.15 lakh - 10.75% p.a upto Rs.4 lakh-8.75% p.a (may change anytime)
<i>Note:- The education loan is available from every nationalised bank at mostly similar terms and conditions. Check with bank for terms</i>					

Islamic Development Bank

website:-www.isdb.org

S.No.	Name Of the Scheme	Classes	Scholarship/Income	Date
1	M.Sc. Scholarship Programme	M.Sc (Selection through Scholarship exam & Interview)	Eligibility (i) Age not over 30 years. (ii) Citizen of any Eligible Member Country. (iii) Graduate in Science/Technology with a grade Good Good Benefit (i) All Academic Expenses (ii) Living Allowances (iii) Health Insurance (iv) Round trip air-tickets to and from place of study (v) Computer Allowance	Annoucement Date:-Sept. Deadline:-Dec
2	Merit for High Technology	(i) 3-year Ph.D. study/ research (ii) 6-12 months of Post-Doctoral research.	Eligibility (i) Age not over (a) 35 years for Ph.D. study, and (b) 40 years for Post-Doctoral research (ii) Have good command of the language of the institution of study and the ability to conduct Scientific Work in it. Benefit (i) All Academic expenses (ii) Living Allowances (iii) Health Insurance (iv) Round trip air-tickets to and from place of study (v) Scientific Paper preparation allowance (vi) Computer Allowance (for Ph.D. only) (vii) Family Allowance (for Ph.D. only)	Annoucement Date:-Sept. Deadline:-Dec

REACH OUT

Tell your friends about scheme thru social network, download scheme by visiting :

- <http://barusahib.org/minority-scholarships.php>
- <http://www.sukrit.org/>
- <http://www.ggssc.net/>
- <http://www.minorities.in>

Merit Cum Means – Conditions for Scholarship

- i) Financial assistance will be given to pursue degree and/or post graduate level technical and professional course from a recognized institution. Maintenance allowance will be credited to the student's account. The courses fee will be paid by the state Department directly to the institute concerned.
- ii) Students who get admission to a college to pursue technical/professional courses, on the basis of a competitive examination will be eligible for the scholarship.
- iii) Students who get admission in technical/professional courses without facing any competitive examination will also be eligible for scholarship. However, such students should have not less than 50% marks at higher secondary/graduation level. Selection of these students will be done strictly on merit basis.
- iv) Continuation of the scholarship in subsequent years will depend on successful completion of the course during the preceding year.
- v) A scholarship holder under this scheme will not avail any other scholarship/stipend for pursuing the course.
- vi) The annual income of the beneficiary/parent or guardian of beneficiary should not exceed Rs.2.50 lakh from all sources.
- vii) The state department will advertise the scheme every year latest by 31st March and receive the application through the concerned institutions.
- viii) After scrutinizing the applications, the state department will prepare a consolidated budget for all eligible students and send an application in the prescribed pro-forma for release of fund from the Ministry of Minority Affairs for distribution of scholarship giving the details of each student viz. name, permanent address, telephone number, annual course fee, name & address of institute, whether hostler or day-scholar, etc.
- ix) The application for release of fund from the state department must be received in the Ministry by 30th of September every year.
- x) The state department will maintain separate bank account and records relating to the funds received from the Ministry and they will be subjected to inspection by the officers of the Ministry or any other agency designated by the Ministry will also be carried out.
- xi) The fund for distribution of scholarship in subsequent year will be released after receiving the utilization certificate for the previous year. annual inspection by the officers of the Ministry or any other agencies designated by the Ministry.
- xii) 30% scholarship will be reserved for girls of each minority community in a state which is transferable to male student of that community in case of non-availability of female candidate in that community in the concerned state.
- xiii) If the target for distribution of scholarship to a particular minority community in a state/UT is not fulfilled, it will be distributed among the same minority community of other states/UTs strictly in accordance with the merit.
- xiv) A student residing in a particular state/UT will be entitled for scholarship under the quota of that state/UT only irrespective of his place of study.
- xv) The number of scholarship has been fixed state-wise on the basis of minority population of the states/UTs. Within the state-wise allocations, the applications from reputed institutions will be exhausted first. The list of such institutions will be made available by the Ministry of Minority Affairs.
- xvi) The scheme will be evaluated at regular intervals and the cost of the evaluation will be borne by the Ministry of Minority Affairs under the provision of the scheme. An additional provision of 3% of the total budget will be made to meet the administrative and allied costs viz. expenditure on monitoring of the scheme, impact study, evaluation study, purchase of office equipments, engaging of contract employees, if necessary and other expenditure to run the cell etc. This will be shared between the Ministry of Minority Affairs Government of India and the state Governments/ UT Administration.

Payment

- i) Maintenance allowance is payable from 1st April or from the month of admission, whichever is later, to the month in which the examinations are completed, (including maintenance allowance during holidays) maximum twice a year, provided that if the scholar secures admission after the 20th day of a month, the amount will be paid from the month following the month of admission.
- ii) In case of renewal of scholarships awarded in the previous years, maintenance allowance will be paid from the month following the month upto which scholarship was paid in the previous year, if the course of study is continuous.
- iii) The Government of the State/Union Territory Administration, to which they belong, in the M.B.B.S. course or for a practical training in other course if the student is in receipt of some remuneration during the internship period or some allowance/stipend during the practical training in other course.
- iv) Scholarship will not be paid for the period of internship/housemanship in the M.B.B.S. course or for a practical training in other course if the student is in receipt of some remuneration during the internship period or some allowance/stipend during the practical training in other course.

Other Conditions For The Award

- i) The scholarship is dependent on the satisfactory progress and conduct of the scholar. If it is reported by the Head of the Institution at any time that a scholar has by reasons of his/her own act of default failed to make satisfactory progress or has been guilty of misconduct such as resorting to or participating in strikes, irregularity in attendance without the permission of the authorities concerned etc., the authority sanctioning the scholarship may either cancel the scholarship or stop or withhold further payment for such period as it may think fit.
- ii) If a student is found to have obtained a scholarship by false statement, his/her scholarship will be cancelled forthwith and the amount of the scholarship paid will be recovered, at the discretion of the concerned state Government. The student concerned will be blacklisted and debarred for scholarship in any scheme forever.
- iii) A scholarship awarded may be cancelled if the scholar changes the subject of study for which the scholarship was originally awarded or changes the Institution of study, without prior approval of the State Government. The Head of the Institution shall report such cases to them and stop payment of the scholarship money. The amount already paid may also be recovered at the State Government.
- iv) A scholar is liable to refund the scholarship amount at the discretion of the State Government, if during the course of the year, the studies for which the scholarship has been awarded, is discontinued by him/her.
- v) The regulations can be changed at the Government of India.

Procedure for Applying

- i) An application for scholarship should comprise:
 - a) One copy of the application for scholarship in the prescribed form (separation forms prescribed for 'fresh' and renewal of scholarship by the concerned State/UTs).
 - b) One copy of the passport size photograph with signatures of the student thereon (for fresh scholarship).
 - c) One attested copy of certificates, diploma, degree etc. in respect of all examinations passed.
 - d) An income declaration by the self-employed parents/guardians, stating definite income from all sources by way of an affidavit on non-judicial stamp paper. Employed parents/guardians are required to obtain income certificate from their employer and for any additional income from other sources, they would furnish declaration by way of an affidavit on non-judicial stamp paper.
 - e) Proof of permanent residence.
- l) A receipt in acknowledgment of the scholarship in the previous year on the form attached to the application duly counter-signed by the Head of the Institution concerned, if the application was in receipt of a scholarship under this scheme in the preceding year.
- ii) The state department should satisfy itself that the student belongs to a particular minority community.
- iii) Application complete in all respects shall be submitted to the head of the Institution, being attended or last attended by the candidates and shall be addressed to an officer specified for this purpose by the Government of State/Union Territory to which the student belongs, in accordance with the instructions issued by them from time to time.

Eligibility Criteria

1. Students, who have got admission in a recognized collage to pursue technical/professional courses, on the basis of a competitive examination.
2. Students, who have got admission in a recognized collage to pursue technical/professional courses, without facing any competitive examination, will also be eligible for scholarship. However, such students should have not less than 50% marks at higher secondary/graduation level. Selection of these students will be done strictly of merit.
3. A scholarship holder under this scheme will not avail any other scholarship/stipend for pursuing the course.
4. The annual family income of the beneficiary/parent or guardian of the beneficiary should not exceed Rs.2.50 lakh per annum from all sources.
5. A student residing in a particular State/UT will be entitled for scholarship under the quota of that State/UT only irrespective of his place of study.

IMPORTANT

- Information given in this booklet is compiled on the basis of data available on websites of respective departments or organisations as on date of printing*.
- Information provided in booklet / websites: www.minorities.in or www.barusahib.org is primary in nature for benefits of students, parents and teachers.
- All Applicants / Parents are advised to recheck, reconfirm, re-validate the actual procedures, necessary documents to be annexed with application for compliance to avail benefits.
- The Kalgidhar Trust, Baru Sahib or any of the volunteer is neither liable / responsible for acceptance nor for rejection of the application.

*JULY 2012

Technical & Professional UG & PG Courses covered under Merit-Cum-Mean Scholarship Scheme.

<p>Engineering & Technical Courses (B.Tech/B.E/</p> <ol style="list-style-type: none"> 1. Aeronautical Engineering (AE) 2. Agriculture Engineering (AG) 3. Automobile Engineering (AUE) 4. Applied Electronic & Instrumentation (AEI) 5. Automation & Robotics (ARE) 6. Bio-Medical Engineering (BME) 7. Bio- Technology (BT) 8. Ceramic Engineering/Technology (CT) 9. Chemical Engineering (CE) 10. Civil Engineering (CS) 11. Computer Science & Engineering (CS) 12. Electrical Engineering (EEE) 13. Electronic & Communication Engineering (ECE) 14. Environmental Engineering (ENE) 15. Food Technology (FT) 16. Industrial Engineering & Management (IEM) 17. Information Technology (IT) 18. Instrumentation & Control Engineering (ICE) 19. Leather Technology (LT) 20. Marine Technology (MRE) 21. Material Science & Technology (MST) 	<p>Pharmacy</p> <ol style="list-style-type: none"> 1. B. Pharma 2. M. Pharma <p>Architecture & Town Planning (UG & PG level courses only)</p> <ol style="list-style-type: none"> 1. Architecture (AR) 2. Interior Design (ID) 3. Building Construction Technology (BCT) 4. Planning (PL) <p>Hotel Management & Catering Technology (UG & PG level courses only)</p> <ol style="list-style-type: none"> 1. Hotel Management & Catering Technology (HMCT) <p>Applied Arts & Craft (UG & PG level courses only)</p> <ol style="list-style-type: none"> 1. Applied Arts & Production Design (APD) 2. Fine Arts/Applied Arts/Fine & Applied Arts(FA/AA/FAA) 3. Fashion & Apparel Design (FAD) <p>MCA</p> <ol style="list-style-type: none"> 1. Master in Computer Application <p>Design (Degree from NID)</p> <ol style="list-style-type: none"> 1. Graduate Diploma in design 2. Post graduate diploma programme in design
<ol style="list-style-type: none"> 22. Metallurgical Engineering (MT) 23. Mechanical Engineering (ME) 24. Mining Engineering (MN) 25. Oil & Paints Technology (OPT) 26. Polymer Science & Rubber Technology (PSR) 27. Printing Technology (PT) 28. Production Engineering (PE) 29. Pulp & Paper Technology (PPT) 30. Sugar Technology (ST) 31. Textile Engineering/Technology (TXT) 32. Transport Engineering (TE) 33. Telecommunication Engineering 34. Polymer Engineering 35. Naval Engineering 36. Petroleum Engineering 37. Highway Engineering 38. Power Engineering <p>Fashion Technology (From NID)</p> <p>Accessory Desgn,Knit Design,Fashion communication</p> <ol style="list-style-type: none"> 2. B.Ftech (Apparel Production) 3. M.Ftech: Management,Apparel Production, <p>Design Space</p> <p>Management</p> <ol style="list-style-type: none"> 1. Post Graduation Diploma in Management (PGDM) 2. Post Graduation Certificate in Management (PGCM) 3. Executive Post Graduation Diploma in Management 4. Master in Business Administration (MBA) 5. Apparel Production Management 	<p>Medical & Para Medical Course</p> <ol style="list-style-type: none"> 1. MBBS 2. Bachelor of Ayurvedic Medicine & Surgery (BAMS) 3. Bachelor of Homopathic Medicine & Surgery 4. Bachelor of Unani Medicine & Surgery (BUMS) 5. Post Graduate course 6. Bachelor of Physical Therapy (BPT) 7. Master of Physical Therapy (MPT) 8. Bachelor of Occupational Therapy (BOT) 9. Master in Occupational Therapy (MOT) 10. B.Sc. Nursing 11. M.Sc. Nursing 12. B.D.S 13. M.D.S <p>Veterinary Science & Animal Husbandry</p> <ol style="list-style-type: none"> 1. B.VSc. & A.H (Bachelor in Veterinary & Animal Husbandary) 2. PG Course <p>Chartered Accountancy / Institute of Cost & Work Accountancy / Company Secretary</p> <ol style="list-style-type: none"> 1. CA (Chartered Accountancy) 2. ICWA (Institute of Cost & Work Accountancy) 3. CS (Company Secretary) <p>Law</p> <ol style="list-style-type: none"> 1. L.L.B 2. L.L.M <p>Cement Technology</p> <ol style="list-style-type: none"> 1. Post graduate diploma in cement technology

List of Institution eligible for reimbursement of full course fee under the Merit Cum-Means based Scholarship for the students belonging to Minority Communities.

Andhra Pradesh		Maharashtra	
1	National Institute of Technology, Warangal	43	Indian Institute of Technology, (IIT) Powai
2	National Institute of Fashion technology, Hyderabad	44	National Institute of Industrial Engineering, Mumbai
3	Indian Institute of Technology, (IIT), Hyderabad	45	National Institute of Fashion Technology, Mumbai
Arunachal Pradesh		46	Visvesvaraya National Institute of Technology, Nagpur
4	Northern Eastern Regional Institute of Science and Technology		
Assam		Meghalaya	
5	Indian Institute of Technology, (IIT), North Guwahati	47	National Institute of Fashion Technology,
6	National Institute of Technology, Silchar	48	Indian Institute of Management, Shillong
Bihar		Orissa	
7	Indian Institute of Technology, Patna, Bihar	49	National Institute of Technology, Rourkela
8	National Institute of Technology, Patna	50	Indian Institute of Tourism & Travel Management,
9	National Institute of Fashion Technology, Patna	51	Indian Institute of Technology, Bhubaneswar
Chhattisgarh		Punjab	
10	National Institute of Technology, Raipur	52	Dr. B.R. Ambedkar National Institute of Technology, Jalandhar
11	Indian Institute of Management Raipur, Chhattisgarh	53	Sant Longowal Institute of Engineering and Technology (SLIET), Sangrur
Goa		54	Indian Institute of Technology, Rupnagar
12	Indian Institute of Tourism & Travel Management,	Rajasthan	
Gujarat		55	Malaviya National Institute of Technology, Jaipur
13	National Institute of Technology, Gandhinagar	56	Indian Institute of Management, Udaipur
14	Indian Institute of Management, Ahmedabad	57	Indian Institute of Technology, Jodhpur
15	National Institute of Fashion Technology	Tamil Nadu	
16	National Institute of Design, Ahmedabad	58	Indian Institute of Technology, (IIT) Chennai
17	S.V National Institute of Technology, Surat	59	National Institute of Technology, Tiruchirappalli
Haryana		60	National Institute of Fashion Technology, Chennai
18	National Institute of Technology, Kurukshetra	61	Indian Institute of Management, Tiruchirappalli
19	National Council for Cement and Building Material, Ballabgarh,	62	Indian Institute of Information Technology Design & Manufacturing (IITDM)
20	Indian Institute of Management, Rohtak		
Himachal Pradesh		Tripura	
21	National Institute of Technology, Hamirpur	63	National Institute of Technology, Agartala
22	Indian Institute of Technology, Mandi		
Jammu and Kashmir		Uttar Pradesh	
23	National Institute of Technology, Srinagar	64	Indian Institute of Technology, Kanpur

Jharkhand		65	Indian Institute of Management, Lucknow
24	National Institute of Technology, Jamshedpur	66	Motilal Nehru National Institute of Technology Allahabad
25	Indian School of Mines, Dhanbad-826004,	67	Indian Institute of Information Technology (IIIT) Allahabad
26	National Institute of Foundry and Forge Technology(NIFFT), Ranchi	68	National Institute of Fashion Technology Raibareli
27	Indian Institute Technology, Ranchi	Uttarakhand	
Karnataka		69	Indian Institute of Technology, Roorkee
28	Indian Institute of Management, Bangalore	70	Indian Institute of Management, Kashipur
29	National Institute of Technology, Surthkal	West Bengal	
30	National Institute of Mental Health & Neuro Science, Bangalore	71	Indian Institute of Technology, Kharagpur
31	Indian Institute of Science, Bangalore	72	Indian Institute of Management, Kolkata
32	National Institute of Fashion Technology Bangalore	73	National Institute of Technology,Durgapur
Kerala		74	Indian Institute of Foreign Trade, Kolkata
33	Indian Institute of Technology, Calicut	75	National Institute of Fashion Technology
34	Indian Institute of Management,Kozhikoda,	Chandigarh	
35	National institute of Fashion Technology, Kannur	76	Post-Graduation Institute of Medical Education & Research, Chandigarh
Madhya Pradesh		Delhi	
36	Indian Institute of Management, Indore	77	Indian Institute of Technology (IIT), HauzKhas
37	Maulana Azad National Institute of Technology Bhopal	78	School of Planning and Architecture, I.P Estate
38	ABV-Indian Institute of Information Technology and Management, (AVB-IIITM), Gwalior	79	All India Institute Of Medical Sciences (AIIMS)
39	Indian Institute of Tourism & Travel Management Gwalior	80	Lady Hardinge Medical College, New Delhi
40	National Institute of Fashion Technology Bhopal	81	Vardhaman Mahavir Medical College and Safdarjung Hospital
41	Indian Institute of Technology,Indore	82	Post Graduate Institute of Medical Education and Research (PGIMER)
42	Pandit Dwarka Prasad Mishra Indian Institute of Information Technology,Design & Manufacturing (IIITDM), Jabalpur-	83	Indian Institute of Foreign Trade
<p style="text-align: center;">NOTE</p> <ul style="list-style-type: none"> • Contact Information given in the Booklet is subject to change on account of transfers of individuals or relocation of the offices. • Readers are advised to re-confirm this on their own. 		84	National Institute of Fashion Technology
		Puduchery	
		85	Jawaharlal Nehru of Post-graduation Medical & Research, Puducherry

'RTE Act Violates Rights Conferred on Unaided Minority Schools Rules Supreme Court'

The Supreme Court upheld the constitutional validity of Right of Children to Free and Compulsory Education Act, 2009, and directed every school, including privately-run ones, to give immediately free education to students from socially and economically backward classes from class-I till they reach the age of 14 years. RTE Act mandates that 25% of seats in every school will be for students from poor families.

The majority Judgment on April 12th 2012 by Chief Justice S.H. Kapadia and Justices K.S. Radhakrishnan and Swatanter Kumar rules that the RTE Act will not apply to those institutions run by minority organisations and which do not receive a single penny as aid either from the government or local bodies.

Free Coaching Centres for Minority Community

S.No	Name & Address of Institution	No. of Seats	Courses
Assam			
1	Assam Education & Management Academy, Hatigaon, Near SBI, Guwahati, Assam	100	Engg./ Medical
2	ECIL, G-15, Dakshinapan Shopping Complex, Dharkuria,	500	Advance Diploma In Software (ADST) Diploma in PC Hardware & Networking (DPCHN)
3	KELTRON, 20, Ballygunge Circular Road, Kolkata	500	Master Diploma in S/W Technology (MDST) / Advanced Diploma in PC H/W & Networking (ADPCHN)
Andhra Pradesh			
4	M/s. Jagruthi Educational Society, Moghal Chambers, Opp. IT Towers, A.C. Guards, Hyderabad	50	Medical
5	Mother Teresa Mahila , Mandali, Flat No. B-64/F6, Vijaya Nagar Colony, Hyderabad	50	Engineering
6	M/s. SUPPORT Charity Organisation, 202, NCL-Kaveri-I, Above Food World, Shanthi, Nagar, Masab Tank, Hyderabad	50	Entrance Exam for Tech./ Professional course
7	Aim Education and Research Society, 208, Sakina Complex, 2nd Floor, Mehanipatnam, Hyderabad	50	Engineering
8	ECIL, G-15, Dakshinapan Shopping Complex, Dharkuria,	500	Advance Diploma In Software (ADST) Diploma in PC Hardware & Networking
9	KELTRON, 20, Ballygunge Circular Road, Kolkata	500	Master Diploma in Software Technology (MDST) / Advanced Diploma in PC Hardware & Networking (ADPCHN)
Bihar			
10	Central Institute of Plastics Engineering & Technology (CIPET), G.T. Road, Siwah, Panipat	200	Plastic Injection Moulding Machine Operator Training /Plastic Processing Machine Operator Training/CAD/ Blow Moulding Machine Oprtr
Jammu & Kashmir			
11	National Council for Promotion of Urdu Language, Farogh-e-Urdu Bhawan, (NCPUL) FC-33/9, Institutional Area, Jasola,	500	O' Level / Diploma in Computer Application/ Business Accounting & Multilingual DTP
Jharkhand			
12	KELTRON, 20, Ballygunge Circular Road, Kolkata	250	Master Diploma in Software Technology (MDST) / Advanced Diploma in PC Hardware & Networking (ADPCHN)
13	ECIL, G-15, Dakshinapan Shopping Complex, Dharkuria,	250	Advance Diploma In Software (ADST) Diploma in PC Hardware & Networking (DPCHN)
Karnataka			
14	ECIL,30/1, Leeman's Complex, 2nd Floor,Cunningham Road, Bangalore -560052	500	Advance Diploma In Software (ADST) Diploma in PC Hardware & Networking
Kerala			
15	3rd Floor, Thuruthumel Buildings, Market Road North, Ernakulam North,P.O. Cochin – 682018,	500	Advance Diploma In Software (ADST) Diploma in PC Hardware & Networking
Madhya Pradesh			
16	Krester Educational & Welfare Society, 201, Yamnotri Apartment, 96, Nehru Colony, Thatipur, Gwalior	100	Group 'C'/Entrance Exam
17	Children Welfare and Education Society, Mahana, Preparation Point, Opp.Rest House, Pali Road, Sheopur	50	Group 'C'/Entrance Exam

S.No	Name & Address of Institution	No. of Seats	Courses
Maharashtra			
18	Central Institute of Plastics Engineering and Technology, (CIPET), Plot No. J-3/2, MIDC Industrial Area, Chikalthana, Aurangabad – 431006	200	Plastic Injection Moulding Machine Operator Training /PlasticProcessing Machine Operator Training/ Computer Aided Design
Mizoram			
19	Integrated Development and Environmental Awareness Society (IDEAS),F-46, Lower Chanmari, Aizawl	50	Pvt. Jobs in BPO-IT Sector
20	Thuampui Welfare Society, G-7, 1st Floor, Opp. Hrangbana, College Chanmari, Aizawl	50	Pre-Engg./Pre-Medical
21	DOEACC Society, Aizawl Centre, Industrial Estate, Zuangtui, Aizawl	200	O' Level
Rajasthan			
22	Central Institute of Plastics Engineering and Technology, (CIPET),SP-1298, Sitapura Indl. Area, Phase-III, Jaipur	200	Plastic Injection Moulding Machine Operator Training /PlasticProcessing Machine Operator Training/ Computer Aided Design
23	Lakwar Educational Society, 3rd Floor, Hotel Sneh Vilas, Near AVM School, Tonk Road, Sawai Madhopur	50	50 Railway/ Banking/Group 'C'
24	Srijan Sansthan, Shri Giriraj Industrial Training Centre Nagar Road, Deeg, Distt.-Bharatpur	50	Advanced Training in Electrician Trade/ Fitter Trade and CNC Operator Training
25	Srijan Sansthan, 42, Moti Dungari, Alwar	50	Group C
Tamil Nadu			
26	SSI IT EDUCATION (P) LTD., 194/2 3rd Floor, Chandamama Bldg., NSK Salai, Vadapalani, Chennai	50	Hardware & Networking / Assembling and Troubleshooting
Tripura			
27	ECIL, G-15, Dakshinapan Shopping Complex, Dharkuria,	100	Advance Diploma In Software (ADST) Diploma in PC Hardware & Networking
Uttar Pradesh			
28	Pioneer Montessori School Samiti (Pioneer Foundation), R/o 250/15 ka, Shyam Kunj Yahiya Ganj, Lucknow	40	PMT/Engineering
29	Pioneer Montessori School Samiti (Pioneer Foundation), R/o 250/15 ka, Shyam Kunj, Yahiya Ganj, Lucknow	50	PMT/Engineering
30	Samdars Manav Seva Sansthan, 17-B, Kaushalपुरi, Kharagpur, Gomti Nagar, Lucknow	50	Group C
31	Sanskriti Vikas Avam Saksharta Sewa Sansthan,566/249, Jai Prakash Nagar, Alambagh, Lucknow	100	PMT/Engineering
32	Rohini Vaigyanik Avam Samajik Sansthan, A-332, Indira Nagar, Lucknow -226016	50	PMT/Engineering
33	Rafat Foundation, R/O 529-A/1149/12 (Ashok Vihar, Phase-2) Khurram Nagar, Lucknow	50	Group B
34	Poonam Foundation, (Gurukul Classes), 18/5, Judjes Colony, Allahabad	50	PMT/Engineering
35	Pioneer Foundation (Pioneer Montessori School Samiti), c250/15 ka, Shyam Kunj, Yahiya Ganj, Lucknow	100	Engg./ Medical
36	Nav Chetna Mahila Kalyan Samiti,R/O 529-A/114/12 (Ashok Vihar, Phase-2), Khurram Nagar, Lucknow	50	Pre-Engg.
37	UP Industrial Consultant Ltd. ,5th Floor, Kabir Bhavan, D-1, Compound, GT Road, Kanpur	40	Diploma in Computer Application (DCA)
38	PMT Physics College, 31/56, MG Marg, Opp. Kapoor Hotel, Hazratganj, Lucknow	100	Engg./ Medical/Group C
39	Duty Society Coaching & Guidance Centre, 4-English House, AMU Campus, Aligarh-202002	150	Engg./ Medical/MBA
40	Utkarsh Academy, 112/321, Swaroop Nagar, Kanpur	50	Group A
41	Career Plus Educational Society, 16/34/4, Mayor Road, infront of Indian Qwalty, near Traffic Chowraha, Allahabad	50	Group B

Uttarakhand			
42	Career Plus Educational Society, H.No. 14/18, Govindpura, Behind Bhotiyapadav Police Station Street, Haldwani, Nainital,	50	Group 'B'
West Bengal			
43	Al-Ameen Mission, Village -Khaltpur,P.O. -Dihibhursut, Distt.- Howrah	250	WBJEE
44	Guidance Foundation, 197, Park Street,	250	WBJEM/AIPMT/AIEEE
45	KELTRON, 20, Ballygunge Circular Road, Kolkata	300	Master Diploma in Software Technology (MDST) / Advanced Diploma in PC Hardware & Networking (ADPCHN)
46	MM Group, (DOEACC Accreditation Centre), 3rd Floor, MRS Building, DCR Market, Distt.-Malda	100	O' Level
47	ECIL, G-15, Dakshinapan Shopping Complex, Dharkuria,	300	Advance Diploma In Software (ADST) Diploma in PC Hardware & Networking
Delhi		Manipur	
48	Career Plus Educational Society, 301,302/A-37,38,39, Ansal Building Complex, Dr. Mukherjee Nagar	51	Human Resource Development Association (HRDA), Phouden Mamang Leikai, P.O. Nambol
49	Oasis Educational Services P. Ltd OES Bhavan, LSC, Plot No. 11 B-1,Vasant Kunj	52	Nupi Khunai, Oinam Bazar, Oinam P.O. Nambol-795134
Haryana		53	Rural Area Development Committee(RADCO) Lingsiphai, P.O. Box-138, Churachandpur District
50	Central Institute Of Plastic Engineering & Technology (CIPET), G.T. Road, Siwash, Panipat, Harayan	54	Social Educational Helpline Foundation(SEHF), Minuthong Golapati, Opp. K.R. Lane, Imphal



IMPORTANT INFORMATION FOR ONLINE REGISTRATION FOR POST-MATRIC & MERIT-CUM-MEANS SCHOLARSHIPS

Temporary and Permanent IDs, given to students will be state specific and community specific.

If a student belongs to Tamil Nadu, the **temporary ID** will be **T2012tnM00001**.

T/P - denotes temporary ID/Permanent ID.

2012 - denotes year.

tn - Specify States/UTs.

M - denotes Region i.e. Muslim

00001 - denotes the serial number in respect of that State

Students to submit hard copies of duly filled in online applications.

After submitting the application online to the next level, the student should take a print out of the same sign and send it with requisite documents to the State Department through his/her institute. Where district/region pattern is followed, student should submit applications to home districts only.

Permanent ID

The system will generate Permanent ID (PID) only for the selected students. PID will be generated after the recommended list of students is submitted online by the State Department to the Ministry for release of funds.

Other Points:

Students to enclose fee receipt along with the application. One User Id and Password at „Institute level..

Online Applications not verified by the Institutes and pending for more than 30 days to be automatically pushed to the State Department level. Scenario-4 procedure under the existing system to be followed. This provision will be activated only after **31st July, 2012**.

Institute can edit. However, they can not edit the basic parameters viz., Parental Income, Religion, bank a/c detail. Fee amount, can be edited by the Institute.

As and when any editing is carried out SMS alert/email to be send to the student instantly. Editing visible to students. Hard copies of online applications, both Fresh & Renewals.

Institute Module:

Institute Module has been made optional. That is the States/UTs those who have not opted for institute module in their modified workflow the same will cease to exist in respect of those States/UTs.

Accordingly, online applications of students in respect of those States/UTs which have not opted for Institute Module will be directly coming to District/Region/State Department module, as the case may be.

However, the role of institute vis-à-vis the online verification of student application will continue to be there irrespective of the fact that the State/UT has opted for removal of Institute Module.

To explain further, from the year 2012-13 under the modified system the role of the institutes so far as online application is concerned will be **'Domicile State Centric' of the concerned scholarship applicant**.

That is in case of a student belonging to State, A. where Institute Module is in vogue and studying in an institute located in the geographical territory of State „B. where there is no „Institute Module. The workflow opted by State, A. will be followed and the online application of the student will come to the institute inbox.

Online Applications without hard copies and without desired documents and also in case of major discrepancy will be rejected. However, an opportunity may be given to students for compliance.

WEB LINKS

Links in this Information Booklet or at websites

www.barusahib.org or www.minorities.in

Information in Booklet or at www.minorities.in or at www.barusahib.org contains hyper-links to web sites which are not maintained by the publishers of booklet or owners of websites and owners are not responsible for the contents of those web sites and shall not be liable for any damages or loss arising from access to those web sites. Use of the hyper-links and access to such linked web sites are entirely at your own risk.

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State / UT and Community wise Numbers of Scholarships Targets for the year 2012-13

Sr. No	State / UT	Muslim			Christian			Sikh			Budhist			Parsi			Total
		Pre Matric	Post Matric	Merit Cum Means	Pre Matric	Post Matric	Merit Cum Means	Pre Matric	Post Matric	Merit Cum Means	Pre Matric	Post Matric	Merit Cum Means	Pre Matric	Post Matric	Merit Cum Means	
1	Andhra Pradesh	276375	35008	2211	46500	5890	372	1125	143	9	1125	143	9	34	4	0	368948
2	Bihar	543000	68780	4344	2250	285	18	750	95	6	750	95	6	34	4	0	620417
3	Chhattisgarh	16125	2043	129	15750	1995	126	2625	333	21	2625	333	21	34	4	0	42164
4	Goa	3750	475	30	14251	1805	114	102	13	0	68	9	0	225	4	3	20849
5	Gujrat	181875	23038	1455	11250	1425	90	1875	238	15	750	95	6	225	29	3	222369
6	Haryana	48375	6128	387	1125	143	9	46500	5890	372	375	48	3	34	29	0	109418
7	Himchal Pradesh	4875	618	39	375	48	3	3000	380	24	3000	380	24	34	4	0	12804
8	Jammu & Kashmir	268875	34055	2151	750	95	6	8250	1045	66	4500	570	36	34	4	0	320437
9	Jharkhand	147750	18715	1182	43125	5463	345	3375	428	27	375	48	3	34	4	0	220874
10	Karnataka	255750	32395	2046	39750	5035	318	750	95	6	15750	1995	126	34	4	0	354054
11	Kerala	311250	39425	2490	239420	30327	1917	102	95	0	68	9	0	34	4	0	625141
12	Madhya Pradesh	152250	19285	1218	6750	855	54	6000	13	48	8250	1045	66	34	4	0	195872
13	Maharashtra	406500	51490	3252	42000	5320	336	8625	760	69	230625	29213	1851	893	113	12	781059
14	Orissa	30375	3848	243	35625	4513	285	750	1093	6	375	48	3	34	4	0	77202
15	Punjab	15000	1900	120	11625	1473	93	576070	72969	4620	1500	190	12	34	4	0	6856610
16	Rajasthan	189375	23988	1515	3000	380	24	32625	4133	261	375	48	3	34	4	0	255765
17	Tamil Nadu	137250	17385	1098	149625	18953	1197	375	48	3	375	48	3	34	4	0	326398
18	Uttar Pradesh	1216885	154135	9735	8250	1045	66	27000	3420	216	12000	1517	96	34	4	0	1434403
19	Uttarakhand	40125	5083	321	1125	143	9	8250	1045	66	375	48	3	34	4	0	56631
20	West Bengal	801000	101460	6408	20250	2565	162	2625	333	21	9750	1235	78	34	4	0	945925
21	Delhi	64125	8123	513	5250	665	42	22125	2803	177	1125	143	9	34	4	0	105138
22	Pudicherry	2249	285	18	2624	332	21	102	13	0	68	9	0	34	4	0	5759

State / UT and Community wise Numbers of Scholarships Targets for the year 2012-13

Sr. No	State / UT	Muslim			Christian			Sikh			Buddhist			Parsi			Total
		Pre Matric	Post Matric	Merit Cum Means	Pre Matric	Post Matric	Merit Cum Means	Pre Matric	Post Matric	Merit Cum Means	Pre Matric	Post Matric	Merit Cum Means	Pre Matric	Post Matric	Merit Cum Means	
23	Arunachal Pradesh	750	95	6	7876	993	63	102	13	0	5626	713	45	34	4	0	16320
24	Assam	326250	41325	2610	39000	4940	312	750	95	6	1875	238	15	34	4	0	417454
25	Manipur	7500	950	60	29250	3705	234	102	13	0	68	9	0	34	4	0	41929
26	Meghalaya	3750	475	30	64498	8170	516	102	13	0	68	9	0	34	4	0	77669
27	Mizoram	375	48	3	30751	3895	246	102	13	0	3000	380	24	34	4	0	38875
28	Nagaland	1500	190	12	70873	8977	567	102	13	0	68	9	0	34	4	0	82349
29	Sikkim	375	48	3	1500	190	12	102	13	0	6001	760	48	34	4	0	9090
30	Tripura	10126	1283	81	4125	523	33	102	13	0	3750	475	30	34	4	0	20579
31	Andaman & Nicobar	1125	142	9	2999	380	24	102	13	0	68	9	0	34	4	0	4909
32	Chandigarh	1500	190	12	375	48	3	5626	713	45	68	9	0	34	4	0	8627
33	Dadra & Nagar Haveli	375	47	3	374	47	3	102	13	0	68	9	0	34	4	0	1079
34	Daman & Diu	375	47	3	102	13	0	102	13	0	68	9	0	225	28	3	988
35	Lakshdweep	2249	283	18	102	13	0	102	13	0	68	9	0	34	4	0	2895
	Total	5469384	692785	43755	952495	120649	7620	760499	96336	6084	315000	39907	2520	2622	323	21	8510000

NCPUL (National Council for Promotion of Urdu Language)
Prestigious Body Under Ministry of HRD for Promoting the Cause of Urdu by Establishing
Urdu Digital Library, online Urdu Learning, Urdu Digital Computer Programme.

List of Nodal Offices dealing with ONLINE Merit-Cum-Means Schemes States/UTs Ministry of Minority Affairs

S.No.	States/ Uts	Name & Designation	E-Mail	Mobile No.	Landline No.
1	Andaman and Nicobar	Shri R.K. Majhi, superintendent	dirsw@and.noc.in	09933226963	03192-239140
2	Andhra Pradesh	Md.Ilyas Rizvi,Sh Dilawar Ali, Managing Director	mdilawarli@gmail.com	9849901134	0402344500
3	Arunachal Pradesh				
4	Assam	Ahmed Hussain, Joint Secretary	director.cada@yahoo.com	9435103675	0361238540
5	Bihar	Shri Sadat Hasan,MD Nodal officer	meritcummeansbihar@gmail.com	9934474433	06122217955
6	Chandigarh	Shri Sushil Dutt,Nodal officer	social_welfare@rediffmail.com	9888954790	01722740045
7	Chattisgarh	Shri RamSharan Singh, Deputy Commissioner	ctd.cg@nic.in, ashu.vadher@gmail.com	9424227938	07712263901
8	Dadra and Nagar Haveli				
9	Daman Diu	Sh. Vijender Kumar, Director	vijender-singh165@yahoo.co.in	9737167679	02602230854
10	Delhi	Shri Chauhan,Nodal officer	ddscstdel@hub.nic.in	9416066612	01123379514
11	Goa	Shri S. Fernandes,Dy. Director	sfernsgoa@gmail.com	9881435463	0832222378
12	Gujarat	Mr. K.I.Parmar, Joint Director	leghumati@gmail.com	9427759015	07923253265
13	Haryana	Smt. Surinder Kaur, Nodal officer	sje@hry.nic.in	9878085747	01722704212
14	Himachal Pradesh	Dr. S.B. Sekhar, Jr. Director	dir.edu@rediffmail.com	9418453535	01772652579
15	Jammu and Kashmir	Shri Arun Kumar, Under Secretary	arunkokiloo@gmail.com	9419423126	01912542759
16	Jharkand	Shri S.K. Sinha, Secretary	tcdc.jharkand@gmail.com	9431114705	06512552398
17	Karnataka	Shri Nusrath Ulla Shariff, Director Incharge	nushariff@gmail.com	9880165873	08022200623
18	Kerala	Sh.P.Salim,Nodal officer	momakerala@gmail.com	9447758034	0471251741
19	Lakshadweep				
20	Madhya Pradesh	Shri Yashpal Singh, Director	bcdbl@mp.nic.in	9425042403	07552553329
21	Maharashtra	Smt. Ainul Attar, Dy. Director	ainulattar@hotmail.com, mcm.dte@gmail.com	2230233465	02222617969
22	Manipur	Shri Dinesh Singh, Director	bcdbl@mp.nic.in	9436890723	03852442539
23	Meghalaya	Sh.B.N.Lamare, Nodal officer	dhtemeghalaya@yahoo.com	9436311768	03642226015
24	Mizoram	Shri Lalmuankima Sailo, O.S.D	msb.mizoram@gmail.com	9436147515	03892322561
25	Nagaland	Shri Chubainla Jamir, Director	us.htedptt@gmail.com	9436006306	03702271144
26	Orissa	Shri Dasharathi Satapati, Director	stscpms@gmail.com	9438081713	0674-2322760
27	Punucherry	Sh. Hari, Nodal officer	secywel.pon@nic.in	9894357923	04132205871
28	Punjab	S. Jung Singh	minorityaffairspunjab@gmail.com	9872909095	01722604607
29	Rajasthan	Gunjan soni, Nodal officer	raj.minocell@gmail.com	9694787275	01412220258
30	Sikkim	Deepmama Pradhan, Additional Secretary	deep.prd@gmail.com	9832652868	03592203185
31	Tamil Nadu	Shri Vignesh, Nodal officer	tnminorities@gmail.com	9444518299	04428515050
32	Tripura	Sh. S.K. Nandi, Director	tripurabawan@rediffmail.com	9868208635	03812223686
33	Uttarakhand	Shri Rahat Ali,Deputy Secretary	ukdirectorminority@gmail.co	9897926786	01352671122
34	Uttar Pradesh	Shri Sayad Intesar Haider, Nodal officer	dirminw@nic.in	9807946147	0522-2287098
35	West Bengal	Sh. Jawaid Akhtar, MD Nodal officer	md.wbmdfc@yahoo.com	9433092838	03340047469

List of Principal Secretaries, Commissioner Dealing With Merit-Cum Means Based Scholarship Scheme in States/UTS

S.No.	State Name	HOD	Department	Address
1	Andhra Pradesh	Shri Mohammad Ali Rafath, Principal Secretary	Minorities Welfare Deptt	Govt. of Andhra Pradesh, 'A' Block, Ground Floor, A.P. Secretariat, Hyderabad - 500 022
2	Arunachal Pradesh	Secretary	Social Welfare Deptt.	Govt of Arunachal Pradesh Block No.2, Civil Secretariat, (Public Service Commission Office).
3	Assam	Sh. Shyam Mewara, Commissioner and Secretary,	Minorities Welfare and Development Department,	Govt of Assam Dispur, Guwahati - 6
4	Bihar	Shri Amir Subhani, Secretary	Minority Welfare Department	Barrack No.6, Main/Old Sectt Patna
5	Chhattisgarh	Shri R P Mandal Principal Secretary	Adam Jati Aur Anusuchit Jati Vikas Vibhog	Govt of Chhattisgarh Room No.266, Dou Kalyan Singh Bhawan, Raipur
6	Goa	Shri D C Sahoo, Secretary	Deptt. Of Social Welfare	Goa, Panji
7	Gujrat	Smt Sunaina Tomar Secretary	Social Justice & Empowerment Department	Govt of Gujarat, Block No. 5/8/9 th Floor, Sachivalaya, Gandhinagar
8	Haryana	Shri Dhanpat Singh Principal Secretary	Social Justice & Empowerment Deptt.	Govt of Haryana Room No. 340, SSO Building, Secretariat, Sector - 17, Chandigarh
9	Himachal Pradesh	Shri O.P. Sharma, Director	Deptt. Of Higher Education,	Govt. of Himachal Pradesh, H.P. Secretariat, Shimla-2
10	Jammu & Kashmir	Shri Jeet Lat Gupta Secretary	Social Welfare Department	Govt. of Jammu & Kashmir, R N. 545, Civil Secretariat, Srinagar - 190001
11	Jharkhand	Shri Rajeev Arun Ekka Secretary	Deptt. Of Social Welfare	Govt. of Jharkhand, Project Bhawan, Dhruva, Ranchi - 834004
12	Karnataka	Shri Syed Zameer Pasha Secretary	Minority Welfare Deptt.	Govt of Karnataka No.215, 11 Floor, Vikasa Soudha, Bangalore - 560001
13	Kerala	1. Shri John Kuruvilla Principal Secretary 2. Directorate of Technical Edu.	General Education Deptt.	Govt. of Kerala Thiruvananthapuram
14	Madhya Pradesh	Smt. Amita Sharma Principal Secretary	Other Backward Classes & Minority Welfare	Govt. of Madhya Pradesh Vallabh Bhavan, Bhopal
15	Maharashtra	1. Shri T.F. Thekkekar Additional Chief Secretary 2. Director	Minorities Development Deptt. Directorate of Technical Education, Maharashtra State	Govt of Maharashtra Mantralaya, Mumbai-400032 3, Mahapalika Marg, Opp. Metro Cinema, Mumbai-400001
16	Manipur	Shri W L Hangshng Principal Secretary	Welfare of Minorities & Other Backward Classes Deptt.	Govt of Manipur Secretariat, Manipur, Imphal
17	Meghalaya	Shri P S Thangkhiew Secretary	Education Deptt, Secretariat	Govt of Meghalaya Shilong
18	Mizoram	Shri Esther Lalruatkimi Secretary	Higher & Technical Education Deptt.	Govt. of Mizoram, Aizawl
19	Nagaland	Shri F.P. Solo Commissioner & Secretary	Deptt. Of Higher & Technical Education	govt. of Nagaland, Kohima
20	Orissa	Shri Santosh Sarangi, Commissioner-cum-Secretary	ST and SC Development, Minorities & Backward Classes Welfare Deptt	Govt. of Orissa, Bhubneshwar
21	Punjab	Shri Swarn Ram Choudhary, Principal Secretary	Welfare Deptt. SCO 128-29, Sector-34-A	Govt. of Punjab, Chandigarh
22	Rajasthan	Shri Rohit R Brandon Principal Secretary	Deptt. Of Minority Affairs	Govt. of Rajasthan 2217, Secretariat, Jaipur.
23	Sikkim	Shri R Telang Commissioner-cum-Secretary	Social Justice Empowerment and Welfare Deptt(Welfare Division)	Govt. of Sikkim Gangtok
24	TamilNadu	Secretary Thiru S. Thangaswami, Commissioner	Backward Classes, Most Backward Classes & Minority Welfare Department Deptt. Of Minorities Welfare	Govt. of Tamil Nadu Secretariat, St. George Fort, Chennai Govt. of Tamil Nadu 807 Anna Salai (V Floor) Chennai-600002.
25	Tripura	Secretary	Deptt. For Welfare of Minorities	Govt. of Tripura Agartala-West Tripura

26	Uttar Pradesh	Shri B.M.Meena Principal Secretary	Deptt. Of Minority Welfare and Wakf	4th Floor, Babu Bhawan, Sachivalaya, Lucknow
27	Uttarakhand	Dy. Registrar	Uttarakhand Madarsa Board	1st floor, 10B-Ajabpur Kalan, Nr PNB, Mothronwala Road, Dehradun, U.K
28	West Bengal	Shri Nurul Haque Secretary	Minority Affairs & Madrasah Education Deptt	Govt of West Bengal Writers Building, Kolkata-700001
29	Andaman & Nicobar	Shri S.P. Singh Secretary	Directorate of Social Welfare	Andaman & Nicobar Administration Port Blair
30	Chandigarh	Shri Ram Niwas Secretary	Social Welfare Deptt.	Chandigarh Administration, Sec-9, Chandigarh
31	Delhi	Shri Sanjeev Kumar Principal Secretary	Deptt. Of SC/ST/OBC/Minorities	B Block, 2nd Floor Vikas Bhawan, I.P. Estate, New Delhi
32	Punducherry	Shri G Theva Neethi Dhas Social Welfare Deptt.	1st Floor, Chief Secretariat	Goubert Avenue Ponucherry
33	Daman & Diu	Alka Dien Secretary	Social Welfare Deptt.	Daman & Diu Admn. Collectorate, Dholar, Moti Daman
34	Dadra & Nagar Haveli	Secretary	Social Welfare Deptt.	Dadra & Nagar Haveli Admn. Silvasa
35	Lakshdweep	Director	Social Justice Empowerment & Culture Deptt.	Lakshdweep Admn., Kavaratti

Banks Extending Education Loan as per Ministry of HRD Scheme at Reduced Interest for Higher Education to Students Annual Family Income - Rs 4.50 Lakhs.

S.No.	Name of Bank	Address 1	Address 2	Bank Web Site / Email of Bank Chairman
1	Allahabad Bank	2 Netaji Subhash Road	Kolkata 700001	www.allahabadbank.in cmd@allahabadbank.in
2	Andhra Bank	Dr Pattabhi Bhwn 5-9/2011 Secretariat Rd	Hyderabad 500004	www.andhrabank.in cmd@andhrabank.co.in
3	Bank of Baroda	9th Floor Baroda Corporate Centre, Bandra Kurla Complex	Mumbai 400051	www.bankofbaroda.com cmd@bankofbaroda.com
4	Bank of India	Star House C 5 G Block, Bandra Kurla Complex	Mumbai 400051	www.bankofindia.com cmd@bankofindia.co.in
5	Bank of Maharashtra	Lok Mangal. 1501 Shivaji Nagar	Pune 411005	www.bankofmaharashtra.in cmd@mahabank.co.in
6	Canara Bank	P O Box 6648, 112 Jayachandra Rajender Rd	Bangalore 560002	www.canarabank.com cmdsrt@canbank.co.in
7	Central Bank of India	Chander Mukhi, Nariman Point	Mumbai 400021	www.centralbankofindia.co.in chairman@centralbank.co.in
8	Corporation Bank	Mangal Devi Temple Rd, Pandeshwar	Mangalore 575001	www.corpbank.com cmd@corpbank.com
9	Dena Bank	C 10 G Block, Bandra Kural Complex	Mumbai 400051	www.denabank.com cmd@denabank.co.in
10	IDBI Bank Limited	World Trade Centre, Cuff Parade	Mumbai 400005	www.idbi.com cmd@idbi.co.in
11	Indian Bank	66 Raja Salai	Chennai 600001	www.indianbank.in cmdsec@indian-bank.com
12	Indian Overseas Bank	763 Anna Salai	Chennai 600002	www.iob.in cmd@iobnet.co.in
13	Oriental Bank of Commerce	Institutional Area, Sector 32	Gurgaon 122001	www.obcindia.co.in obccmd@vsnl.com
14	Punjab & Sind Bank	Bank House, 21 Rajender Place	New Delhi 110008	www.psbindia.com psbcmcmd@vsnl.com
15	Punjab Natiional Bank	7 Bhikaji Cama Place, R K Puram	New Delhi 110066	www.pnbindia.com pnbcmcmd@vsnl.co
16	State Bank of India	Madame Cama Road	Mumbai 400021	www.statebankofindia.com chairman@sbi.co.in
17	Syndicate Bank	Manipal	Manipal 576104	www.syndicatebank.in cmdsectt@syndicatebank.co.in
18	UCO Bank	10 BTM Sarani	Kolkata 700001	www.ucobank.com ucobank@vsnl.com
19	Union Bank of India	239 Vidhan Bhawan Marg, Nariman Point	Mumbai 400021	www.unionbankofindia.co.in cmd@unionbankofindia.com
20	United Bank of India	5th Floor Hemanta Babu Sarani	Kolkata 700001	www.unitedbankofindia.com utbihoc@vsnl.com
21	Vijaya Bank	41/2 M G Road, Trinity Circle	Bangalore 560001	www.vijayabank.com vijbank@bgl.vsnl.net.in
22	The HDFC Bank	Senapati Bapat Marg, Lower Parel	Mumbai 400013	www.hdfcbank.com support@hdfcbank.com

List of Minorities Commissions In States

S.No.	State	Address	Tele.No.	Fax No.
1	Andhra Pradesh (Statutory Commission)	A.P. State Minorities Commission Room No. 301 S-Block, Secretariat Building, Hyderabad - 500 022	040-23453078 (O)	040-23453206
2	Assam (Non Statutory)	Assam state Minorities Commission, Sujata Apartments, 1st Floor, Nilomani Phukan Path, Christian Basti Guwahati- 781 005	0361-2341026 (O) 9864056217 9954093902	0361-205992
3	Bihar (Statutory)	Bihar State Minorities Commission, Barrack No. 7, Old Secretariat, Patna-300 015	0612-2213595 (O) 0612-2290217@ 9431020324	0612-22215051
4	Chhattisgarh (Statutory)	Chhattisgarh Minorities Commission, C-186, Shailendra Nagar, Raipur-492 001 (C.G.)	0771-2434807 (O) 9893701100/9203907800	0771-2424809, 4048667
5	Delhi (Statutory) Delhi State minorities Commission Act, 1999	Delhi State Minorities Commission, 1st Floor, C-Block Vikas Bhawan, New Delhi - 110002	011-23370825, 23379753 (D)	011-23378269
6	Jharkhand (Statutory)	Jharkhand Minorities Commission, Building No. 3, Artisen Hostel, Dhurwan, Ranchi-834 004.	0651-2400946, 2212518 9431362950, 9939676721	0651-2400946 2400952
7	Karnataka (Statutory)	Karnataka State Minorities Commission Building No. 3, Vesveshwariah Tower(M) Dr. B.R. Ambedkar Veedhi, Bangalore-560 001	080-22864204, 22863400 (O) 080-25714775@ 9448456480	080-22863282
8	Madhya Pradesh (Statutory)	M.P. State Minorities Commission, E-Block, Old Secretariat, Bhopal-462 011	0755-2732204	0755-2732204
9	Maharashtra (Non- Statutory)	M.P. State Minorities Commission, Behind J.J. School of Arts Badruddin TayabjiMarg, Near C.S.T. Railway Station, Mumbai - 400 001	0755-2732204	0755-2732204
10	Manipur (Non Statutory)	Manipur State Minorities Commission, Ministers' Block, First Floor, Room No. 140 & 141, Secretariat, Imphal-795 001	0385-2459665, 2220198 (O) 2221946 (R) 9862241975, 9856169137, 9436080057	0385-2459665
11	Punjab	Punjab Sate Minority Commission, Room No. 40, 4th Floor, Civil Secretariat Punjab, Chandigarh	0172-2740611/ Extn.4910 9815524355	0172-2740936
12	Rajasthan (Statutory)	Rajasthan State Minorities Commission, Room No. 308-309, SSO Building Secretariat, Jaipur - 302 001	0141-2227100, 2227222 (O)	0141-2227497
13	Tamil Nadu (Non- Statutory)	Tamil Nadu State Minorities Commission, No. 735, LLA Building, 3rd Floor, ANNA Salai, Chennai-600 002	044-28510303 (O) 044-24349235 (R) 9444028305	044-28111129
14	Uttar Pradesh (Statutory)	U.P. State Minorities Commission 609, Indira Bhawan, Lucknow - 226 001	0522-2287097 (O) 9415217074	0522-2288710
15	Uttarakhand (Statutory)	Uttarakhand State Minorities Commssion, 14/1, Laxmi Road, Dehradun - 248 001	0135-2671201 (O) 9837050564	0135-2671201
16	West Bangal (Statutory)	West Bengal Minorities Commission, Bhawani Bhawan (2nd Floor West), Alipore Kolkata - 700 027.	033-24398877 (O) 033-24792894/95 9830586998	033-24398592

Typical Education Loan Scheme By A Nationalised Bank (PNB)

The Scheme aims at providing financial assistance to deserving/meritorious student (Indian Nationals) pursuing higher professional and technical education in India or abroad

Studies in India

1. Approved course leading to graduate / post Graduate degree and PG diploma conducted by college/universities recognized by UCG/ Govt. /AICTE/AIBMS/ICMR etc.
2. Courses like ICWA, CA, CFA etc.
3. Course conducted by IIM, IITs, IISC, XLRI, NID etc.
4. Regular Degree/Diploma course like Aeronautical, Pilot training, shipping etc., approved by Director General of Civil Aviation/Shipping, if the course is pursued in India.
5. Approved course in India by reputed foreign universities.
6. For nursing course, student getting admission through management Quota may also be considered.

Studies in abroad

1. Graduation: For job oriented professional/technical course offered by reputed universities.
2. Post graduation: MCA, MBA, MS, etc.
3. Course conducted by CIMA-London, CPA in USA, etc.
4. Degree/Diploma Course* like Aeronautical, pilot training, shipping etc. provided these are recognized by competent regulatory bodies in India/abroad for the purpose of employment in India/abroad.

*Diploma Course and certificate course shall not be covered under the eligible course for study abroad except as mentioned above.

Eligibility:

Student eligibility

1. Should be an Indian National.
2. Should have secured admission to a higher education course in recognized institution in India or abroad through Entrance Test/Merit Based Selection process after completing of HSC. OR Where the admission is purely based on marks scored in qualifying examination, there is a cut percentage of marks of 50% for ST/SV and 60% for General Category.

Expenses considered in Loan

1. Fee payable to college/School/Hostel.
2. Examination/Library/Laboratory fee.
3. Purchase of books/equipment/instrument/uniforms.
4. Caution deposit/Building Fund/Refundable Deposit supported by Institution Bills/Receipts.
5. Travel Expenses/Passage money for studies abroad.
6. Purchase of computer at reasonable cost, if required for completion of the course.
7. Insurance premium for student borrower, if applicable.
8. Any other work expense required to complete the course-like stud tour, project work, thesis etc.

Quantum of Finance

Need based finance, subject to employability and earning of the student with prescribed margin as per the following ceiling:-

For studies in India: Maximum Rs.10.00 lacs.

For studies abroad: Maximum Rs.20.00 lacs.

Margin

Upto Rs.4.00 lacs		
Above Rs.4.00 lacs	Studies in India	5%
	Studies Abroad	15%

Security

Upto Rs.4.00 lacs:	Parents/Guardians be made borrower(s). No. Security
Above Rs.4.00 lacs and Upto Rs. 7.5 lacs	Besides the Parent(s)/Guardian(s) executing the document as joint borrower(s), collateral security in the form of suitable third party guarantee will be taken
Above Rs. 7.5 lacs.	Parent(s)/Guardian(s) be joint borrower(s). Tangible collateral security of suitable value acceptable to bank along with the assignment of future income of the student for payment of installment.

Rate of Interest

Repayment

Repayment of loan will in equated monthly installment (EMIs) for period as under:

For Loan	Upto Rs. 7.50 lac	-upto 10 years
For loan	above Rs. 7.50 lac	-upto 15 years

Repayment holiday/Moratorium:

Course period + 1 year or 6 month after getting job, whichever is earlier.

Note: No payment penalty is levied for payment f loan.

Upfront Fee

For Study in India – Nil

For Study abroad- 1% with a minimum of Rs. 10,000/-(refundable on availment of the loan)

Document Charges

Upto Rs. 4 lacs	Rs. 270/- + Service Tax & Education Cess
Above Rs.4 lacs	Rs. 450/- + Service tax & Education Cess

Additional Benefits provided to the students by PNB

- ? Simple interest is charged during the study period + Moratorium period.
- ? A rebate of 0.50% is rate of interest permitted to women beneficiaries for loan up to Rs. 10 lacs for studies in India and Rs. 20 lacs for abroad for existing as well as new girl student borrower wef. 08.03.2009.
- ? 1% interest concession may be provided for loanees if the interest is serviced during the studying period/moratorium period.
- ? The loan be disbursed in stage as per the requirement/demand directly to the Institution/ Vendors of equipment /instrument to the extent possible.
- ? Second time Education loan can be sanctioned to the same student borrower for the completion of next higher course.

Check List

- ? Loan application on Bank's format
- ? Passport size photograph
- ? Proof of Address.
- ? Proof of Age.
- ? Proof of having cleared last qualifying examination.
- ? Letter of admission in professional, technical or vocational courses.
- ? Prospectus of the course wherein charges like Admission Fee, Examination Fee, Hostel charges etc. are mentioned
- ? Details of Assets & Liabilities of parents/co-obligants/guarantors.
- ? In case loan is to be collaterally secured by mortgage of IP, copy of Title Deed, Valuation Certificate and Non Encumbrance certificate from approved lawyer of the Bank to be obtained at the cost of the borrower.
- ? Photocopy of Passport & Visa, in case study abroad.

Any other document/information, depending upon the case and purpose of the loan.

*(The above CHECKLIST is only illustrative, not exhaustive. For Detail, please contact our nearest Branch Office).

Circle-wise list of Tie-up with Educational Institutes for sanction of educational loan by respective circles is available under retail Tie-up.

IMPORTANT

In case of any difficulty or delay in process or sanction of education loan, applicants can approach Head office of the respective institutions or respective regional office of Ombudsman or write to:

Indian Banks' Association World Trade Centre,
6th Floor Centre 1 Building, World Trade Centre Complex, Cuff Parade, Mumbai - 400 005
Tel.:91-22- 22174040, Fax:91-22-22184222
Email: webmaster@iba.org.in Web : www.iba.org.in

SALIENT FEATURES OF IBA MODEL LOAN SCHEME FOR VOCATIONAL EDUCATION AND TRAINING

OBJECTIVE

The Model Loan Scheme for Vocational Education and Training aims at providing financial support from the banking system to those who have the minimum educational qualification, as required by the institution / organization running the course eligible under the scheme.

APPLICABILITY OF THE SCHEME

The scheme could be adopted by all member banks of the Association or other banks and financial institutions as may be advised by the RBI. The scheme provides broad guidelines to the banks for operationalising the loan scheme and the implementing bank will have the discretion to make changes as deemed fit.

ELIGIBILITY CRITERIA

The student should be an Indian National and should have secured admission in a course run or supported by a Ministry / Dept./ Organisation of the Govt. or a company / society / organization supported by National Skill Development Corporation or State Skill Missions / State Skill Corporations, preferably leading to a certificate / diploma / degree, etc. issued by a Govt. organization or an organization recognized / authorized by the Govt. to do so.

Courses Eligible

Vocational / Skill development courses of duration from 2 months to 3 years run or supported by a Ministry / Dept. / Organisation of the Govt. or a company / society / organization supported by National Skill Development Corporation or State Skill Missions / State Skill Corporations, preferably leading to a certificate / diploma / degree, etc. issued by a Govt. organization or an organization recognized / authorized by the Govt. to do so.

Minimum Age

There is no specific restriction with regard to the age of the student to be eligible for the loan. However, if the student was a minor, while the parent executes documents for the loan, the bank will obtain a letter of ratification from him / her upon attaining majority.

QUANTUM OF FINANCE

Need based finance to meet expenses as worked out under para 6 below will be considered subject to the following ceilings:

For courses of duration upto 3 months	20,000/-	For courses of duration 3 to 6 months	50,000/-
For courses of duration 6 months to 1 year	75,000/-	For courses of duration above 1 year	1,50,000/-

Banks may consider sanction of higher limits for courses of duration above one year, if required, for specific courses offered by reputed institutions having regard to the nature of such courses and employability (ability to repay out of job earnings).

EXPENSES CONSIDERED FOR LOAN

Tuition / course fee Examination / Library / Laboratory Fee Caution deposit Purchase of books Equipments and instruments

Any other reasonable expenditure found necessary for completion of the course. (As such courses are localized boarding, lodging may not be necessary. However, wherever it has been found necessary, the same could be considered on merits)

MARGIN: Nil **PROCESSING CHARGES:** Nil

RATE OF INTEREST

Interest rate to be charged linked to the base rate of banks as decided by the individual banks or at reduced rate, if an interest subsidy is provided by the Central / State Govt. to all or a class of beneficiaries proposed to be targeted. Simple Interest will be charged during the study period and upto commencement of repayment.

Note:

Servicing of interest during study period and the moratorium period till commencement of repayment is optional for students. 1% interest concession may be provided by the bank, if interest is serviced during the study period and subsequent moratorium period prior to commencement of repayment.

SECURITY

No collateral or third party guarantee will be taken. Parent will execute loan document along with the student borrower as joint borrower.

MORATORIUM PERIOD

Upon completion of the course, repayment will start after a moratorium period as indicated below:

For courses of duration upto 1 year	- 6 months from the completion of the course.
For courses of duration above 1 year	- 12 months from the completion of the course.

REPAYMENT

The loan will be repaid after the moratorium period in Equated Monthly Installments (EMIs) as follows:

Courses upto 1 year	- in 2 to 5 years	Courses above 1 year - in	3 to 7 years.
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PREPAYMENT

The borrower can repay the loan any time after commencement of repayment before having to pay any prepayment charges.

OTHER TERMS & CONDITIONS

Other terms and conditions as applicable to the "IBA Model Educational Loan Scheme for pursuing higher education in India & Abroad" will be applicable to this scheme also.

State Channel Agencies of NMDFC for Disbursing Education Loan

S.No.	State Name	Department	Address	Contact No.	Fax
1	Andhra Pradesh	Minorities Financial Corporation	Razzak Manzil, 5th Floor, Haj House, Nampally, Hyderabad - 500 001(A.P.)	040-23244500/01	23244368
2	Assam	Development and Finance Corporation Ltd.	R.G.B. Road, Ganeshguri GUWAHATI	0361-2595480	2207373
3	Bihar	Financial Corporation Ltd.	34, Ali Imam Path, Harding Road PATNA - 1	0612-2204975	2215994
4	Chandigarh	SCs/BCs/Minorities Finance and Development Corporation Ltd.	Addl. Town Hall Building, 3rd Floor Sector 17-C, CHANDIGARH	0172-2707527	2708690
5	Chhatisgarh	Antyavasayee Coop. Finance and Devt. Corp.LTD.	B-9, Sector-5 Devender Nagar, Raipur-492 005 CHHATISGARH	0771-4248601-15	4248617
6	Delhi	SC/ST/OBC/Minorities & Handicapped Financial & Development Corp.	Ambedkar Bhawan, Institutional Area Sector-16, Rohini, Delhi-110085	011-27570627	27572630
7	Gujarat	Gujarat Minorities Finance & Development Corp. Ltd.	Ground Floor, Block No.11 Dr. Jivraj Mehta Bhawan GANDHINAGAR - 382 010	079232-54583	54152
8	Haryana	Haryana Backward Classes & Economically Weaker Sections	Kalyan Nigam SCO 813-14, Sector-22-A CHANDIGARH	0172-2701722, 2701074	2726826
		Mewat Development Agency	Housing Board Colony NUH, Distt. Mewat HARYANA	01267-271461	01267-271461
9	Himachal Pradesh	H.P. Minorities Finance and Development Corp.	SDA Complex, Block No.38, First Floor Kasumpti Shimla - 171 009	0177-2621271	2622164
10	Jammu & Kashmir	J&K Women's Development Corp.	Block-a, 1st Floor, Old Secretariat SRINAGAR	0194-2458013	2458013
		J&K Women's Development Corp.	615-A, Behind Laxmi Narain Temple, Gandhi Nagar JAMMU	0191-2430321	2430321
		J&K SCs/STs & BCs Development Corp.	Romesh Market, Shastri Nagar JAMMU-180 004	0191-2451762	2433229
11	Jharkhand	Jharkhand State Schedule Tribes Cooperative Development Corporation Ltd	Balihar Road, Morabadi Ranchi-834 008 JHARKHAND	0651-2552398	2541686
12	Kerala	Kerala State Backward Classes Development Corporation Ltd.	"SENTINEL" TC No.27/588(7) & (8), 2nd Floor Pattoor, THIRUVANTHAPURAM-695 035	0471-2577539, 2577550	2317539
		Kerala State Women's Development Corpn, Ltd	T.C. 20/2170, Opp. Manmohan Bunglow, Kowdiar P.O.	0471-2727668	2316006
13	Karnataka	Karnataka Minorities Development Corporation Ltd	12th Floor, Main Tower Dr. B.R. Ambedkar Veedi Bangalore-560 001	080-22864782	22864782
14	Maharashtra	Maulana Azad Alpsankhyak Aarthik	Vikas Nigam DD Building, 2nd Floor, Old Custom House Shahid Bhagat Singh Road Mumbai - 400 023	022-22653080	22672294

15	Mizoram	Zoram Industrial Development Corporation Ltd.	J.Lalmingliana Building Tuikual 'A' (Below Tennis Court)	0389-2317390	2326271
		Mizoram Cooperative Apex Bank	Bazar Bungkawn, PB-138, Aizawl	0389-2322744	2327764
16	Madhya Pradesh	M.P. Backward Classes & Minorities Finance and Development Corporation	Parisar-2, 1st Floor, Rajiv Gandhi Bhawan 35, Shyamala Hills Bhopal-462 002	07555-2660209	2660175
17	Manipur	Backward Classes Economic Development Society	Government of Manipur, Governer Road IMPHAL-795 001, MANIPUR	0385-2442539	2442539
18	Nagaland	Nagaland Industrial Development Corpn. Ltd.	IDC House, P.B. No.5 Dimapur - 797 112 NAGALAND	03862-230571	226473
		Nagaland State Social Welfare Board	New Secretariat Complex Post Box 229, Below DIPR Office Kohima-797 001, NAGALAND.	0370-2270301, 2270301	224591
19	ORISSA	Orissa Backward Classes Finance & Development Cooperative Corp. Ltd.	Q.No. A/6, Unit-V Near Rajiv Bhawan BHUBANESWAR-751 001	0674-2391061	
20	Puducherry	Puducherry Backward Classes & Minorities Development Corp.	No.5, Zamindar Gardens Puducherry-605 001		0413-2325859
21	Punjab	Punjab State Backward Classes Land Development & Finance Corporation	SCO No.60-61, Sector 17A Chandigarh-160 017	0172-2705982	2705995
22	Rajasthan	Rajasthan Minorities Finance & Development Cooperative Corporation Ltd.	Ambedkar Bhawan, Plot No.G-3/1 Room No. 403/412, Illrd Floor Near Civil Lines Railway Crossing, Jaipur	0141-2220721	
23	Tamil Nadu	Tamil Nadu Minorities Economic Development Corp.	807, Anna Salai, Vth Floor, P.O. Box 2785, CHENNAI-600 002	044-28514846	28515450
24	Tripura	Tripura Minorities Cooperative Development Corporation Ltd.	P.O. Lake Chowmuhani, Krishna Nagar, Agratala WEST TRIPURA - 799 001	0381-2326512	
25	Uttar Pradesh	U.P. Minorities Financial Development Corp. Ltd.	746, 7th Floor, Jawahar Bhawan Ashok Marg, LUCKNOW-226 001	0522-2286158,2286854, 2286401	2286053/153
26	Uttranchal	Uttranchal Alpsankhyak Kalyan Tatha Wakf Vikas Nigam	161, Old Nehru Colony Dehradun, UTTRANCHAL	0135-2669723	
27	West Bengal	West Bengal Minorities Development & Finance Corp.	Bhabani Bhawan lind Floor, (West), Alipore KOLKATTA-700 027	033-24792893,24792998	24792995

DISCLAIMER

01. This booklet contains procedures to provide information to the students belonging to minority communities for availing welfare benefits under the schemes declared by Department for the welfare of SC/ST/OBC/Minority, Govt. of NCT of Delhi, other States, Ministry of Minority Affairs, Corporates & NGO's.
02. There are other schemes also by the Department for the welfare of SC/ST/OBC/Minority, Govt. of NCT of Delhi. Details of the schemes can be downloaded from www.scstwelfare.delhigovt.nic.in
03. Utmost care has been observed to provide maximum information for the benefit of students, but parents/students are advised to re-check with principals of school/institution.
04. The Kalgidhar Trust, Baru Sahib & its volunteers are neither responsible/liable for any misrepresentation in this booklet nor for reimbursement of Fee/Scholarship by any of the school/institution/Dept. to the eligible students.
05. The Kalgidhar Trust, Baru Sahib & its volunteers are not responsible for procuring any of the documents required under the schemes. Beneficiaries are expected to comply with procedures to procure required documents on their own.
06. All beneficiaries are expected to complete the application form and submit the same to the authorities/school/institution on their own.
07. The Kalgidhar Trust, Baru Sahib is not responsible for the contents of the websites referred and contents referred in this booklet.

FREQUENTLY ASKED QUESTIONS (FAQS) – EDUCATION LOAN

Educational Loan

Q. What are the types of educations for which education on are given?

A. Education loan are given for pursuing all types of education viz. general, professional technical and vocational courses.

Q. Which costs are financed under the scheme?

A. The scheme enables the needy students to meet the following costs for study in India as well as abroad: admission fees, books & stationary, instruments required for the course, monthly fees ,examination fees ,insurance premium for policy on life of the borrowing student ,caution deposit /building fund/refundable deposit supported by bills /receipts ,expenses like study tours /project work /thesis etc required to complete the course ,boarding and lodging expenses and travel expenses /passage money including air fare for joining the course abroad .

Q. Who is eligible to get the loan under the scheme?

A. Student Eligibility

- Should be an Indian National
- Secured admission to Professional / Technical courses through entrance test /selection procedure
- Secured admission to foreign University/Institutions.
- Students should have secured passed marks in the qualifying Examination for admissions to Graduation Courses.

Q. How much loan amount can I avail?

A. Need based finance, subject to repaying capacity of the parents / students with margin subject to the following ceiling:-

- For studies in India: Rs. 7.50 lacs
- For studies abroad: Rs. 15.00 lacs

Q. What is the securing required by the bank?

A. The following additional security in addition to the personal liability of the borrower is required:

Security:

- I. Upto Rs. 4.00 lacs: No security
- ii. Above Rs. 4lacs and Upto Ra. 7.5 lacs: Collateral Security of Suitable value or suitable 3rd party guarantee

Note: The document should be executed by the student and the parent/ guardian.

Q. What is the method of application of interest in the loan?

A. The interest shall be charged at simple rate from the date of disbursement till the commencement of repayment of loan. Thereafter, compound interest is charged on reducing balance.

Realise Your Dreams & Aspirations

AVAIL BANK EDUCATION LOAN

Financial Support for Higher Studies

- For higher studies in India & abroad
Approved Graduate &
Post Graduate courses
- Loan amount:
Rs. 10 lacs for studies in India
Rs. 20 lacs for studies abroad
- Margin/Security:
Nil upto Rs. 4 lacs
- Reduced rate of interest
- Repayment up to 15 years

Address and Area of Operation of Banking Ombudsman

S. No.	Address of the Office of Banking Ombudsman	Area of Operation	S. No.	Address of the Office of Banking Ombudsman	Area of Operation
Ahmedabad			Hyderabad		
1	"La Gajjar Chambers, Ashram Road Ahmedabad-380009 Tel.No.26582357/ 26586718 / 2657 5807 Fax No.079-26583325	Gujarat, Union Territories of Dadra & Nagar Haveli, Daman & Diu	9	Station Road, Pan Bazar Guwahati-781 001 Tel.No.2542556/2540445 Fax No.0361-2540445	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
Banglore			Jaipur		
2	10/3/8, Nrupathunga Road Bangalore-560 001 Tel.No.22210771/22275629 Fax No.080-22244047	Karnataka	10	4th floor, Rambagh Circle, Tonk Road, Jaipur-302052 Tel.No.(0141)5107973/5101331 Fax No.0141-2562220	Rajasthan
Bhopal			Kanpur		
3	Hoshangabad Road, P.B.- No.32, Bhopal-462 011 Tel.No.2573772/2573776 Fax No.0755-2573779	Madhya Pradesh & Chattisgarh	11	M.G. Road, Post Box No.82 Kanpur 208001 Tel.No.(0512) 2306278/2306330 Fax No.0512-2305938	Uttar Pradesh (excluding Districts of Ghaziabad and Gautam Budh Nagar) and Uttaranchal
Bhubneshwar			Kolkata		
4	Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 Tel.No.2396207/2396008 Fax No.0674-2393906	Orissa	12	15, Nethaji Subhas Road Kolkata-700 001 Tel No: (033)22304982 Fax No.033-22305899	Kolkata & Sikkim
Chandigarh			Mumbai		
5	4th Floor, Sector 17, Central Vista, Chandigarh – 160 017 Tel.No.0172-272 1109/2721011/2784261 Fax No.0172-2721880	Himachal Pradesh, Punjab & Union Territory of Chandigarh and Panchkula, Yamuna Nagar & Ambala Districts of Haryana.	13	Garment House, 3rd Floor, Dr. Annie Besant Road, Worli, Mumbai-400 018 Tel.No.24924607/24960893 Fax No.022-24960912	Maharashtra & Goa
Chennai			Delhi		
6	Fort Glacis, Chennai 600 001 Tel No. (044) 2539 9170 / 25395964 /25399158 Fax No.044-25395488	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) & Andaman and Nicobar Islands	14	Sansad marg, Delhi - 110001 Tel No.(011) 23730633 / 23736270 / 23736271 / 23725445 / 23710882 Fax No.011-23725218	Delhi, Jammu & Kashmir, Haryana (except the districts of Ambala , Yamuna Nagar & Panchkula), & districts of Ghaziabad & Gautam Budh Nagar of Uttar Pradesh
Jaipur			Patna		
7	Station Road, Pan Bazar Guwahati-781001 Tel.No.2542556/2540445 Fax No.0361-2540445	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura	15	Patna-800 001 Tel.No.2322569/2323734 Fax No.0612-2320407	Bihar & Jharkhand
Thiruvananthapuram					
8	Bakery Junction Thiruvananthapuram- 695033 Tel.No.0471-2326852 /2332723/2323959 Fax No.0471-2321625	Kerala and Union Territory of Lakshadweep & Union Territory of Puducherry (only Mahe Region).			

Important Websites of States' Welfare Departments

1 Delhi	www.stscwelfare.delhigovt.nic.in	12 Nagaland	www.highereducationngl.in
2 Andhra Pradesh	www.christianminorities.ap.nic.in	13 Orissa	www.orissa.gov.in
3 Assam	www.assam.gov.in	14 Punjab	www.peef.org.pk
4 Bihar	www.minoritywelfare.bih.nic.in	15 Sikkim	www.orissa.gov.in
5 Chandigarh	www.chdeducation.gov.in	16 Uttar Pradesh	www.minoritywelfare.up.nic.in
6 Goa	www.education.goa.gov.in	17 Uttarkhand	www.schooleducation.uk.gov.in
7 Haryana	www.socialjusticehry.nic.in	18 West Bengal	www.wbmdfc.org
8 Jammu & Kashmir	www.jkeducation.gov.in	19 Karnataka	www.gokdom.comwww.kmdc.in
9 Kerala	www.colligateedu.kerala.gov.in		www.kswwf.com
10 Maharashtra	www.dtemaharashtra.gov.in		www.karmin.com
11 Manipur	www.manipureducation.gov.in		www.karhaj.in

National Commission for Minority Educational Institutions

1. UPA under the 'National Common Minimum Programme for “National Harmony, Welfare of Minorities”, it was mentioned that a Commission for minority educational institutions was proposed..
2. National Commission for Minority Educational Institutions (NCMEI) was established by Parliament and act was notified in January 2005.
3. NCMEI is mandated to look into specific complaints regarding deprivation or violation of rights of minorities to establish and administer educational institutions of their choice. Protection of rights of minorities are enshrined in Article 30 of the Constitution which states that “all minorities, whether based on religion or language shall have the right to establish and administer educational institutions of their choice”.
4. NCMEI is empowered to look into any complaints relating to violation and deprivation of rights of minorities to establish and administer educational institutions of their choice.
5. NCMEI is set up for protecting and safeguarding the rights of minorities to establish and administer educational institutions of their choice. This Commission is a quasi-judicial body and has been endowed with the powers of a Civil Court. .
6. NCMEI is authorized to grant Minority Status Certificate to minority educational institutions.
7. NCMEI can make recommendations to the Central Government and the State Governments regarding any matter which directly or indirectly deprives the minority community of their educational rights enshrined in Article 30.
8. NCMEI entertains a petition / complaint include non issue of No Objection Certificate (NOC) by the State Governments, delay in issue of NOC, refusal / delay in issue of minority status to minority educational institutions, refusal to allow opening of new colleges / schools / institutions by minorities, refusal to allow additional courses in minority educational institutions,
9. NCMEI also entertains petitions for delay / refusal in the release of grants in-aid, refusal to give financial assistance, denial of permission to create new posts of teachers in minority educational institutions even though there is increase in the number of students, approval of appointment of teachers being denied, non equality in pay scales of minority schools teachers as compared to Government school teachers denial of teaching aids and or other facilities like computers, library, laboratory etc. to minority educational institutions on par with Government institution, non availability of books in Urdu in all subject for students of Urdu school, non appointment of Urdu knowing teachers, in adequate payment to Madrasa employees, non-release of grants to Madrasa, non-payment of retirement benefits to teachers and non-teaching staff of minority schools, extension of Sarva Shiksha Abhiyan facilities to minority educational institution especially in the deprived rural areas etc.

National Commission for Minority Educational Institutions,

Gate No.4, 1st Floor Jeevan Tara Building, 5, Sansad Marg, Patel Chowk, New Delhi – 110001

For Details Contact: Deputy Secretary: 011-23367761

IMPORTANT FOR MINORITY INSTITUTIONS

Minority Institutions who have not obtained “Minority Status Certificate” should apply immediately in a prescribed format. Download application from web site: <http://ncmei.gov.in/default.aspx> in their own interest and to avail benefits.



Prime Minister's New 15 Point Programme for the Welfare of Minorities

Objectives

- a) Integrated Child Development Services (ICDS) Enhancing opportunities for education.
 - b) Ensuring an equitable share for minorities in economic activities and employment, through existing and new schemes, enhanced credit support for self-employment, and recruitment to State and Central Government jobs.
 - c) Improving the conditions of living of minorities by ensuring an appropriate share for them in infrastructure development schemes.
 - d) Prevention and control of communal disharmony and violence.
- 1) **Equitable availability of Integrated Child Development Services**
 - 2) **Improving access to School Education**
 - 3) **Greater resources for teaching Urdu**
 - 4) **Modernizing Madarsa Education**
 - 6) **Improving educational infrastructure through Maulana Azad Education Foundation**
 - 7) **Self-Employment and Wage Employment for the poor**
 - 8) **Up-gradation of Skills through Technical Training**
 - 9) **Enhanced credit support for economic activities**
 - 10) **Recruitment to State and Central Services**
 - 11) **Equitable share in Rural Housing Scheme**
 - 12) **Improvement in condition of slums inhabited by Minority Communities**
 - 13) **Prevention of communal incidents**
 - 14) **Prosecution for Communal Offences**
 - 15) **Rehabilitation of victims of communal riots**

For details please visit: <http://www.minorityaffairs.gov.in/pm15point>

Ministry of Minority Affairs,

11th Floor, Paryavaran Bhawan, CGO Complex, Lodhi Road, New Delhi - 110003

Institutions of
The Kalgidhar Trust, Baru Sahib
serving the society

- 111 Akal Academies
- 2 Universities
- 24 Colleges
- 1 Hospital
- 3 De-addiction Centers
- 4 Dispensaries
- 5 Free Teacher Training Centers for 1500 girls
- 3 Gurmat Schools of Divine Music through traditional string instruments

Next phase

**To establish 39 Akal Academies
in one large village or
in 2 to 3 small villages**



**AKAL ACADEMY
BARU SAHIB**



THE KALGIDHAR TRUST, BARU SAHIB

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Important Phone Numbers

Ministry of Minority Affairs,
11th Floor, Paryavaran Bhavan, CGO Complex, Lodhi Road, New Delhi- 110003
www.minorityaffairs.gov.in.

Department of Welfare, Govt. of Punjab,
SCO No. 128-129, Sector – 34 A, Chandigarh 0172-2604607, 5003096/97

Rest of India

Ahemdabad	S. Satnam Singh	09824236368	Jaipur	Mrs. Manjit kaur	09950621631
Allahabad	S.Joginder Singh	09415216620	Jammu	S.Neel KamalSingh	09419193628
Ambala	S. Pritpal Singh	09416094103	Kolkata	S.Narinder Pal Singh	09331035297
Ambala	S. Sudarshan Singh Sehgal	09416023302	Moga	S.Bhupinder Singh	09915000890
Ananad	S. Jagjit Singh	09879517211	Mumbai	S. Rajinder Singh Khurana	09820049707
Banglore	S. Gurcharan Singh	09845253792	Mumbai	S. Ranjit Singh	09821006103
Banglore	S. Surinder mohan Singh	09845238013	Nalagarh	S. Daijit Singh	09418168974
Barielly	S. Jaspal Singh	09837088596	Pune	S.Rajwant Singh	09270365529
Chennai	S. Harbans Singh Anand	09382117053	Ranchi	S. Harjeet Singh Sahni	09934112357
Dhanbad	Dr. Gurcharan Singh	09431314451	Rudarpur	S. Kuldeep Singh	09897043137
Durg	S. Harbhajan Singh	09826424682	Sambalpur	S.Sunnider Singh	09437054732
Ganga Nagar	S.Kamaljeet Singh	09460560497	Shimla	S.Harpal Singh	09817108990
Gurgaon	S. Amarjeet Singh Raheja	09810635636	Solan	S.Harpreet Singh	09418038138
Haldwani	S. Pratpal Singh	09927145522	Sri Nagar	S. Balbir Singh	09419428852
Hazari Bagh	S. Surjeet Singh	09708512300	Vijay Wada	S. Harvinder Singh	09393993000
Hyderabad	S. Hazur Singh	09848033387	Vapi	S. Charan Kamal Singh	09898070882
Indore	Dr . Daljeet Singh	09827062244	Yamuna Nagar	Dr. Mandeep Singh	09896129382
Jabalpur	S. Gajinder Singh Banga	09893065681			

Punjab

Amritsar	S. Rajinder Singh	08872144874	Ludhiana	Smt. Tajinder Kaur	09878962669
	S. Sarabjeet Singh	09814259677		Col. Raghbir Singh	01612537788
	S. Gurcharan Singh	09914017086	Mansa	S. Balwant Singh	09501994007
	S. Ranjeet Singh	09417228751		S. Davinder Singh	09417172298
Barnala	S. Sandeep Singh	09876069646	Moga	S. Jaswinder Singh	09501015724
	S. Bhinder Singh	09855827313		S. Bhupinder Singh	09915000890
Bhatinda	S. Balwant Singh	09872711933	Mohali	S. Manjeet Singh	09872614239
Faridkot	Mr. Naresh Kansal	09815322400		S. Taranjeet Singh	09876342077
	S. Navneet Singh	09888163017	Mukatsar	S. Shivcharan Singh	09872839502
Fazilka	Dr. Mandeep Singh	08872900537		S. Shivras Singh	09855557784
Ferozepur	S. Gurchet Singh	09855514730	Nawanshahar	S. Kulbir Singh	08725000583
Gurdaspur	S. Harjeet Singh	09417472202	Pathankot	Dr. Gurdev Singh	09814740079
	S. Harjinder Singh	09467647017		S. Manmohan Singh	09417495319
Jalandhar	S. Pritam Singh	09814054704	Patiala	S. Damanjeet Singh	09878121617
	S. Ujagar Singh	09357204756		S. Jaswinder Singh	09878810049
	S. Mohanpal Singh	09815586515	Roop Nagar	S. Tejinder Singh	09888893879
	S. Baljit Singh	09779903488		Bibi Amarjeet Kaur	09592640554
	S. Gurdeep Singh	09041990417		S. Harvinder Singh	09417581024
Kapurthala	S. Jagdeep Singh	08872691675	Sangrur	S. Shingara Singh	09988280031
Ludhiana	S. Manninder Singh	09417004990	Taran Taaran	S. Manjeet Singh	09876184764
	S. Ajit Singh	09463744067	Hoshiarpur	S. Gurcharan Singh	09855557784

ਪੰਜਾਬ, ਉੱਤਰ ਪ੍ਰਦੇਸ਼, ਹਿਮਾਚਲ ਪ੍ਰਦੇਸ਼, ਰਾਜਸਥਾਨ ਵਿੱਚ ਅਕਾਲ ਅਕੈਡਮੀਆਂ ਵਿੱਚੋਂ ਕਿਸੇ ਵੀ ਨਜ਼ਦੀਕੀ ਅਕਾਲ ਅਕੈਡਮੀ ਜਾਂ ਪੰਜਾਬ ਵਿੱਚ ਚੀਫ ਖਾਲਸਾ ਦੀਵਾਨ ਦੇ 42 ਸਕੂਲਾਂ ਵਿੱਚੋਂ ਕਿਸੇ ਵੀ ਨਜ਼ਦੀਕੀ ਸਕੂਲ ਨਾਲ ਸੰਪਰਕ ਕਰੋ।

HELPLINE: NATIONAL: 011-42434243, 09891927189, 9891402128
PUNJAB: 07355207809, 08427718332, 09878116879, 09814117180, 09855612004
(From 11.00 AM to 05.00 PM Monday to Friday)

PARTNER ORGANIZATIONS

The Kalgidhar Trust, Baru Sahib	- 09891402128	Nishan-E-Sikhi Charitable Trust, Khadoor Sahib	- 09814121646
Guru Gobind Singh Study Circle	- 08872021000	Gurdwara Sarabha Nagar	- 09855173732
Sukrit Trust, Ludhiana	- 09855612004	Sikhs Helping Sikhs	- 09810398461
International Sikh Confederation	- 09878116879	A Little Happiness Foundation	- 09316655835
Satnam Sarab Kalyan Trust	- 09814800618	Khalsa Multiversity	- 09888209353
Shri Guru Angad Dev Education Society	- 09855173732	Young Sikh Leaders	- 09920165133