Scholarships, Loans and Grants

How to comfortably attend any IIT/NIT/AIIMS or Govt. Medical College no matter how poor you are.

Tension mat lo!!!

14th June 2023



The Dakshana Foundation Infinite Good

www.dakshana.org

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1. Introduction

The objective of this document is to provide an ample range of options for you to fund your complete IIT/NIT/AIIMS/GMC study regardless of how poor you or your family is. You do not need any money to attend any of these elite institutions in India.

Tension mat lo!

We will show you the way!

There are two main options available to you:

- 1. Grants and scholarships: You should maximize these funding options as they need not be paid back.
- 2. Loans from NGOs and Banks: These can supplement the scholarship and what your family cannot afford. The all-in cost of attending these institutions for 4-5 years ranges from Rs. 2 Lakhs to Rs. 15.9 Lakhs. Even if this cost is covered 100% by bank loans, it will be easy for you to fully pay off these loans in 1-6 years without much belt-tightening. The bank will provide you at least 15 years to pay back the loan. Tension mat lo!

Virtually all students who graduate from these institutions will have a minimum starting CTC of Rs. 5 Lakhs that is likely to increase at 15% average annually and double to over Rs. 10 Lakhs in five years. If a person applies all income over Rs. 4 Lakhs plus inflation of 8% to pay back the loan, here is what the savings look like each year. If 100% is applied to the loan balance, the loan will disappear in a little over five years:

Year	СТС	Spending	Savings	
Start	₹ 5.0 Lakhs	₹ 4.0 Lakhs	₹ 1.0 Lakhs	
1	₹ 5.8 Lakhs	₹ 4.3 Lakhs	₹ 1.5 Lakhs	
2	₹ 6.6 Lakhs	₹ 4.7 Lakhs	₹ 1.9 Lakhs	
3	₹ 7.6 Lakhs	₹ 5.0 Lakhs	₹ 2.6 Lakhs	
4	₹ 8.7 Lakhs	₹ 5.4 Lakhs	₹ 3.3 Lakhs	
5	₹ 10.1 Lakhs	₹ 5.9 Lakhs	₹ 4.2 Lakhs	
6	₹ 11.6 Lakhs	₹ 6.3 Lakhs	₹ 5.3 Lakhs	
		Total	₹ 19.8 Lakhs	

If one is SC/ST/PwD or has a family income below Rs. 1 Lakh per annum, the maximum fee is less than Rs. 8 lakhs for a full degree and one can easily pay the loan back in four years or less even if there are no grants or scholarships. Relax karo! Tension mat lo!

2.Fee Structure at IITs

The total all-in cost to attend any IIT for four years for a SC/ST/PwD or those having family income below 1 Lakh per annum, ranges from Rs. 4.7 Lakhs to Rs. 7.9 Lakhs. For GEN/OBC families, having income between 1-5 Lakhs per annum, the all-in cost for four years ranges from Rs. 7.3 Lakhs to Rs.10.6 Lakhs. And for GEN/OBC families, having income over Rs. 5 Lakhs per annum, it ranges from Rs. 12.7 Lakhs to Rs.15.9 Lakhs.

The all-in cost has the following four components:

- 1. Seat acceptance fee*
- 2. Tuition fee
- 3. Hostel, mess, and admission fee
- 4. Floating expenses (includes laptop, books, laundry, travel, etc.)

Components 0 to 3 are required to be paid by students at the time of joining and during the first semester.

After payment of the seat acceptance fee, students are required to pay the remaining fees before the start of each semester. Students also need to arrange their floating expenses.

*The student needs to pay a seat acceptance fee of Rs. 15K (For SC, ST, PwD), and Rs. 35K for all other candidates. (The fee includes the Joint Seat Allocation Authority (JOSAA) processing charges of Rs. 3K). The seat acceptance fee excluding the JOSAA processing charges will be adjusted against the admission fee.

<u>Note</u>: The seat acceptance fee will be covered by Dakshana Foundation, if the scholar cannot arrange funds from friends, family, parents, neighbours, etc. However, it must be returned to Dakshana after the scholar receives a bank loan and/or grant and/or scholarship. The household income must be below Rs. one lakh per annum and fixation of this limit is at the discretion of Dakshana management.

2.1: IIT Tuition Fees

Undergraduate Programmes (B. Tech): The tuition fee for B.Tech programmes at IITs for Indian nationals is approximately Rs. 1 Lakh per semester. However, in all IITs, there is a provision for tuition fee waiver:

a. For Students belonging to GEN / GEN-EWS / OBC-NCL categories:

- 1. Students with an annual family income less than Rs. 1 Lakh will receive a full tuition waiver.
- 2. Two-thirds of the tuition will be waived for students whose families earn between Rs. 1 Lakh and Rs. 5 Lakh per year
- 3. To receive a tuition fee waiver (either full or two-thirds), students must submit the required documents for verification at the time of admission.
- 4. Additionally, they must submit an agreement signed by both themselves and a parent or legal guardian.
- 5. Students whose annual family income exceeds Rs. 5 Lakh will not be eligible for a tuition waiver.

b. Students belonging to SC / ST / PWD categories will receive a full tuition fee waiver regardless of their family's annual income.

Table 1. Summary of Tuition Fee (For B.Tech./B.Arch. /4 Yrs. B.S./Dual Degree)

Tuition Fee (For B.Tech./B.Arch. /4 Yrs. B.S./Dual Degree):								
S No	Tuition fee per semester							
(i)	SC/ST/PwD	Nil						
(ii)	Parents/Guardian's Annual Income < Rs.1 Lakh	Nil						
(iii)	Parents/Guardian's Annual Income from Rs. 1-5 Lakhs	₹ 33.3K						
(iv)	Parents/Guardian's Annual Income > Rs.5 Lakh	₹ 1 Lakh						

Note: The tuition fee covers only academic expenses and excludes all other costs. The latter is explained in the following pages of this document.

2.2. Table 2. Details of Hostel, Mess and additional fees necessary for admission at IITs

Code	Institute	College Fees	Hostel Charges	Floating Expense	Total
101	IIT Bhubaneswar	₹ 26K	₹ 23K	₹ 22K	₹71K
102	IIT Bombay	₹ 26K	₹ 22K	₹ 22K	₹ 70K
103	IIT Mandi	₹ 29K	₹ 25K	₹ 22K	₹ 76K
104	IIT Delhi	₹ 29K	₹ 40K	₹ 22K	₹ 91K
105	IIT Indore	₹ 26K	₹ 34K	₹ 22K	₹ 82K
106	IIT Kharagpur	₹ 20K	₹ 33K	₹ 22K	₹ 75K
107	IIT Hyderabad	₹ 30K	₹ 30K	₹ 22K	₹ 82K
108	IIT Jodhpur	₹ 32K	₹ 27K	₹ 22K	₹ 81K
109	IIT Kanpur	₹ 25K	₹ 28K	₹ 22K	₹ 75K
110	IIT Madras	₹ 22K	₹ 37K	₹ 22K	₹ 81K
111	IIT Gandhinagar	₹ 21K	₹ 39K	₹ 22K	₹ 82K
112	IIT Patna	₹ 34K	₹ 26K	₹ 22K	₹ 82K
113	IIT Roorkee	₹ 20K	₹ 31K	₹ 22K	₹ 73K
114	IIT (ISM) Dhanbad	₹ 32K	₹ 15K	₹ 22K	₹ 69K
115	IIT Ropar	₹ 15K	₹ 25K	₹ 22K	₹ 62K
116	IIT (BHU) Varanasi	₹ 22K	₹ 33K	₹ 22K	₹ 77K
117	IIT Guwahati	₹ 28K	₹ 26K	₹ 22K	₹ 76K
118	IIT Bhilai	₹ 26K	₹ 35K	₹ 22K	₹ 83K
119	IIT Goa	₹ 26K	₹ 15K	₹ 22K	₹ 63K
120	IIT Palakkad	₹ 20K	₹ 31K	₹ 22K	₹ 73K
121	IIT Tirupati	₹ 23K	₹ 27K	₹ 22K	₹ 72K
122	IIT Jammu	₹ 56K	₹ 30K	₹ 22K	₹ 108K
123	IIT Dharwad	₹ 23K	₹ 26K	₹ 22K	₹71K

2.3. Floating Expense

During the period of the research, variable expenses are dependent on a variety of factors, such as individual choices, preferences, spending habits, location, and particular circumstances. The majority of a person's expenses are determined by emergencies, entertainment, travel, clothing, and interests.

Although it is difficult to provide a precise estimate of floating expenses, the following table provides an average estimate:

Table 3. Details of Floating Expense

S No	Heads	Amount	Frequency
1	Laundry Expenses & Pocket Money	₹ 2K	Per month
2	Books	₹ 5K	Per semester
3	Travel to Home	₹ 5K	Per semester
	Total	₹ 22K	Per semester
4	Bicycle#	₹ 5K	Only once
5	Laptop*	₹ 45K	Only once
	Total	₹ 72K	

*A Laptop has numerous advantages and is strongly recommended. A laptop can also be useful for conducting research, learning online, and keeping in contact with peers and teachers. In addition, the majority of IITs provide access to advanced technological facilities and resources, such as virtual laboratories, online libraries, and research databases, via laptop. Possessing a personal laptop enables students to fully utilise these resources and to work more efficiently.

Despite its advantages and usefulness, a laptop may not be a requirement for everyone. Some students may prefer to use desktop computers or other devices instead of campus computer facilities. Ultimately, it depends on the circumstances, preferences, and needs of an individual.

#Similarly, purchasing a bicycle is also recommended. Unless one has an unwavering passion for walking, the expansive residential campus of IITs can be intimidating.

2.4.1: Total 1st Year Expense

Table 4. IIT-wise details of Total 1st Year Expense

Code	Institute	1st Semester Total Expense	Laptop + Bicycle	2nd Semester Fee	2 nd Sem. (Hostel & Mess Expenses)	2 nd Sem. (Floating Expense)	Total 1st Year Expense
101	IIT Bhubaneswar	₹ 71K	₹ 50K	₹ 7K	₹ 23K	₹ 22K	₹ 1.7 Lakhs
102	IIT Bombay	₹ 70K	₹ 50K	₹ 5K	₹ 24K	₹ 22K	₹ 1.7 Lakhs
103	IIT Mandi	₹ 76K	₹ 50K	₹ 6K	₹ 25K	₹ 22K	₹ 1.8 Lakhs
104	IIT Delhi	₹ 90K	₹ 50K	₹ 7K	₹ 40K	₹ 22K	₹ 2.1 Lakhs
105	IIT Indore	₹ 82K	₹ 50K	₹ 9K	₹ 34K	₹ 22K	₹ 2.0 Lakhs
106	IIT Kharagpur	₹ 74K	₹ 50K	₹ 8K	₹ 33K	₹ 22K	₹ 1.9 Lakhs
107	IIT Hyderabad	₹ 81K	₹ 50K	₹ 9K	₹ 30K	₹ 22K	₹ 1.9 Lakhs
108	IIT Jodhpur	₹ 81K	₹ 50K	₹ 13K	₹ 27K	₹ 22K	₹ 1.9 Lakhs
109	IIT Kanpur	₹ 75K	₹ 50K	₹ 5K	₹ 28K	₹ 22K	₹ 1.8 Lakhs
110	IIT Madras	₹ 81K	₹ 50K	₹ 9K	₹ 29K	₹ 22K	₹ 1.9 Lakhs
111	IIT Gandhinagar	₹ 82K	₹ 50K	₹ 9K	₹ 39K	₹ 22K	₹ 2.0 Lakhs
112	IIT Patna	₹ 82K	₹ 50K	₹ 11K	₹ 26K	₹ 22K	₹ 1.9 Lakhs
113	IIT Roorkee	₹ 72K	₹ 50K	₹ 11K	₹ 25K	₹ 22K	₹ 1.8 Lakhs
114	IIT (ISM) Dhanbad	₹ 69K	₹ 50K	₹ 9K	₹ 15K	₹ 22K	₹ 1.7 Lakhs
115	IIT Ropar	₹ 62K	₹ 50K	₹ 8K	₹ 25K	₹ 22K	₹ 1.7 Lakhs
116	IIT (BHU) Varanasi	₹ 77K	₹ 50K	₹ 7K	₹ 33K	₹ 22K	₹ 1.9 Lakhs
117	IIT Guwahati	₹ 75K	₹ 50K	₹ 6K	₹ 26K	₹ 22K	₹ 1.8 Lakhs
118	IIT Bhilai	₹ 83K	₹ 50K	₹ 40K	₹ 52K	₹ 22K	₹ 2.5 Lakhs
119	IIT Goa	₹ 63K	₹ 50K	₹ 15K	₹ 15K	₹ 22K	₹ 1.7 Lakhs
120	IIT Palakkad	₹ 73K	₹ 50K	₹ 10K	₹ 18K	₹ 22K	₹ 1.7 Lakhs
121	IIT Tirupati	₹ 71K	₹ 50K	₹ 9K	₹ 27K	₹ 22K	₹ 1.8 Lakhs
122	IIT Jammu	₹ 108K	₹ 50K	₹ 25K	₹ 30K	₹ 22K	₹ 2.4 Lakhs
123	IIT Dharwad	₹71K	₹ 50K	₹ 15K	₹ 26K	₹ 22K	₹ 1.8 Lakhs

2.4.2: Total 2nd to 4th Year Expense Table 5. IIT-wise details of Total 2nd to 4th Expense

Code	Institute	A Annual Fee (paid semester- wise)	B (Hostel & Mess Expenses)	C (Floating Expense)	D Total 2-4 Year Expense (A+B+C) *3	E Total 1st Year Expense	Total expense for 4 Years (D+E)
101	IIT Bhubaneswar	₹ 15K	₹ 46K	₹ 44K	₹ 3.2 Lakhs	₹ 1.7 Lakhs	₹ 4.9 Lakhs
102	IIT Bombay	₹ 19K	₹ 48K	₹ 44K	₹ 3.3 Lakhs	₹ 1.7 Lakhs	₹ 5.0 Lakhs
103	IIT Mandi	₹ 13K	₹ 50K	₹ 44K	₹ 3.2 Lakhs	₹ 1.8 Lakhs	₹ 5.0 Lakhs
104	IIT Delhi	₹ 15K	₹ 80K	₹ 44K	₹ 4.2 Lakhs	₹ 2.1 Lakhs	₹ 6.3 Lakhs
105	IIT Indore	₹ 17K	₹ 68K	₹ 44K	₹ 3.9 Lakhs	₹ 2.0 Lakhs	₹ 5.8 Lakhs
106	IIT Kharagpur	₹ 15K	₹ 66K	₹ 44K	₹ 3.8 Lakhs	₹ 1.9 Lakhs	₹ 5.6 Lakhs
107	IIT Hyderabad	₹ 19K	₹ 60K	₹ 44K	₹ 3.7 Lakhs	₹ 1.9 Lakhs	₹ 5.6 Lakhs
108	IIT Jodhpur	₹ 26K	₹ 54K	₹ 44K	₹ 3.7 Lakhs	₹ 1.9 Lakhs	₹ 5.7 Lakhs
109	IIT Kanpur	₹ 10K	₹ 56K	₹ 44K	₹ 3.3 Lakhs	₹ 1.8 Lakhs	₹ 5.1 Lakhs
110	IIT Madras	₹ 17K	₹ 58K	₹ 44K	₹ 3.6 Lakhs	₹ 1.9 Lakhs	₹ 5.5 Lakhs
111	IIT Gandhinagar	₹ 17K	₹ 78K	₹ 44K	₹ 4.2 Lakhs	₹ 2.0 Lakhs	₹ 6.2 Lakhs
112	IIT Patna	₹ 24K	₹ 52K	₹ 44K	₹ 3.6 Lakhs	₹ 1.9 Lakhs	₹ 5.5 Lakhs
113	IIT Roorkee	₹ 21K	₹ 50K	₹ 44K	₹ 3.5 Lakhs	₹ 1.8 Lakhs	₹ 5.3 Lakhs
114	IIT (ISM) Dhanbad	₹ 27K	₹ 30K	₹ 44K	₹ 3.0 Lakhs	₹ 1.7 Lakhs	₹ 4.7 Lakhs
115	IIT Ropar	₹ 16K	₹ 50K	₹ 44K	₹ 3.3 Lakhs	₹ 1.7 Lakhs	₹ 5.0 Lakhs
116	IIT (BHU) Varanasi	₹ 14K	₹ 66K	₹ 44K	₹ 3.7 Lakhs	₹ 1.9 Lakhs	₹ 5.6 Lakhs
117	IIT Guwahati	₹ 13K	₹ 52K	₹ 44K	₹ 3.3 Lakhs	₹ 1.8 Lakhs	₹ 5.1 Lakhs
118	IIT Bhilai	₹ 52K	₹ 86K	₹ 44K	₹ 5.5 Lakhs	₹ 2.5 Lakhs	₹ 7.9 Lakhs
119	IIT Goa	₹ 31K	₹ 30K	₹ 44K	₹ 3.2 Lakhs	₹ 1.7 Lakhs	₹ 4.8 Lakhs
120	IIT Palakkad	₹ 19K	₹ 36K	₹ 44K	₹ 3.0 Lakhs	₹ 1.7 Lakhs	₹ 4.7 Lakhs
121	IIT Tirupati	₹ 19K	₹ 54K	₹ 44K	₹ 3.5 Lakhs	₹ 1.8 Lakhs	₹ 5.3 Lakhs
122	IIT Jammu	₹ 52K	₹ 60K	₹ 44K	₹ 4.7 Lakhs	₹ 2.4 Lakhs	₹ 7.0 Lakhs
123	IIT Dharwad	₹ 30K	₹ 52K	₹ 44K	₹ 3.8 Lakhs	₹ 1.8 Lakhs	₹ 5.6 Lakhs

3.Fee Structure at National Institutes of Technology (NITs)

The total all-in cost to attend any NIT for four years for a SC/ST/PwD or those having family income below 1 Lakh per annum, ranges from Rs. 3.8 Lakhs to Rs. 6 Lakhs. For GEN/OBC families, having income between 1-5 Lakhs per annum, the all-in cost for four years ranges from Rs. 5.4 - 7.7 Lakhs. And for GEN/OBC families, having income over Rs. 5 Lakhs per annum, it ranges from Rs. 8.8 - 11 Lakhs.

The all-in cost has the following four components:

- 1. Seat acceptance fee*
- 2. Tuition fee
- 3. Hostel, mess, and admission fee
- 4. Floating expenses (includes laptop, books, laundry, travel, etc.)

Components 0 to 3 are required to be paid by students at the time of joining and during the first semester.

After payment of the seat acceptance fee, students are required to pay the remaining fees before the start of each semester. Students also need to arrange their floating expenses.

*The student needs to pay a seat acceptance fee of Rs. 15,000 (For SC, ST, PwD), and Rs. 35,000 for all other candidates. (The fee includes the Joint Seat Allocation Authority (JOSAA) processing charges of Rs. 3000). The seat acceptance fee excluding the JOSAA processing charges will be adjusted against the admission fee.

<u>Note</u>: The seat acceptance fee will be covered by Dakshana Foundation, if the scholar cannot arrange funds from friends, family, parents, neighbours, etc. However, it must be returned to Dakshana after the scholar receives a bank loan and/or grant and/or scholarship. The household income must be below Rs. one lakh per annum and fixation of this limit is at the discretion of Dakshana management.

3.1: NIT Tuition Fees

Undergraduate Programmes (B. Tech): The tuition fee for B.Tech programmes at NITs for Indian nationals is approximately Rs. 62,500 per semester. However, in all NITs, there is a provision for tuition fee waiver:

a. For Students belonging to GEN / GEN-EWS / OBC-NCL categories:

- 1. Students with an annual family income less than Rs. 1 Lakh will receive a full tuition waiver.
- 2. Two-thirds of the tuition will be waived for students whose families earn between Rs. 1 Lakh and Rs. 5 Lakh per year
- 3. To receive a tuition fee waiver (either full or two-thirds), students must submit the required documents for verification at the time of admission.
- 4. Additionally, they must submit an agreement signed by both themselves and a parent or legal guardian.
- 5. Students whose annual family income exceeds Rs. 5 Lakh will not be eligible for a tuition waiver.

b. Students belonging to SC / ST / PWD categories will receive a full tuition fee waiver regardless of their family's annual income.

Table 6. Summary of Tuition Fee (For B.Tech./B.Arch. /4 Yrs. B.S./Dual Degree)

Tuition Fee (For B.Tech./B.Arch. /4 Yrs. B.S./Dual Degree):							
S No	S No Heads Description						
(i)	SC/ST/PwD	Nil					
(ii)	Parents/Guardian's Annual Income < Rs.1 Lakh	Nil					
(iii)	Parents/Guardian's Annual Income from Rs. 1-5 Lakhs	₹ 21K					
(iv)	Parents/Guardian's Annual Income > Rs.5 Lakh	₹ 62.5K					

Note: The tuition fee covers only academic expenses and excludes all other costs. The latter is explained in the following pages of this document.

3.2. Hostel, Mess, and Other Fees, Required During Admission

Table 7. NIT-wise Details of Hostel, Mess, and Other Fees, Required During Admission

Code	NIT Name	College Fees	Floating Expense	1 st Semester Total Expense
201	Dr. B R Ambedkar NIT, Jalandhar	₹ 49K	₹ 22K	₹ 71K
202	Malaviya NIT Jaipur	₹ 36K	₹ 22K	₹ 58K
203	Maulana Azad NIT Bhopal	₹ 33K	₹ 22K	₹ 55K
204	Motilal Nehru NIT Allahabad	₹ 36K	₹ 22K	₹ 58K
205	NIT Agartala	₹ 17K	₹ 22K	₹ 39K
206	NIT Calicut	₹ 47K	₹ 22K	₹ 69K
207	NIT Delhi	₹ 77K	₹ 22K	₹ 99K
208	NIT Durgapur	₹ 44K	₹ 22K	₹ 66K
209	NIT Goa	₹ 50K	₹ 22K	₹ 72K
210	NIT Hamirpur	₹ 35K	₹ 22K	₹ 57K
211	NIT Karnataka, Surathkal	₹ 36K	₹ 22K	₹ 58K
212	NIT Meghalaya	₹ 61K	₹ 22K	₹ 83K
213	NIT Nagaland	₹ 39K	₹ 22K	₹ 61K
214	NIT Patna	₹ 37K	₹ 22K	₹ 59K
215	NIT Puducherry	₹ 33K	₹ 22K	₹ 55K
216	NIT Raipur	₹ 37K	₹ 22K	₹ 59K
217	NIT Sikkim	₹ 36K	₹ 22K	₹ 58K
218	NIT Arunachal Pradesh	₹ 18K	₹ 22K	₹ 40K
219	NIT, Jamshedpur	₹ 54K	₹ 22K	₹ 76K
220	NIT, Kurukshetra	₹ 51K	₹ 22K	₹ 73K
221	NIT, Manipur	₹ 48K	₹ 22K	₹ 70K
222	NIT, Mizoram	₹ 25K	₹ 22K	₹ 47K
223	NIT, Rourkela	₹ 62K	₹ 22K	₹ 84K
224	NIT, Silchar	₹ 21K	₹ 22K	₹ 43K
225	NIT, Srinagar	₹ 58K	₹ 22K	₹ 80K
226	NIT, Tiruchirappalli	₹ 53K	₹ 22K	₹ 75K
227	NIT, Uttarakhand	₹ 67K	₹ 22K	₹ 89K
228	NIT, Warangal	₹ 32K	₹ 22K	₹ 54K
229	Sardar Vallabhbhai NIT, Surat	₹ 56K	₹ 22K	₹ 78K
230	Visvesvaraya NIT, Nagpur	₹ 20K	₹ 22K	₹ 42K
231	NIT, Andhra Pradesh	₹ 66K	₹ 22K	₹ 88K

3.3: Floating Expense

During the period of the study, variable expenses are dependent on several factors, such as individual choices, preferences, spending habits, location, and particular circumstances. The majority of a student's expenses are determined by emergencies, entertainment, travel, clothing, and interests.

Although it is difficult to provide a precise value for floating expenses, the following table provides an average estimate:

Table 8. Average Estimate of Floating Expenses in NITs.

S No	Heads	Amount	Frequency
1	Laundry expenses and pocket money	₹ 2K	Per month
2	Books	₹ 5K	Per semester
3	Travel to home	₹ 5K	Per semester
4	Bicycle#	₹ 5K	Only once
5	Laptop*	₹ 45K	Only once
	Required in the first Semester	₹ 72K	

*A laptop has numerous advantages and is strongly recommended. It is useful for conducting research, online learning, and keeping in contact with peers and teachers. In addition, most NITs provide access to advanced technological facilities and resources, such as virtual laboratories, online libraries, and research databases, via laptop. Possessing a personal laptop enables students to fully utilise the available resources at NITs and to work more efficiently.

Despite its advantages and usefulness, a laptop may not be an essential requirement for everyone. Some students may prefer to use desktops or other devices instead of campus computer facilities. Ultimately, it depends on the personal circumstances, preferences, and needs of the student.

#Similarly, purchasing a bicycle is also recommended. Unless one has an unwavering passion for walking, the expansive residential campus of NITs can be intimidating.

3.4.1: Break up 1st Year Aggregate Expense at NITs Table 9. Break up of 1st Year Aggregate Expense at NITs

Code	Institute	I Semester Total Expense	Laptop + Bicycle*	II Sem. Fees	II Sem. Floating Expense	Total 1st Year Expense
201	Dr. B R Ambedkar NIT, Jalandhar	₹ 71K	₹ 50K	₹ 44K	₹ 22K	₹ 1.9 Lakhs
202	Malaviya NIT Jaipur	₹ 58K	₹ 50K	₹ 17K	₹ 22K	₹ 1.5 Lakhs
203	Maulana Azad NIT Bhopal	₹ 55K	₹ 50K	₹ 33K	₹ 22K	₹ 1.6 Lakhs
204	Motilal Nehru NIT Allahabad	₹ 58K	₹ 50K	₹ 31K	₹ 22K	₹ 1.6 Lakhs
205	NIT Agartala	₹ 39K	₹ 50K	₹ 25K	₹ 22K	₹ 1.4 Lakhs
206	NIT Calicut	₹ 69K	₹ 50K	₹ 33K	₹ 22K	₹ 1.7 Lakhs
207	NIT Delhi	₹ 99K	₹ 50K	₹ 35K	₹ 22K	₹ 2.1 Lakhs
208	NIT Durgapur	₹ 66K	₹ 50K	₹ 35K	₹ 22K	₹ 1.7 Lakhs
209	NIT Goa	₹ 72K	₹ 50K	₹ 34K	₹ 22K	₹ 1.8 Lakhs
210	NIT Hamirpur	₹ 57K	₹ 50K	₹ 22K	₹ 22K	₹ 1.5 Lakhs
211	NIT Karnataka, Surathkal	₹ 58K	₹ 50K	₹ 31K	₹ 22K	₹ 1.6 Lakhs
212	NIT Meghalaya	₹ 83K	₹ 50K	₹ 45K	₹ 22K	₹ 2.0 Lakhs
213	NIT Nagaland	₹ 61K	₹ 50K	₹ 31K	₹ 22K	₹ 1.6 Lakhs
214	NIT Patna	₹ 59K	₹ 50K	₹ 23K	₹ 22K	₹ 1.5 Lakhs
215	NIT Puducherry	₹ 55K	₹ 50K	₹ 24K	₹ 22K	₹ 1.5 Lakhs
216	NIT Raipur	₹ 59K	₹ 50K	₹ 37K	₹ 22K	₹ 1.7 Lakhs
217	NIT Sikkim	₹ 58K	₹ 50K	₹ 34K	₹ 22K	₹ 1.6 Lakhs
218	NIT Arunachal Pradesh	₹ 40K	₹ 50K	₹ 32K	₹ 22K	₹ 1.4 Lakhs
219	NIT, Jamshedpur	₹ 76K	₹ 50K	₹ 42K	₹ 22K	₹ 1.9 Lakhs
220	NIT, Kurukshetra	₹ 73K	₹ 50K	₹ 33K	₹ 22K	₹ 1.8 Lakhs
221	NIT, Manipur	₹ 70K	₹ 50K	₹ 32K	₹ 22K	₹ 1.7 Lakhs
222	NIT, Mizoram	₹ 47K	₹ 50K	₹ 24K	₹ 22K	₹ 1.4 Lakhs
223	NIT, Rourkela	₹ 84K	₹ 50K	₹ 37K	₹ 22K	₹ 1.9 Lakhs
224	NIT, Silchar	₹ 43K	₹ 50K	₹ 28K	₹ 22K	₹ 1.4 Lakhs
225	NIT, Srinagar	₹ 80K	₹ 50K	₹ 29K	₹ 22K	₹ 1.8 Lakhs
226	NIT, Tiruchirappalli	₹ 75K	₹ 50K	₹ 25K	₹ 22K	₹ 1.7 Lakhs
227	NIT, Uttarakhand	₹ 89K	₹ 50K	₹ 39K	₹ 22K	₹ 2.0 Lakhs
228	NIT, Warangal	₹ 54K	₹ 50K	₹ 22K	₹ 22K	₹ 1.5 Lakhs
229	Sardar Vallabhbhai NIT, Surat	₹ 78K	₹ 50K	₹ 22K	₹ 22K	₹ 1.7 Lakhs
230	Visvesvaraya NIT, Nagpur	₹ 42K	₹ 50K	₹ 27K	₹ 22K	₹ 1.4 Lakhs
231	NIT, Andhra Pradesh	₹ 88K	₹ 50K	₹ 43K	₹ 22K	₹ 2.0 Lakhs

3.4.2: Break up of Aggregate 2nd to 4th Year Expense at NITs

Table 10. NIT-wise Break up of Aggregate 2nd to 4th Year Expenses

Code	Institute	A Annual College fee	B Annual Floating Expense	C Total 2 nd – 4 th Year Expense (A+B) *3	D 1st Year Expense	Total 4-Year Expense (C+D)
201	Dr. B R Ambedkar NIT, Jalandhar	₹ 88K	₹ 44K	₹ 4.0 Lakhs	₹ 1.9 Lakhs	₹ 5.8 Lakhs
202	Malaviya NIT Jaipur	₹ 34K	₹ 44K	₹ 2.3 Lakhs	₹ 1.5 Lakhs	₹ 3.8 Lakhs
203	Maulana Azad NIT Bhopal	₹ 66K	₹ 44K	₹ 3.3 Lakhs	₹ 1.6 Lakhs	₹ 4.9 Lakhs
204	Motilal Nehru NIT Allahabad	₹ 62K	₹ 44K	₹ 3.2 Lakhs	₹ 1.6 Lakhs	₹ 4.8 Lakhs
205	NIT Agartala	₹ 50K	₹ 44K	₹ 2.8 Lakhs	₹ 1.4 Lakhs	₹ 4.2 Lakhs
206	NIT Calicut	₹ 66K	₹ 44K	₹ 3.3 Lakhs	₹ 1.7 Lakhs	₹ 5.0 Lakhs
207	NIT Delhi	₹ 70K	₹ 44K	₹ 3.4 Lakhs	₹ 2.1 Lakhs	₹ 5.5 Lakhs
208	NIT Durgapur	₹ 70K	₹ 44K	₹ 3.4 Lakhs	₹ 1.7 Lakhs	₹ 5.2 Lakhs
209	NIT Goa	₹ 68K	₹ 44K	₹ 3.4 Lakhs	₹ 1.8 Lakhs	₹ 5.1 Lakhs
210	NIT Hamirpur	₹ 44K	₹ 44K	₹ 2.6 Lakhs	₹ 1.5 Lakhs	₹ 4.2 Lakhs
211	NIT Karnataka, Surathkal	₹ 62K	₹ 44K	₹ 3.2 Lakhs	₹ 1.6 Lakhs	₹ 4.8 Lakhs
212	NIT Meghalaya	₹ 90K	₹ 44K	₹ 4.0 Lakhs	₹ 2.0 Lakhs	₹ 6.0 Lakhs
213	NIT Nagaland	₹ 62K	₹ 44K	₹ 3.2 Lakhs	₹ 1.6 Lakhs	₹ 4.8 Lakhs
214	NIT Patna	₹ 46K	₹ 44K	₹ 2.7 Lakhs	₹ 1.5 Lakhs	₹ 4.2 Lakhs
215	NIT Puducherry	₹ 48K	₹ 44K	₹ 2.8 Lakhs	₹ 1.5 Lakhs	₹ 4.3 Lakhs
216	NIT Raipur	₹ 74K	₹ 44K	₹ 3.5 Lakhs	₹ 1.7 Lakhs	₹ 5.2 Lakhs
217	NIT Sikkim	₹ 68K	₹ 44K	₹ 3.4 Lakhs	₹ 1.6 Lakhs	₹ 5.0 Lakhs
218	NIT Arunachal Pradesh	₹ 64K	₹ 44K	₹ 3.2 Lakhs	₹ 1.4 Lakhs	₹ 4.7 Lakhs
219	NIT, Jamshedpur	₹ 84K	₹ 44K	₹ 3.8 Lakhs	₹ 1.9 Lakhs	₹ 5.7 Lakhs
220	NIT, Kurukshetra	₹ 66K	₹ 44K	₹ 3.3 Lakhs	₹ 1.8 Lakhs	₹ 5.1 Lakhs
221	NIT, Manipur	₹ 64K	₹ 44K	₹ 3.2 Lakhs	₹ 1.7 Lakhs	₹ 5.0 Lakhs
222	NIT, Mizoram	₹ 48K	₹ 44K	₹ 2.8 Lakhs	₹ 1.4 Lakhs	₹ 4.2 Lakhs
223	NIT, Rourkela	₹ 74K	₹ 44K	₹ 3.5 Lakhs	₹ 1.9 Lakhs	₹ 5.5 Lakhs
224	NIT, Silchar	₹ 56K	₹ 44K	₹ 3.0 Lakhs	₹ 1.4 Lakhs	₹ 4.4 Lakhs
225	NIT, Srinagar	₹ 58K	₹ 44K	₹ 3.1 Lakhs	₹ 1.8 Lakhs	₹ 4.9 Lakhs
226	NIT, Tiruchirappalli	₹ 50K	₹ 44K	₹ 2.8 Lakhs	₹ 1.7 Lakhs	₹ 4.5 Lakhs
227	NIT, Uttarakhand	₹ 78K	₹ 44K	₹ 3.7 Lakhs	₹ 2.0 Lakhs	₹ 5.7 Lakhs
228	NIT, Warangal	₹ 44K	₹ 44K	₹ 2.6 Lakhs	₹ 1.5 Lakhs	₹ 4.1 Lakhs
229	Sardar Vallabhbhai NIT, Surat	₹ 44K	₹ 44K	₹ 2.6 Lakhs	₹ 1.7 Lakhs	₹ 4.4 Lakhs
230	Visvesvaraya NIT, Nagpur	₹ 54K	₹ 44K	₹ 2.9 Lakhs	₹ 1.4 Lakhs	₹ 4.4 Lakhs
231	NIT, Andhra Pradesh	₹ 86K	₹ 44K	₹ 3.9 Lakhs	₹ 2.0 Lakhs	₹ 5.9 Lakhs

4.1. Fee Structure for AIIMS MBBS Course Table 11. Fee Structure for AIIMS MBBS Course

S No	Name	City/Town	State/UT	MBBS Intake	Annual Fee
1	AIIMS New Delhi	New Delhi	Delhi	125+7	₹ 2K
2	AIIMS Bhopal	Bhopal	Madhya Pradesh	125	₹ 5K
3	AIIMS Bhubaneswar	Bhubaneswar	Odisha	125	₹ 27K
4	AIIMS Jodhpur	Jodhpur	Rajasthan	125	₹ 14K
5	AIIMS Patna	Patna	Bihar	125	₹ 2K
6	AIIMS Raipur	Raipur	Chhattisgarh	125	₹ 27K
7	AIIMS Rishikesh	Rishikesh	Uttarakhand	125	₹ 2K
8	AIIMS Raebareli	Raebareli	Uttar Pradesh	100	₹ 8K
9	AIIMS Mangalagiri	Guntur	Andhra Pradesh	125	₹ 8K
10	AIIMS Nagpur	Nagpur	Maharashtra	125	₹ 8K
11	AIIMS Gorakhpur	Gorakhpur	Uttar Pradesh	125	₹ 25K
12	AIIMS Kalyani	Kalyani	West Bengal	125	₹ 6K
13	AIIMS Bathinda	Bhatinda	Punjab	100	₹ 8K
14	AIIMS Guwahati	Changsari	Assam	100	₹ 13K
15	AIIMS Vijaypur	Vijay Pur	Jammu & Kashmir	62	₹ 6K
16	AIIMS Bilaspur	Bilaspur	Himachal Pradesh	100	₹ 6K
17	AIIMS Madurai	Madurai	Tamil Nadu	50	₹ 6K
18	AIIMS Deoghar	Deoghar	Jharkhand	125	₹ 5K
19	AIIMS Rajkot	Rajkot	Gujarat	50	₹ 6K
20	AIIMS Bibinagar	Bibinagar	Telangana	100	₹ 27K

4.2. Mess and Floating Expense

Table 12. Mess and Floating Expense at AIIMS

This cost can vary from college to college and from person to person based on individual preferences and spending behaviours. Although it is difficult to provide a precise estimate for floating expenses, the following table provides an average estimate:

S No	Heads	Amount
1	Mess (Rs. 4K per month)	₹ 48K
2	Laundry Expenses & Pocket Money (Rs. 2K per month)	₹ 24K
3	Books (per year)	₹ 10K
4	Travel to Home (per year)	₹ 10K
	Total for one year	₹ 92K

4.4. Fee Structure for MBBS Course at AIIMS

S No	Name	College Fee	Floating Expenses	Total 1st Year Expense	Total 2 nd – 5 th Year Fee	2 nd – 5 th Year Floating Expense	Total Expense for 5-Yr. MBSS Course
1	AIIMS New Delhi	₹ 2K	₹ 92K	₹ 0.9 Lakhs	₹ 8K	₹ 3.2 Lakhs	₹ 4.2 Lakhs
2	AIIMS Bhopal	₹ 5K	₹ 92K	₹ 1.0 Lakhs	₹ 20K	₹ 3.2 Lakhs	₹ 4.4 Lakhs
3	AIIMS Bhubaneswar	₹ 27K	₹ 92K	₹ 1.2 Lakhs	₹ 108K	₹ 3.2 Lakhs	₹ 5.5 Lakhs
4	AIIMS Jodhpur	₹ 14K	₹ 92K	₹ 1.1 Lakhs	₹ 56K	₹ 3.2 Lakhs	₹ 4.8 Lakhs
5	AIIMS Patna	₹ 2K	₹ 92K	₹ 0.9 Lakhs	₹ 8K	₹ 3.2 Lakhs	₹ 4.2 Lakhs
6	AIIMS Raipur	₹ 27K	₹ 92K	₹ 1.2 Lakhs	₹ 108K	₹ 3.2 Lakhs	₹ 5.5 Lakhs
7	AIIMS Rishikesh	₹ 2K	₹ 92K	₹ 0.9 Lakhs	₹ 8K	₹ 3.2 Lakhs	₹ 4.2 Lakhs
8	AIIMS Raebareli	₹ 8K	₹ 92K	₹ 1.0 Lakhs	₹ 32K	₹ 3.2 Lakhs	₹ 4.5 Lakhs
9	AIIMS Mangalagiri	₹ 8K	₹ 92K	₹ 1.0 Lakhs	₹ 32K	₹ 3.2 Lakhs	₹ 4.5 Lakhs
10	AIIMS Nagpur	₹ 8K	₹ 92K	₹ 1.0 Lakhs	₹ 32K	₹ 3.2 Lakhs	₹ 4.5 Lakhs
11	AIIMS Gorakhpur	₹ 25K	₹ 92K	₹ 1.2 Lakhs	₹ 100K	₹ 3.2 Lakhs	₹ 5.4 Lakhs
12	AIIMS Kalyani	₹ 6K	₹ 92K	₹ 1.0 Lakhs	₹ 24K	₹ 3.2 Lakhs	₹ 4.4 Lakhs
13	AIIMS Bathinda	₹ 8K	₹ 92K	₹ 1.0 Lakhs	₹ 32K	₹ 3.2 Lakhs	₹ 4.5 Lakhs
14	AIIMS Guwahati	₹ 13K	₹ 92K	₹ 1.1 Lakhs	₹ 52K	₹ 3.2 Lakhs	₹ 4.8 Lakhs
15	AIIMS Vijaypur	₹ 6K	₹ 92K	₹ 1.0 Lakhs	₹ 24K	₹ 3.2 Lakhs	₹ 4.4 Lakhs
16	AIIMS Bilaspur	₹ 6K	₹ 92K	₹ 1.0 Lakhs	₹ 24K	₹ 3.2 Lakhs	₹ 4.4 Lakhs
17	AIIMS Madurai	₹ 6K	₹ 92K	₹ 1.0 Lakhs	₹ 24K	₹ 3.2 Lakhs	₹ 4.4 Lakhs
18	AIIMS Deoghar	₹ 5K	₹ 92K	₹ 1.0 Lakhs	₹ 20K	₹ 3.2 Lakhs	₹ 4.4 Lakhs
19	AIIMS Rajkot	₹ 6K	₹ 92K	₹ 1.0 Lakhs	₹ 24K	₹ 3.2 Lakhs	₹ 4.4 Lakhs
20	AIIMS Bibinagar	₹ 27K	₹ 92K	₹ 1.2 Lakhs	₹ 108K	₹ 3.2 Lakhs	₹ 5.5 Lakhs

5. Fee Structure for MBBS from Government Medical Colleges

S No	Name and Address of College	State	A. Fee to be paid at admission	B. Annual College Fee	C. Mess & Floating Expense per year	D. Yearly Hostel fee	Total 4-Yr. fee {A+ (B+C+D) *4}
1	Andhra Medical College Visakhapatnam	Andhra Pradesh	₹ 32K	₹ 11K	₹ 92K	₹ 3K	₹ 5.5 Lakhs
2	Government Medical College Anantapur	Andhra Pradesh	₹ 28K	₹ 11K	₹ 92K	₹ 4K	₹ 5.5 Lakhs
3	Government Medical College Srikakulam	Andhra Pradesh	₹ 21K	₹ 11K	₹ 92K	₹ 1K	₹ 5.3 Lakhs
4	Guntur Medical College Guntur	Andhra Pradesh	₹ 11K	₹ 10K	₹ 92K	₹ 4K	₹ 5.3 Lakhs
5	Kurnool Medical College Kurnool	Andhra Pradesh	₹ 13K	₹ 11K	₹ 92K	₹ 3K	₹ 5.3 Lakhs
6	Rangaraya Medical College Kakinada	Andhra Pradesh	₹ 30K	₹ 20K	₹ 92K	₹ 3K	₹ 5.9 Lakhs
7	Siddhartha Medical College Vijayawada	Andhra Pradesh	₹ 25K	₹11K	₹ 92K	₹ 4K	₹ 5.5 Lakhs
8	Sri Padmavathi Medical College For Women Tirupati	Andhra Pradesh	₹ 78K	₹ 78K	₹ 92K	₹ 4K	₹ 8.7 Lakhs
9	Sri Venkateswara Medical College Tirupati	Andhra Pradesh	₹ 15K	₹ 12K	₹ 92K	₹ 4K	₹ 5.4 Lakhs
10	Tomo Riba Institute Of Health And Medical Sciences Naharlagan	Arunachal Pradesh	₹ 78K	₹ 43K	₹ 92K	₹ 5K	₹ 7.4 Lakhs
11	Assam Medical College Dibrugarh	Assam	₹ 31K	₹ 4K	₹ 92K	₹ 3K	₹ 5.2 Lakhs
12	Fakhruddin Ali Ahmed Medical College Barpeta	Assam	₹ 25K	₹ 25K	₹ 92K	₹ 2K	₹ 6.0 Lakhs
13	Jorhat Medical College Jorhat	Assam	₹ 31K	₹ 6K	₹ 92K	₹ 3K	₹ 5.3 Lakhs
14	Silchar Medical College Silchar	Assam	₹ 3K	₹ 3K	₹ 92K	₹ 2K	₹ 4.9 Lakhs
15	Tezpur Medical College Tezpur	Assam	₹ 28K	₹ 28K	₹ 92K	₹ 3K	₹ 6.2 Lakhs
16	A.N.M.M.C. Gaya	Bihar	₹ 21K	₹ 6K	₹ 92K	₹1K	₹ 5.1 Lakhs
17	B.M.I.M.S Pawapuri Nalanda	Bihar	₹ 21K	₹ 6K	₹ 92K	₹ 1K	₹ 5.1 Lakhs
18	Indira Gandhi Institute Of Medical Sciences Patna Raza Bazar	Bihar	₹ 90K	₹ 50K	₹ 92K	₹ 2K	₹ 7.6 Lakhs
19	J.L.N.M.C. Bhagalpur	Bihar	₹ 16K	₹ 16K	₹ 92K	₹1K	₹ 5.5 Lakhs
20	Nalanda Medical College Patna Old Byepass Road Kankerbagh Patna Bihar	Bihar	₹ 12K	₹ 7K	₹ 92K	₹ 1K	₹ 5.1 Lakhs
21	P.M.C.Patna	Bihar	₹ 21K	₹ 7K	₹ 92K	₹1K	₹ 5.1 Lakhs
22	Government Medical College And Hospital Chandigar Chandigarh	Chandigarh	₹ 25K	₹ 25K	₹ 92K	₹ 1K	₹ 5.9 Lakhs
23	Chhattisgarh Institute Of Medical Sciences Bilaspur	Chattisgarh	₹ 50K	₹ 40K	₹ 92K	₹ 1K	₹ 6.8 Lakhs

S No	Name and Address of College	State	A. Fee to be paid at admission	B. Annual College Fee	C. Mess & Floating Expense per year	D. Yearly Hostel fee	Total 4-Yr. fee {A+ (B+C+D)*4}
24	Late Shri Baliram Kashyap Memorial Medical College Jagdalpur	Chattisgarh	₹ 50K	₹ 50K	₹ 92K	₹ 3K	₹ 7.3 Lakhs
25	Late Shri Lakhi Ram Agrawal Memorial Government Medical	Chattisgarh	₹ 50K	₹ 50K	₹ 92K	₹ 1K	₹ 7.2 Lakhs
26	Pt. Jawahar Lal Nehru Memorial Medical College Raipur	Chattisgarh	₹ 50K	₹ 40K	₹ 92K	₹1K	₹ 6.8 Lakhs
27	Lady Hardinge Medical College New Delhi	Delhi	₹ 2K	₹ 2K	₹ 92K	₹ 1K	₹ 4.8 Lakhs
28	Maulana Azad Medical College	Delhi	₹ 5K	₹ 3K	₹ 92K	₹ 1K	₹ 4.8 Lakhs
29	North Delhi Municipal Corporation Medical College And Hindu Rao Hospital	Delhi	₹ 76K	₹ 50K	₹ 92K	₹ 1K	₹ 7.4 Lakhs
30	University College Of Medical Sciences New Delhi	Delhi	₹ 8K	₹ 6K	₹ 92K	₹1K	₹ 5.0 Lakhs
31	Vardhman Mahavir Medical College And Safdarjung Hospital New Delhi	Delhi	₹ 36K	₹ 36K	₹ 92K	₹1K	₹ 6.5 Lakhs
32	B. J Medical College Ahmedabad	Gujrat	₹ 25K	₹ 25K	₹ 92K	₹ 2K	₹ 6.0 Lakhs
33	Shri M.P.Shah Government Medical College Jamnagar	Gujrat	₹ 27K	₹ 25K	₹ 92K	₹ 2K	₹ 6.0 Lakhs
34	Bhagat Phool Singh Govt. Medical College For Women Khanpur Kalan Sonepat	Haryana	₹ 76K	₹ 53K	₹ 92K	₹ 2K	₹ 7.6 Lakhs
35	Esic Medical College	Haryana	₹ 24K	₹ 24K	₹ 92K	₹ 1K	₹ 5.9 Lakhs
36	Kalpana Chawla Govt. Medical College Karnal	Haryana	₹ 53K	₹ 53K	₹ 92K	₹ 2K	₹ 7.4 Lakhs
37	Pandit Bhagwat Dayal Sharma Pgims Rohtak	Haryana	₹ 53K	₹ 53K	₹ 92K	₹ 24K	₹ 8.5 Lakhs
38	Shaheed Hasan Khan Mewati Govt. Medical College Nalhar Mewat	Haryana	₹ 76K	₹ 76K	₹ 92K	₹ 24K	₹ 9.6 Lakhs
39	Dr Radhakrishanan Govt Medical College Hamirpur	Himachal Pradesh	₹ 60K	₹ 60K	₹ 92K	₹ 3K	₹ 7.8 Lakhs
40	Dr Rajendra Prasad Govt Medical College Tanda Kangra	Himachal Pradesh	₹ 60K	₹ 60K	₹ 92K	₹ 3K	₹ 7.8 Lakhs
41	Pt Jawahar Lal Nehru Govt Medical College And Hospital Chamba	Himachal Pradesh	₹ 60K	₹ 60K	₹ 92K	₹ 3K	₹ 7.8 Lakhs
42	Shri Lal Bahadur Shastri Govt Medical College And Hospital Nerchowk Mandi	Himachal Pradesh	₹ 88K	₹ 60K	₹ 92K	₹ 3K	₹ 8.0 Lakhs
43	M.G.M. Medical College Jamshedpur	Jharkhand	₹ 10K	₹ 10K	₹ 92K	₹ 3K	₹ 5.3 Lakhs

S No	Name and Address of College	State	A. Fee to be paid at admission	B. Annual College Fee	C. Mess & Floating Expense per year	D. Yearly Hostel fee	Total 4-Yr. fee {A+ (B+C+D)*4}
44	Rajendra Institute Of Medical Sciences Ranchi	Jharkhand	₹ 10K	₹ 6K	₹ 92K	₹ 3K	₹ 5.1 Lakhs
45	Shaheed Nirmal Mahto Medical College Dhanbad	Jharkhand	₹9K	₹ 8K	₹ 92K	₹ 1K	₹ 5.1 Lakhs
46	Bangalore Medical College Bangalore	Karnataka	₹ 71K	₹ 71K	₹ 92K	₹ 1K	₹ 8.2 Lakhs
47	Belgaum Institute Of Medical Sciences Belgaum	Karnataka	₹ 62K	₹ 62K	₹ 92K	₹ 1K	₹ 7.8 Lakhs
48	Bidar Institute Of Medical Sciences Bidar	Karnataka	₹ 25K	₹ 25K	₹ 92K	₹ 1K	₹ 5.9 Lakhs
49	Chamarajanagar Institute Of Medical Science Chamarajanagar	Karnataka	₹ 70K	₹ 70K	₹ 92K	₹ 19K	₹ 9.1 Lakhs
50	Gadag Institute Of Medical Sciences Gadag	Karnataka	₹ 75K	₹ 75K	₹ 92K	₹ 3K	₹ 8.5 Lakhs
51	Gulbarga Institute Of Medical Sciences Gulbarga	Karnataka	₹ 67K	₹ 67K	₹ 92K	₹ 4K	₹ 8.2 Lakhs
52	Hassan Institute Of Medical Sciences Hassan	Karnataka	₹ 67K	₹ 67K	₹ 92K	₹ 4K	₹ 8.2 Lakhs
53	Karnataka Institute Of Medical Sciences Hubli	Karnataka	₹ 65K	₹ 65K	₹ 92K	₹ 3K	₹ 8.0 Lakhs
54	Koppal Institute Of Medical Sciences Koppal	Karnataka	₹ 75K	₹ 75K	₹ 92K	₹ 1K	₹ 8.4 Lakhs
55	Mandya Institute Of Medical Sciences Mandya	Karnataka	₹ 76K	₹ 76K	₹ 92K	₹ 3K	₹ 8.6 Lakhs
56	Mysore Medical College Mysore	Karnataka	₹ 68K	₹ 68K	₹ 92K	₹ 3K	₹ 8.2 Lakhs
57	Raichur Institute Of Medical Sciences Raichur	Karnataka	₹ 68K	₹ 68K	₹ 92K	₹ 1K	₹ 8.1 Lakhs
58	Shimoga Institute Of Medical Sciences Shimoga	Karnataka	₹ 68K	₹ 68K	₹ 92K	₹ 1K	₹ 8.1 Lakhs
59	Vijayanagar Institute Of Medical Sciences Bellary	Karnataka	₹ 66K	₹ 66K	₹ 92K	₹ 4K	₹ 8.1 Lakhs
60	Government Medical College Palakkad.	Kerala	₹ 36K	₹ 25K	₹ 92K	₹ 4K	₹ 6.2 Lakhs
61	Govt. Medical College Ernakulam	Kerala	₹ 28K	₹ 25K	₹ 92K	₹ 1K	₹ 5.9 Lakhs
62	Govt. Medical College Kottayam.	Kerala	₹ 28K	₹ 23K	₹ 92K	₹ 3K	₹ 6.0 Lakhs
63	Govt. Medical College Kozhikkode.	Kerala	₹ 29K	₹ 25K	₹ 92K	₹ 12K	₹ 6.5 Lakhs
64	Govt. Medical College Manjeri.	Kerala	₹ 29K	₹ 23K	₹ 92K	₹ 3K	₹ 6.0 Lakhs
65	Govt. Medical College Parippally Kollam	Kerala	₹ 29K	₹ 25K	₹ 92K	₹ 4K	₹ 6.1 Lakhs
66	Govt. Medical College Thiruvananthapuram.	Kerala	₹ 28K	₹ 23K	₹ 92K	₹ 3K	₹ 6.0 Lakhs
67	T D Medical College(Govt.) Alappuzha.	Kerala	₹ 29K	₹ 25K	₹ 92K	₹ 3K	₹ 6.0 Lakhs

S No	Name and Address of College	State	A. Fee to be paid at admission	B. Annual College Fee	C. Mess & Floating Expense per year	D. Yearly Hostel fee	Total 4-Yr. fee {A+ (B+C+D)*4}
68	Gandhi Medical College Bhopal	Madhya Pradesh	₹ 65K	₹ 65K	₹ 92K	₹ 12K	₹ 8.5 Lakhs
69	B J Government Medical College,Pune	Maharashtra	₹ 96K	₹ 96K	₹ 92K	₹ 4K	₹ 9.6 Lakhs
70	Govermnet Medical College Aurangabad	Maharashtra	₹ 100K	₹ 100K	₹ 92K	₹ 1K	₹ 9.7 Lakhs
71	Govermnet Medical College Gondia	Maharashtra	₹ 97K	₹ 97K	₹ 92K	₹ 1K	₹ 9.5 Lakhs
72	Govermnet Medical College Nanded	Maharashtra	₹ 96K	₹ 95K	₹ 92K	₹ 4K	₹ 9.6 Lakhs
73	Government Medical College Miraj	Maharashtra	₹ 99K	₹ 99K	₹ 92K	₹ 1K	₹ 9.6 Lakhs
74	Shri Vasantrao Naik Government Medical College, Yavatmal	Maharashtra	₹ 91K	₹ 91K	₹ 92K	₹ 1K	₹ 9.2 Lakhs
75	Topiwala National Medical College Mumbai	Maharashtra	₹ 95K	₹ 95K	₹ 92K	₹ 1K	₹ 9.4 Lakhs
76	JNIMS Imphal	Manipur	₹ 19K	₹ 10K	₹ 92K	₹ 2K	₹ 5.3 Lakhs
77	Regional Inst Of Medical Science, Imphal	Manipur	₹ 18K	₹ 7K	₹ 92K	₹ 2K	₹ 5.2 Lakhs
78	NEIGHRIHMS, Shillong Meghalaya	Megahalaya	₹ 7K	₹ 7K	₹ 92K	₹ 3K	₹ 5.1 Lakhs
79	Mizoram Institute of Medical Education and Research, Falkawn	Mizoram	₹ 99K	₹ 51K	₹ 92K	₹ 3K	₹ 7.8 Lakhs
80	Bhima Bhoi Medical College And Hospital Balangir Po Balangir Odisha.	Odisha	₹ 30K	₹ 19K	₹ 92K	₹ 1K	₹ 5.7 Lakhs
81	Government Of Medical College And Hospital Balasore Remuna Balasore	Odisha	₹ 30K	₹ 20K	₹ 92K	₹ 1K	₹ 5.8 Lakhs
82	Maharaja K.C. Gajapati M.C. Brahmapur Mkcg Medical College Campus Berhampur	Odisha	₹ 30K	₹ 19K	₹ 92K	₹ 1K	₹ 5.7 Lakhs
83	Pt. Raghunath Murmu Med. College Baripada Rangamatia P.OLaxmiposi Odisha	Odisha	₹ 30K	₹ 20K	₹ 92K	₹ 1K	₹ 5.8 Lakhs
84	S.C.B. Medical College Cuttack Mangalabag Cuttack	Odisha	₹ 29K	₹ 19K	₹ 92K	₹ 1K	₹ 5.7 Lakhs
85	Saheed Laxman Nayak Med. College And Hos. Koraput At	Odisha	₹ 30K	₹ 20K	₹ 92K	₹ 10K	₹ 6.2 Lakhs
86	V.S.S. Medical College Burla	Odisha	₹ 30K	₹ 30K	₹ 92K	₹ 10K	₹ 6.6 Lakhs
87	Govt. Medical College Patiala	Punjab	₹ 80K	₹ 80K	₹ 92K	₹ 4K	₹ 8.8 Lakhs
88	Govt.Medical College Amritsar	Punjab	₹ 80K	₹ 80K	₹ 92K	₹ 4K	₹ 8.8 Lakhs

S No	Name and Address of College	State	A. Fee to be paid at admission	B. Annual College Fee	C. Mess & Floating Expense per year	D. Yearly Hostel fee	Total 4-Yr. fee {A+ (B+C+D)*4}
89	Guru Govind Singh Medical College Faridkot	Punjab	₹ 80K	₹ 80K	₹ 92K	₹ 3K	₹ 8.8 Lakhs
90	Dr.S.N. Medical College Jodhpur Residency Road Shastri Nagar Jodhpur	Rajasthan	₹ 37K	₹ 23K	₹ 92K	₹ 3K	₹ 6.0 Lakhs
91	Govermnet Medical College Bharatpur	Rajasthan	₹ 83K	₹ 53K	₹ 92K	₹ 4K	₹ 7.8 Lakhs
92	Govermnet Medical College Kota	Rajasthan	₹ 37K	₹ 37K	₹ 92K	₹ 3K	₹ 6.6 Lakhs
93	Jhalawar Medical College, Jhalawar	Rajasthan	₹ 22K	₹ 22K	₹ 92K	₹ 2K	₹ 5.8 Lakhs
94	Rnt Mc Udaipur	Rajasthan	₹ 34K	₹ 34K	₹ 92K	₹ 23K	₹ 7.5 Lakhs
95	Ruhs Cms Jaipur	Rajasthan	₹ 22K	₹ 22K	₹ 92K	₹ 3K	₹ 5.9 Lakhs
96	Sardar Patel Medical College Bikaner Medical College Road, Bikaner	Rajasthan	₹ 37K	₹ 37K	₹ 92K	₹ 3K	₹ 6.6 Lakhs
97	Sms Mc Jaipur	Rajasthan	₹ 34K	₹ 34K	₹ 92K	₹ 22K	₹ 7.4 Lakhs
98	Chengalpattu Medical Coll Chengalpattu Gst Road Chengalpattu	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 5K	₹ 5.6 Lakhs
99	Coimbatore Medical College Coimbatore	Tamil Nadu	₹ 15K	₹ 15K	₹ 92K	₹ 4K	₹ 5.6 Lakhs
100	Govermnet Kilpauk Medical College, Chennai	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 5K	₹ 5.6 Lakhs
101	Government Dharmapuri Medical College Dharmapuri	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 5K	₹ 5.6 Lakhs
102	Government Medical College & Esic Hospital Coimbatore	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 4K	₹ 5.5 Lakhs
103	Government Medical College Omandurar Chennai	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 6K	₹ 5.6 Lakhs
104	Government Medical College Pudukottai	Tamil Nadu	₹ 15K	₹ 15K	₹ 92K	₹ 5K	₹ 5.6 Lakhs
105	Government Sivagangai Medical College Sivaganga	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 5K	₹ 5.6 Lakhs
106	Government Thiruvannamalai Medical College Thiruvannamalai	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 4K	₹ 5.5 Lakhs
107	Government Vellore Medical College Vellore	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 5K	₹ 5.6 Lakhs
108	Government Villupuram Medical College Villupuram	Tamil Nadu	₹ 15K	₹ 15K	₹ 92K	₹ 3K	₹ 5.5 Lakhs
109	K A P Viswanathan Government Medical College Trichy	Tamil Nadu	₹ 15K	₹ 15K	₹ 92K	₹ 5K	₹ 5.6 Lakhs

S No	Name and Address of College	State	A. Fee to be paid at admission	B. Annual College Fee	C. Mess & Floating Expense per year	D. Yearly Hostel fee	Total 4-Yr. fee {A+ (B+C+D)*4}
110	Kanyakumari Government Medical College Asaripallam	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 10K	₹ 5.8 Lakhs
111	Madras Medical College Chennai	Tamil Nadu	₹ 18K	₹ 14K	₹ 92K	₹ 1K	₹ 5.4 Lakhs
112	Madurai Medical College Madurai	Tamil Nadu	₹ 21K	₹ 21K	₹ 92K	₹ 6K	₹ 6.0 Lakhs
113	Mohan Kumaramangalam Medical College Salem	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 4K	₹ 5.5 Lakhs
114	Stanley Medical College Chennai	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 4K	₹ 5.5 Lakhs
115	Thanjavur Medical College Thanjavur	Tamil Nadu	₹ 15K	₹ 15K	₹ 92K	₹ 5K	₹ 5.6 Lakhs
116	Theni Government Medical College Theni	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 20K	₹ 6.3 Lakhs
117	Thiruvarur Goverment Medical College Thiruvarur	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹1K	₹ 5.4 Lakhs
118	Tirunelveli Medical College Tirunelveli	Tamil Nadu	₹ 14K	₹ 14K	₹ 92K	₹ 5K	₹ 5.6 Lakhs
119	Gandhi Medical College Secunderabad	Telangana	₹ 15K	₹ 8K	₹ 92K	₹ 4K	₹ 5.3 Lakhs
120	Govermnet Medical College Mahabubnagar	Telangana	₹ 25K	₹ 10K	₹ 92K	₹ 2K	₹ 5.4 Lakhs
121	Govermnet Medical College Nalgonda	Telangana	₹ 25K	₹ 10K	₹ 92K	₹ 4K	₹ 5.5 Lakhs
122	Govermnet Medical College Siddipet	Telangana	₹ 16K	₹ 16K	₹ 92K	₹ 5K	₹ 5.7 Lakhs
123	Govermnet Medical College Suryapet	Telangana	₹ 25K	₹ 10K	₹ 92K	₹ 4K	₹ 5.5 Lakhs
124	Kakatiya Medical College Warangal	Telangana	₹ 16K	₹ 10K	₹ 92K	₹ 5K	₹ 5.4 Lakhs
125	Osmania Medical College Hyderabad	Telangana	₹ 30K	₹ 10K	₹ 92K	₹ 2K	₹ 5.4 Lakhs
126	Autonomous Medical College Ayodhya (014)	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹ 1K	₹ 6.5 Lakhs
127	Autonomous Medical College Basti (015)	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹ 1K	₹ 6.5 Lakhs
128	Autonomous Medical College Firozabad (018)	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹ 1K	₹ 6.5 Lakhs
129	Autonomous Medical College Shahjahanpur (017)	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹1K	₹ 6.5 Lakhs
130	Baba Raghavdas Medial College Gorakhpur (007)	Uttar Pradesh	₹ 42K	₹ 42K	₹ 92K	₹ 1K	₹ 6.8 Lakhs
131	Dr.Ram Manohar Lohia Institute Of Medical Sciences Gomti Nagar Lucknow	Uttar Pradesh	₹ 61K	₹ 18K	₹ 92K	₹ 4K	₹ 6.1 Lakhs
132	Ganesh Shanker Vidharthi Memorial Medical College Kanpur (002)	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹ 1K	₹ 6.5 Lakhs

S No	Name and Address of College	State	A. Fee to be paid at admission	B. Annual College Fee	C. Mess & Floating Expense per year	D. Yearly Hostel fee	Total 4-Yr. fee {A+ (B+C+D)*4}
133	Gmc Bahraich K.D.C Road	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹ 1K	₹ 6.5 Lakhs
134	Govt. Medical College Ambedkarnagar (028)	Uttar Pradesh	₹ 36K	₹ 26K	₹ 92K	₹ 1K	₹ 6.1 Lakhs
135	Govt. Medical College Badaun (012)	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹ 1K	₹ 6.5 Lakhs
136	Govt. Medical College Kannauj (029)	Uttar Pradesh	₹ 36K	₹ 26K	₹ 92K	₹ 1K	₹ 6.1 Lakhs
137	Govt. Medical College Saharanpur (031)	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹ 6K	₹ 6.7 Lakhs
138	King George Medical University Lucknow (001)[Co-Education	Uttar Pradesh	₹ 55K	₹ 55K	₹ 92K	₹ 3K	₹ 7.5 Lakhs
139	Lala Lajpat Rai Memorial Medical College Meerut (005)	Uttar Pradesh	₹ 37K	₹ 37K	₹ 92K	₹ 1K	₹ 6.5 Lakhs
140	Medical College Azamgarh (009)	Uttar Pradesh	₹ 42K	₹ 42K	₹ 92K	₹ 1K	₹ 6.8 Lakhs
141	Moti Lal Nehru Medical College Pragyraj (004)	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹ 1K	₹ 6.5 Lakhs
142	Sarojini Naidu Medical College Agra (003)	Uttar Pradesh	₹ 36K	₹ 36K	₹ 92K	₹ 1K	₹ 6.5 Lakhs
143	Uttar Pradesh University Of Medial Sciences Saifai Etawah. (008)	Uttar Pradesh	₹ 42K	₹ 42K	₹ 92K	₹ 1K	₹ 6.8 Lakhs

Advisory

Dear Students,

We recognise that the IIT/NIT/GMC tuition fee can impose a substantial financial burden on your parents. However, we would like to remind you that it is inappropriate to ask individuals for money to cover your college expenses. Ruyintan E. Mehta, a member of Dakshana's Advisory Board was approached by a student requesting financial assistance in one instance in the past year.

Instead, we recommend that the numerous scholarships that are tailored to your needs and interests may be researched thoroughly. These scholarships cover all expenses, including tuition, books, and living expenses, for qualified students.

6. Case Studies

I. Scholarships:

Five Dakshana scholars qualified for free education at IITs and government medical colleges (GMCs) through the Vahani Scholarship last year.

1. Priyanshu Yadav, an OBC-NCL PwD category candidate and Dakshana scholar from Bengaluru Urban, batch of 2022, was successfully enrolled in a four-year B.Tech. programme at IIT Delhi due to the Vahani scholarship. It covers all of his college expenses, including the counselling fee, semester fee, admission fee, mess charges, and hostel fee, as well as miscellaneous costs such as a laptop, books, mobile phone recharge, and travel to his home state. All of these costs are Rs. 4.09 Lakhs over a four-year period. As a Vahani scholar, Priyanshu obtains full funding for his IIT Delhi studies.

Two additional candidates from the JEE class of 2022 batch are proud recipients of the prestigious Vahani scholarship.

- 2. Amar Kumar is presently pursuing a B. Tech degree at IIT Guwahati and has no financial concerns.
- 3. Prakash S. Rathod, who has enrolled at IIT Bombay, is also stress-free because Vahani is covering his educational expense.

Likewise, two students from Dakshana's NEET class of 2022 received a fully funded college education as Vahani scholars:

4. Anjali Kumari, a scholar from Dakshana Valley, has recently enrolled at Fakir Mohan Medical College and Hospital in Balasore, Odisha. Her family's annual income is less than Rs. 1 Lakh placing her within the General-EWS category. As a recipient of the Vahani scholarship, all costs associated with her medical college education are covered in full.

5. After obtaining a Vahani scholarship, Dakshana Valley scholar Shubham Kumar has joined Vardhman Mahavir Medical College and Hospital in New Delhi. Vahani scholarship is solely responsible for funding his education and expenses.

II. Education Loan:

If one does not qualify for a scholarship, one can still obtain an education loan from a variety of banks and financial institutions. After completing one's studies, an individual can repay these loans. A number of students have obtained several education loans.

- 1. IIT Roorkee accepted Aman Kumar, a Dakshana scholar from the Bangalore Urban 2022 cohort. As his parents' annual income was only Rs. 42,000, he required a total loan of Rs. 5.19 Lakhs to fund his college education over four years. His college's State Bank of India (SBI) branch has granted him a Rs. 5 Lakhs education loan at an annual interest rate of 8% to fund his college fees and other expenses.
- 2. Arun Kumar Bharti, another Dakshana scholar from the Bangalore Urban 2022 cohort, enrolled at IIT Roorkee. Though his family's annual income was only Rs. 36,000, he managed his financial requirements effectively with an SBI education loan. A total of Rs. 5.61 Lakhs loan was sanctioned to him.

The list is extensive. All Dakshana alumni, whose parents were unable to pay for their college expenses have successfully financed their education through different scholarships, education loans, or both sources.

Pankaj Kumar Gautam, a Dakshana Valley scholar from the 2017 cohort, enrolled in a four-year Mechanical Engineering B.Tech. course at IIT (Indian School of Mines - ISM) Dhanbad. During his four-year course, he incurred a total expense of Rs. 4.6 Lakhs as a member of the SC community. He was able to accumulate Rs. 1.2 Lakhs through the Top-Class Education Scheme for SC students, Rs. 1.5 Lakhs through the Swami Dayanand Education Foundation (SDEF) scholarship, and Rs. 1.9 Lakhs through his own earnings and family contributions.

Please do not hesitate to contact the Dakshana team for additional guidance and support as you explore these options.

We wish you success in your academic endeavours.

Sincerely,

Team Dakshana

7. List of Frequently Asked Questions: IIT

Ques.1: What are the typical costs associated with earning a Bachelor of Technology (B. Tech) from an Indian Institute of Technology (IIT)?

Answer: The tuition fee for a four-year B.Tech. course is Rs. 8 Lakhs at all IITs. The cost associated with semester fees, hostel accommodation, mess charges (meal plans), and other amenities varies between different institutions. Over the duration of four years, the total expenses at all IITs average approximately Rs. 13.5 Lakhs with a maximum of Rs. 15.9 Lakhs at IIT Bhilai and a minimum of Rs. 12.7 Lakhs at IIT (Indian School of Mines - ISM) Dhanbad.

Ques.2: How much money would a student from the SC/ST/PwD community need to pay for pursuing a B.Tech. course from IIT?

Answer: While SC/ST/PWD students are exempted from tuition fees, they are required to pay other IIT-related fees. Over a period of four years, the total expenses for all IITs average approximately Rs. 5.5 Lakhs. For specific information on the cost of attending a specific IIT, please refer to the fee structure provided on pages 4 to 8.

Ques.3: What would be the cost payable by a student from the GEN/EWS/OBC community with an annual family income of less than Rs. 1 Lakh to pursue a B.Tech. degree from an IIT?

Answer: Such students may be exempted or refunded the tuition fee every semester if they submit valid income certificates and ITR documents. However, they will still have to pay other costs associated with attending an IIT, which on average can be approximate Rs 5.5 Lakhs. For specific information on the cost of attending a specific IIT, please refer to the fee structure given on pages 4 to 8.

Ques.4: How much amount would a student from the GEN/EWS/OBC community with a family income between Rs. 1 – 5 Lakhs per annum be expected to pay for pursuing B.Tech. at IIT?

Answer: Students who provide valid income certificates and ITR documents are eligible for a two-thirds tuition fee waiver at the Indian Institute of Technology. The remaining fees, which average approximately Rs. 5.5 Lakhs are payable. Therefore, the total cost over a period of four years would be Rs. 8.1 Lakhs. For specific information on fee structure regarding a particular IIT, please refer to the fee structure chart given on pages 4 to 8.

8. Frequently Asked Questions: NIT

Ques.1: What are the typical costs associated with earning a B.Tech from an NIT?

Answer: The tuition fee for a four-year B.Tech. course is at all NITs is same, i.e., Rs. 5 Lakhs. The costs associated with semester fees, hostel, mess charges (meal plans), and other amenities vary between institutions. All NITs spend approximately Rs. 9.8 Lakhs over the span of four years on each student, with NIT Meghalaya spending the most at Rs. 11 Lakhs and Malaviya National Institute of Technology Jaipur spending the least at Rs. 8.8 Lakhs.

Ques.2: How much money would a student from the SC/ST/PwD community need to earn a B.Tech. degree from an NIT?

Answer: Although exempt from paying any tuition fees, SC/ST/PWD students still need to pay for other expenses associated with attending an NIT. The average expense incurred by all NITs is approximately Rs. 4.8 Lakhs per student for the entire B. Tech course. For specific information on the cost of attending a particular NIT, please refer to the chart on fee structure as provided on pages 9 to 14.

Ques.3: How much would it cost for a student from the GEN/EWS/OBC community whose annual family income is less than Rs. 1 Lakh per year to pursue a B.Tech. from an NIT?

Answer: Such students may be waived or refunded tuition fees every semester, provided they furnish valid income certificates and ITR documents. However, they will still have to pay an average of Rs 4.8 Lakhs for other expenses related to attending the NIT. For detailed information regarding a particular NIT, please refer to the chart structure chart given on pages 9 to 14.

Ques.4: How much amount would a student from the GEN/EWS/OBC community with a family income between Rs. 1-5 Lakhs per annum be expected to pay for a B.Tech. from an NIT?

Answer: Two-thirds of the tuition fees at NITs may be refunded or waived for such students who can provide valid income certificates and income tax returns of their parents/ guardians. However, the remaining fees associated with attending an NIT, which average approx. Rs. 4.8 Lakhs per annum, will still apply. Therefore, the total cost payable over four years would be Rs. approx. 6.5 Lakhs.

9. FAQ: MBBS from AIIMS/GMC

Ques.1: How much does it cost to enrol in the Bachelor of Medicine, Bachelor of Surgery (MBBS) programmes at All India Institute of Medical Sciences (AIIMS)?

Answer: An annual tuition fee of approximately Rs. 10K is payable for pursuing an MBBS course from AIIMS. However, the students must cover the cost of accommodation in the hostel, mess charges, books, laundry, transportation home, etc. The total annual cost for all these expenditures is Rs. 92K. Therefore, the total cost of expenditure of the complete MBBS programme at AIIMS is approximately Rs. 4.5 Lakhs. For a thorough comprehension of the fee structure of a particular AIIMS and a detailed breakdown of the additional expenses, please refer to the chart on fee structure provided on pages 15 to 16.

Ques.2: How much does it cost to enrol in the MBBS programme at Government Medical Colleges (GMC)?

Answer: The average cost of tuition fee for the entire MBBS course at a GMC is approximately Rs. 1.6 Lakhs per annum. Furthermore, the students must pay Rs. 92K per annum towards mess charges, books, laundry, and transportation back home, among other expenses. Consequently, the total cost of pursuing an MBBS programme at a GMC is approximately Rs. 5.7 Lakhs. For a comprehensive understanding of the fee structure for a particular GMC and a breakdown of the additional expenses, please refer to the chart on fee structure given from pages 17 to 23.

10. Education Loan

Various banks and financial institutions offer education loans to assist students to pursue higher education in India or from abroad. The loan covers various costs associated with higher education including tuition fees, hostel fees, examination fees, travel, and other related expenses.

The procedure of obtaining an education loan for advanced studies at prestigious institutions such as IITs, NITs, AIIMS, and GMCs is relatively simple. The majority of banks and financial institutions in India offer specialised education loan schemes to meritorious students who wish to pursue higher education at their respective institutions.

The following are some of the most important characteristics of education loans for higher education at IITs, NITs, AIIMS, and GMCs in India:

Eligibility criteria:

To qualify for a student loan, the student must have secured admission to one of the institutions listed above. Additionally, the student must have a solid academic record and a clean financial history.

Loan amount:

The loan amount varies from bank to bank and may depend on factors such as course fees, duration, and the student's financial situation. The average loan amount eligible for higher studies at IITs, NITs, AIIMS, and GMCs ranges between Rs. 20,00,000 and Rs. 50,00,000.

Interest rate:

The interest rate on education loans varies from bank to bank but is typically ranging between 8% and 10% per annum.

Repayment:

The education loan is to be repaid in equated monthly instalments (EMIs) over a maximum of 7 to 15 years. Repayment of EMI begins 12 months after course completion or 6 months after obtaining employment, whichever is earlier.

To apply for an education loan for higher studies at IITs, NITs, AIIMS, and GMCs in India, an applicant must provide proof of admission to the institution, as well as other required documents such as academic records, proof of identity, proof of address, and proof of the parental or legal guardian income. Additionally, the student may be required to submit a statement of purpose that describes the course, career objectives, and how the education loan will assist in achieving these goals.

The procedure for obtaining a loan from the State Bank of India (SBI) is outlined below:

Details about Education Loan from SBI

Features:

- 100% financing.
- Processing fee nil.
- Quick approval at the designated campus branches at more than 5000 selected branches across the country.
- Repayment period of up to 15 years allowed after the course period + 12 months of repayment holiday.
- Regular full-time degree/ diploma courses through an entrance test/ selection process.
- Part-time graduate/ post-graduate courses offered by select institutions.
- Fees payable to college/school/hostel.
- Examination/ library/ laboratory fees.
- Purchase of books/equipment/instruments.
- Caution deposit/building fund/ refundable deposit supported by bills/ receipts [not to exceed 10% of the tuition fees for the entire course] from institution.
- Travel expenses/exchange programme expenses.
- Purchase of computer or laptop.
- Any other education-related expenses.
 - No voucher or receipt is required; the purpose (end use) must be selfcertified.
 - Expenses cannot exceed 25% of the loan amount (maximum total sum of Rs. 1,00,000).
 - Spending in excess of the 25% limit is permitted upon presentation of a voucher or receipt.

Applicable interest rate:

College	Effective interest rate (per annum)	Rate type
IIT	8.30%	Floating
NIT	8.80%	Floating
Other institutes	9.80%	Floating

Documents Required to avail education loan:

- Mark sheets of 10th, 12th, Graduation (if applicable), and the entrance exam result
- Proof of admission to the course [Offer letter/ admission letter/ ID card if available]
- Schedule of expenses for the course to be pursued.
- Copies of the letter conferring scholarship, free ship, etc.
- Gap certificate, if applicable (self-declaration from the student for the gap in studies)
- Passport-size photographs of the student/parent / co-borrower / guarantor (one copy each)
- Asset-liability statement of co-applicant / guarantor (applicable for loans above Rs 7.50 lacs)
- · For salaried persons
 - o (a) Latest salary slip
 - o **(b)** Form 16 or latest IT return (ITR V)
- For others:
 - o (a) Business address proof (if applicable)
 - o **(b)** Latest IT returns (if applicable)
- Bank account statement for the last six months of parent/guardian/ guarantor
- A copy of the sale deed and other documents of title to property in respect of immovable property offered as collateral security / a photocopy of the liquid security offered as collateral.
- Permanent account number (PAN) of student / parent / co-borrower / guarantor
- AADHAAR (mandatory, if eligible under various interest subsidy schemes of GOI)

11. National Scholarship Rating

S No	Name of the Scholarship (National)	Rating#
1	FFE - Foundation for Excellence	10
2	Vahani	8
3	Kotak Kanya For Girls	8
4	Reliance scholarship	8
5	Shraman Foundation	7
6	Merit Cum Means Scholarship (privately funded)	7
7	NSP - National Scholarship Portal	6
8	Panasonic Ratti Chhatr Scholarship	6
	Central Sector Scholarship of Top-Class Education for SC	
9	Students	6
10	INSPIRE Scholarship	6
11	U-Go Scholarship for Girls	5
12	MCM Scholarship (Government Funded)	5
13	LIC Golden Jubilee scholarship	5
14	SDEF - Swami Dayanand Education	5
15	All India Council for Technical Education (AICTE) Pragati Scholarship for Girls	5
16	Vishwa Prakash Mission (VPM) Scholarship	4
17	A World Of Opportunity Foundation (AWOO) Scholarship	4
18	PM Narendra Modi Scholarship for 12th Passed Students	4
19	Combined Counselling Board (CCB) Scholarship	4

 #Scholarships are rated on a scale from 1 to 10, with a higher score indicating that the scholarship is easier to obtain and a lower score indicating that it is more difficult.

12. List of National Scholarships

1. Foundation for Excellence (FFE)

Eligibility criteria:

- I. Professional degree courses eligible for scholarships are Bachelor of Engineering/Bachelor of Technology, Integrated 5-Year Dual-Degree Master of Technology, MBBS, Bachelor of Pharmacy, And LLB.
- II. Only first-year applicants beginning their studies in Bachelor of Engineering, Bachelor of Technology, integrated 5-Year Dual-Degree Master of Technology, MBBS, Bachelor of Pharmacy, And LLB are eligible.
- III. Applicants are expected to have passed Higher Secondary / Pre-University / Intermediate / CBSE/ISC Or equivalent board qualifying examination after 2020.
- IV. Admission to professional degree courses/institutions is based on the merit rank awarded at the state or national level entrance exams, or through a counselling process conducted at the state level.

Note: Diploma students are admitted to Bachelor of Engineering and Bachelor of Technology courses on a lateral basis. Bachelor of Architecture and Bachelor of Dental Studies students are not eligible.

List of documents required for FEE Scholarship:

- I. Xth and XIIth Marks Sheets
- II. Bonafide certificate from college
- III. Rank certificate
- IV. Counselling letter for seat allotment
- V. Family income certificate or salary slips (For 3 last months) Or IT returns
- VI. Tuition/hostel/mess paid receipts
- VII. Statement of estimated expenses from college
- VIII. Bank passbook/ copy for confirmation of bank account details
- IX. E-Aadhar or scanned copy of original Aadhar

Engineering And Technology (B.E., B. Tech.) Courses

Course Category and States	Maximum Eligible Rank
For Students joining IITs, NITs, and Institutes/States (Madhya Pradesh, Haryana, Odisha, Uttarakhand, and Nagaland) where admission is based on the JEE (Main) Rank (Overall All India General/Common Merit Rank – Not Category Rank)	90,000
For students joining IITs, the additional eligibility criteria will be the cut off rank at the JEE (advanced) - general category	20,000
Tamil Nadu, Andhra Pradesh, Maharashtra, Telangana, Uttar Pradesh, and Karnataka	6,000
Kerala, Gujarat, Haryana, Rajasthan, Punjab, Odisha, West Bengal, Chhattisgarh, Bihar	3,000
Uttarakhand, Jharkhand, Delhi, Himachal Pradesh, Puducherry, Jammu & Kashmir, Assam, Chandigarh, Goa	1,000
Sikkim, Tripura, Nagaland, Meghalaya, Arunachal Pradesh, Daman & Diu, Manipur, Mizoram, Andaman, and Nicobar Islands	500

Medicine (MBBS) Courses

Course Category and States	Maximum Eligible Rank
Applicants admitted based on NEET (Overall, All India General/Common Merit Rank – Not Category Rank)	40,000

Financial Criteria

The gross family income criteria: Annual Income should be less than Rs. 3.00 Lakhs.

Here, gross income refers to the income before deductions for taxes or other purposes.

In addition to gross family income, the education and occupation of parents as well as family members, including an elder brother(s) and sister(s), the family's living conditions, and the total expenses being incurred by the family on the applicant's education will also be taken into consideration for determining the financial eligibility of an applicant.

Applicants who are the first graduates from the family will be preferred over those who are the second or third child of the family taking up graduation.

Employees

- I. Salary/payslip from the employer of the guardian/ parent of the student is mandatory.
- II. Details on his/her basic salary and all allowances and deductions are necessary for the payslip.
- III. The employer and the facilitator should certify the salary/payslip.

Note: Submission of an income certificate from a local or other government authority in lieu of a salary/payslip is not acceptable.

Retirees or Pensioners

- I. Pension statements from the pension authority and/or from an authorized bank showing the gross monthly pension of the family member, inclusive of any supplementary allowances, and before making any deductions are required.
- II. Pensioners should also provide documents to show the official status or designation, gross salary drawn at the time of retirement, and the name of the employing organization.
- III. If the parent/guardian has recently retired under a voluntary retirement scheme.
- IV. Reasons for retirement.
- V. The number of lump-sum benefits received on retirement should be disclosed.

Business or self-employed

I. An income certificate issued by any government authority or the income tax return should be submitted in support of the gross family income specified in the application.

Note: Specific details of the nature and size of the business or self-employment should also be provided.

Agriculturists, farmers, or cultivators

- I. An income certificate from a recognized or competent authority should be submitted.
- II. Details of the nature and size of the landholding, crops grown, wet or dry land irrigation, etc. should also be provided.

2. Vahani

Vahani Scholarship is an initiative of the Vahani Scholarship Trust (NGO) to financially help Class 12 students. This scholarship aims to help students from underprivileged backgrounds in India to continue their studies. The selected candidates will receive tuition fees, accommodation fees, and other benefits from the Vahani Trust.

i. Eligibility

To be eligible, an applicant must -

- I. Be an Indian national currently studying in Class 12.
- II. Be appearing for the Board examination next year.
- III. Have scored 85% or above marks in Class 10 and 11 examinations.
- IV. Be applying for an undergraduate degree course in India.
- V. Have an annual family income of less than Rs. 2 Lakhs.

ii. Benefits

- I. A total of 50 students will be selected from different parts of India for this scholarship. The selected students will receive the following benefits:
- II. Tuition fees
- III. Accommodation fees
- IV. Food and travel allowance
- V. Career Counselling
- VI. Mentorship
- VII. Stipend for laptop and study materials

iii. Documents required:

- I. Photograph of the applicant
- II. Aadhaar card number
- III. Signature of father, mother, and guardian
- IV. Income certificate (salary slip)
- V. Photograph of the family
- VI. Photograph of the mobile phone, laptop and vehicle (if available)
- VII. Copy of a cancelled cheque or bank passbook of the applicants and their parents

While appearing for the interview, the candidates are required to bring the following documents:

- I. Original mark sheets for classes 10th and 11th
- II. Original latest income certificate issued for the current year.
- III. Original certificates (those mentioned in the form by the applicant)
- IV. Two passport-size photographs

iv. Steps to apply for the Vahani scholarship:

The following are the steps to apply for this scholarship:

- Step 1: Click on the 'Apply Now' button below.
- Step 2: A registration form will open, fill in all required details and click on the 'Click to Apply' button.
- Step 3: After successful registration, log in using the registered email id and password. The application form will open.
- Step 4: Fill in all required details in each section of the application form and upload relevant documents.
- Step 5: Submit the application.

v. Selection criteria

The selection of scholars for this scholarship will be made based on their academic excellence, consistency, quality of the application, and economic hardship faced. The selection process involves the following steps:

- I. Initial shortlisting of candidates by the Vahani Expert Committee after review of their applications
- II. Personal interview of the shortlisted candidates (along with one guardian) followed by document verification.
- III. Final selection of scholars

vi. Terms and Conditions

Finally, shortlisted applicants will be intimated about the final interview time slot. The applicants are required to keep their valid documents handy and email them to the Vahani team when required to do so.

3. Kotak Kanya for Girls

Kotak Kanya Scholarship, implemented with Kotak Education Foundation, is a collaborative CSR Project on the education and livelihood of Kotak Mahindra Group companies. It will financially support meritorious girl students from underprivileged sections of society to enable them to pursue higher education after passing out 12th standard.

Under Kotak Kanya Scholarship 2022, girl students who aspire to pursue professional graduation courses from an institute of repute (NAAC/NIRF accredited) after the 12th standard are provided with a scholarship to pay their academic expenses till the completion of their graduation (degree). The professional graduation (degree) courses include Engineering, MBBS, Architecture, Design, integrated LLB, etc.

Eligibility criteria:

- I. Open for girl students across India.
- II. Meritorious girl students who have secured admission to first-year graduation programmes from any institute of repute (NAAC accredited/NIRF ranked) for professional academic pursuits such as professional graduate courses like Engineering, MBBS, Architecture, Design, integrated LLB, etc.
- III. Applicants must have scored 85% or more marks or equivalent CGPA in their standard 12th board examinations.
- IV. Applicant's annual family income must equal or be less than Rs. 3.2 Lakhs (three lakh twenty thousand only).
- V. Children of employees of Kotak Mahindra Group, Kotak Education Foundation, and Buddy4Study are not eligible to apply for Kotak Kanya Scholarship 2022.

Benefits:

A scholarship amount of up to Rs. 1.5 lakh per annum will be granted to each selected scholar till completion of her professional graduation courses/degrees. This amount can be utilized only to cover academic expenses, including tuition fees, hostel fees (applicable only for on-campus hostel), internet, laptop, books, and stationery.

*Disclaimer: Terms and Conditions Apply. Scholarship selection and the amount are based on the fulfilment of the eligibility criteria and are solely at the discretion of Kotak Education Foundation.

Documents required:

- I. Copy of mark sheet of previous qualifying examination (Class 12)
- II. Fee structure (for the academic year 2022-23)
- III. Bonafide student certificate/letter from college
- IV. College seat allocation document
- V. Income proof of parents/guardians
- VI. ITR copies of parents for current or previous assessment years (if available)
- VII. Aadhar card
- VIII. Bank passbook
- IX. A passport-size photograph
- X. Disability certificate (if applicable)
- XI. Death certificate of parent (for single parent/orphan candidates)

Steps to Apply

- I. Click on the 'Apply Now' button below.
- II. Login to Buddy4Study using a registered ID to land on the 'Online Application Form Page'.
- III. If not registered already, then register at Buddy4Study with your Email/Mobile/Gmail account.
- IV. You will now be redirected to the 'Kotak Kanya Scholarship 2022' application form page.
- V. Click on the 'Start Application' button to begin the application process.
- VI. Fill in the required details in the online scholarship application form.
- VII. Upload the required documents.
- VIII. Accept the 'Terms and Conditions' and click on 'Preview'.
- IX. If all the details filled in by the applicant are correctly shown on the preview screen, click on the 'Submit' button to complete the application process.

4. Reliance Foundation scholarship

Reliance Foundation scholarships are a pioneering initiative aimed at nurturing India's technology leaders of tomorrow. Reliance Foundation identifies and supports 100 of India's brightest first-year undergraduate and postgraduate students who are pursuing degree programmes in artificial intelligence, computer sciences, mathematics and computing, and electrical and/or electronics engineering.

Up to 60 undergraduate students receive a grant of up to Rs. 4 Lakhs each, while up to 40 postgraduate students are awarded up to Rs. six lakhs each for the duration of their degree course.

Reliance Foundation scholars will also gain valuable opportunities to interact with leading global experts, apply for mentoring and internships, volunteer opportunities, and a strong alumni network, and will join a vibrant community of scholars who will be at the forefront of leading India's journey in technological innovation.

Eligibility criteria

The following are the eligibility criteria to apply for the Reliance Foundation scholarships:

- I. The applicant must be an Indian national only.
- II. Applicants must be currently enrolled full-time in the first year of an undergraduate or postgraduate degree program in the following subjects:
 - a. artificial intelligence
 - b. computer sciences
 - c. mathematics and computing
 - d. electrical and/or electronics engineering.

Academic criteria:

- I. For undergraduate scholarships: Applicants who have secured a rank of 1-35,000 in the JEE main (paper 1) examination can apply.
- II. For postgraduate scholarships: Applicants who secured a score of 550-1,000 in the GATE examination, OR applicants who have not attempted GATE and have scored 7.5 or above in their undergraduate CGPA (or % normalized to CGPA) can apply.
- III. Applicants from all institutes in India are eligible, subject to their meeting the prescribed eligibility criteria.

NOTE: There is no entry fee to apply for the Reliance Foundation scholarships. Fill out the eligibility questionnaire to learn more about this scholarship.

Benefits:

- I. For undergraduate students: Up to Rs. 4 Lakhs over the duration of the degree
- II. For postgraduate students: Up to Rs. 6 Lakhs over the duration of the degree

Scholars will also benefit from a strong development programme that will nurture their skills to innovate for social good, including expert interactions, industry exposure, and volunteering opportunities.

Documents required:

Applicants are required to upload the following documents at the time of submitting their application:

- I. Passport-size photograph
- II. Address proof (for address ticked as preferred physical correspondence address)
- III. Latest/current resume
- IV. Mark sheet of 10th class board examination
- V. Mark sheet of 12th class board examination
- VI. Mark sheet of JEE main entrance examination (for undergraduate students) OR mark sheet of GATE entrance examination (for postgraduate students, if applicable)
- VII. Official transcript/ mark sheet of your undergraduate degree (for postgraduate students)
- VIII. Bonafide student certificate of current college/institution of enrolment, or student ID card
- IX. Two reference letters: one academic and the other character

Additional documents, if applicable:

- I. Experience certificate(s)/ letter(s) from work experience/ internships
- II. Official disability certificate from a competent authority
- III. Family income proof (Students with a household income of 10 lakhs or less)

Steps to apply

- I. Click on the 'Apply Now'.
- II. Login to Buddy4Study using a registered ID to land on the 'Online Application Form Page'.
- III. If not registered already on Buddy4Study Register with your Email/Mobile Number/Gmail account.

- IV. You will now be redirected to the 'Reliance Foundation Scholarships 2021-22' official page.
- V. Fill out the online eligibility questionnaire.
- VI. If you fulfil the eligibility criteria, you will be sent an email invitation with login details to apply through Reliance Foundation's application portal.
- VII. Log in to the application portal using the username and password received in the email.
- VIII. Fill out the scholarship application form and upload the necessary documents.
- IX. Submit the application.

5. Shraman Foundation

The Shraman Foundation offers attractive scholarship opportunities for promising students in India and abroad. The goal of the Shraman Foundation is to provide technical education opportunities to underprivileged students by leveraging high-quality education platforms. Several studies have shown that access to education leads to the alleviation of connected societal issues, including poverty.

Scholarship package

Shraman scholarship is intended to cover tuition and other institutional fees, including hostel and mess fees that are not covered by central or state government-offered scholarships.

Package for IIT students

- I. Up to Rs. 35K per semester (Rs. 70K annually)
- II. Scholarships are to be renewed on an annual basis.
- III. Maximum support for Rs. 2.8 Lakhs (up to eight semesters)

Eligibility for IIT students

Undergraduate students from the following institutions can apply for the scholarship:

- I. Undergraduate Students enrolled in any Indian Institute of Technology
- II. Having an annual household income of less than Rs. 5 Lakhs.

For NIT students

- I. Up to Rs. 25K per semester (Rs. 50K annually)
- II. Scholarship to be renewed on an annual basis.
- III. Maximum support for INR two lakhs (up to eight semesters)

Eligibility for NIT students

- I. Undergraduate student enrolled in any NIT
- II. Annual household income less than Rs. 2.5 Lakhs.
- III. Students from any other government technical institute can write to info@shraman.org for any assistance or eligibility criteria.

Selection procedure

- I. All applications received will be evaluated based on the information submitted using the application form link provided.
- II. Students who need financial assistance most will be shortlisted and reviewed for further selection.
- III. All information submitted will be verified with the respective academic institutions.
- IV. Telephonic and/or short video interviews for qualified candidates.

6. Merit-cum-Means (MCM) Scholarship (Private Funded)

Those scholarships are funded by private companies, corporations, trusts, NGOs, and other organizations and come under the ambit of private-funded scholarships. These private organizations, sometimes, cover pan-India students while sometimes offer certain area-specific merit cum means scholarships.

A. Bhajan Lal Scholarship

Started by the Bhajan Global Impact Foundation (BGIF), this merit cum means scholarship is a national scholarship that offers financial support to meritorious and needy students to help them fund their education. This scholarship can be applied online through the official website of Bhajan Global Impact Foundation (http://bhajanfoundation.org/.).

Eligibility criteria: The applicant must hold a bachelor's degree in the environment or related subjects; must have an offer of admission at a recognized university in India/abroad in a discipline related to the environment.

Award: Full/partial tuition fee, living, travel and research expenses

Application period: January-March

B. CCL Ke Lal and CCL Ki Laadli Scholarship, Jharkhand

Offered by Central Coalfields Limited, a Miniratna company, CCL Ke Lal and CCL Ki Laadli Scholarship of Jharkhand provides educational assistance to deserving and needy students. This merit cum means scholarship offers free boarding, lodging, schooling, and coaching as benefits to eligible candidates. The application for this scholarship can be downloaded from the official site of Central Coalfields Limited(https://www.centralcoalfields.in/ind/index_h.php) and submitted at the CCL office after completion.

Eligibility criteria: The applicants must be domiciled in Jharkhand and have passed class 10 in the current academic year with at least 80% marks from CBSE/ICSE or 70% from the Jharkhand Academic Council (JAC) board. The annual family income of the applicant must not exceed INR six Lakh. The applicants must be residing within 25 Km of the CCL command area.

Award: Free boarding, lodging, schooling, coaching, etc.

Application deadline: January

C. Sarla Devi Scholarship

The Sarla Devi scholarship is a state scholarship that is meant for meritorious students of Delhi -NCR who belong to the economically underprivileged sections. This scholarship allows students to continue their education in subjects of their choice. For scholarship registration, visit the Sarla Devi Scholarship application link through the Buddy4Study website (https://www.buddy4study.com/article/sarla-devi-scholarship).

Eligibility criteria:

- 1. Applicants who are pursuing MBBS/Engineering/Nursing courses must have secured 75% marks in class 12 (science stream) and have an annual family income of not more than Rs. 4.5 Lakhs.
- 2. Those who are studying for a degree in LLB, Psychology, or Mass communication must have secured at least 75% marks in class 12 (Arts/Commerce/Science stream) and have an annual family income of not more than Rs. 4.5 Lakhs.
- 3. Those students studying CA/CS must have obtained 80% marks in class 12 (Arts/Commerce/Science stream) and have an annual family income of not more than Rs. 4.5 lakhs.
- **4.** Those drop-out students who wish to pursue a vocational course for employability and have an annual family income of Rs. 4.5 Lakhs.

Award: A scholarship amount of up to Rs. 75K per year

Application period: January-March

D. Nurture Merit cum Means Scholarship

This scholarship is provided to brilliant and underprivileged students who are pursuing graduation. Under this scholarship, students receive financial help to complete their studies without worrying about monetary constraints. Eligible students can do scholarship registration for this national scholarship through the official website of Buddy4Study(https://www.buddy4study.com/).

Eligibility criteria: Applicants must be pursuing graduation and have scored at least 75% or above marks in the last examination taken. Their family income must not exceed Rs. 2 Lakhs per annum.

Award: Financial assistance as per the need of the students

Application period: June-December

E. South Indian Bank (SIB) Scholarship Scheme

This state scholarship is announced every year during the month of November or December. It is meant for those disadvantaged students of Kerala who despite having merit are not able to continue their education due to financial constraints. This scholarship can be applied for online through the official scholarship page of South Indian Bank.

Eligibility: The interested candidates must have passed class 12 from a government higher secondary school in Kerala with a score of at least 85%. The applicant must be Page | 47

admitted to an undergraduate course in Kerala. The family income must not be more than INR one lakh per annum.

Award: Reimbursement of 100% of the tuition fee and a monthly allowance of Rs. 4K towards hostel/subsistence expenses

Application period: November-December

F. Muthoot M George Higher Education Scholarship

Muthoot is a national scholarship that aims to encourage meritorious students by providing financial help to pursue higher education without worrying about monetary hurdles. Students can register themselves for this scholarship through the official scholarship page of the Muthoot M George Higher Education Scholarship(https://www.scholarshipsinindia.com/muthoot-m-george-highereducation-scholarship.html).

Eligibility criteria: The applicant must be a college-level student pursuing MBBS, B Tech, B Com or BSc Nursing course after qualifying for relevant entrance exams. The applicant must have scored at least 80% marks in class 12; their annual family income must not exceed Rs. 2 Lakhs.

Award: Financial assistance as per the merit and need of the candidate

Application period: November

G. Yashad-Sumedha Scholarship Programme

This is a merit cum means scholarship which offers a scholarship amount of Rs. 20K per annum to the students of Rajasthan. Under this scholarship scheme, selected students receive the benefits until they graduate, provided they maintain first-division marks. Scholarship registration can be done by submitting the completed form to the office of Sumedha in Rajasthan.

Eligibility: Students must be studying in 1st semester of B.Tech. degree of a government college; must be a permanent resident of Udaipur, Rajsamand, Chittorgarh, Bhilwara and Ajmer districts of Rajasthan, and must have secured at least 75% marks in the senior secondary examination. The annual family income must not exceed Rs. 2.5 Lakhs.

Award: Rs. 20K per annum till four years of B.Tech. programme

Application period: August-September

H. Vijayalakshmi R.L. Jalappa Scholarship

This scholarship is offered by a Bengaluru-based Smt. Vijayalakshmi R.L Jalappa Education Foundation (R.) Trust. Its main objective is to provide monetary help to meritorious and needy students so that they can pursue higher education. This scholarship is mostly for those students belonging to the Arya Idiga community who live in and around Bengaluru. Interested candidates can apply by submitting the completed application form to the Secretary, Smt. Vijayalakshmi R L Jalappa Education Foundation (Regd), Bangalore.

Eligibility criteria: The candidate must be from the Arya Idiga community and reside in Bangalore Urban, Bangalore Rural, Ramanagara, Kolar, Chikkaballapura, Tumkur, Mandya, Mysore, Chamarajnagara, Hassan, Chitradurga, Davanagere or Bellary districts. The applicants must be pursuing PUC, diploma, ITI, graduation, or post-graduation and have scored at least 60% marks. The family must be BPL card holders.

Award: Financial assistance until the completion of the course

Application period: September

I. Nirankari Rajmata Scholarship Scheme

This is a merit cum means scholarship which offers a scholarship amount of up to Rs. 50K to class 12 passed needy and meritorious students. Interested candidates can apply by downloading the application form, filling it and submitting the completed form through email or post at the office of Sant Nirankari Charitable Foundation.

Eligibility criteria: The candidate must have scored at least 90% marks in class 12 and must have been admitted as a regular student in a government-recognized institution through a competitive exam; annual family income must not exceed Rs. 3.5 Lakhs.

Award: Tuition fee up to Rs. 50K or actual tuition fee (whichever is less)

Application period: August-September

J. IndusInd Foundation Merit-cum-Means Scholarship

This scholarship is a national scholarship that offers an amount of up to Rs. 1.5K per month to needy meritorious students who have passed class 12 and have secured admission to a regular degree programme. Scholarship registration can be done by submitting the completed application form to the Trustee, IndusInd Foundation, Mumbai.

Eligibility criteria: Students who have passed class 12 in the current academic year with a minimum of 85% marks (aggregate). The applicants must have been admitted to a regular degree course at a recognised university in India.

Award: Up to Rs. 1.5K per month

Application period: August-September

K. North South Foundation (NSF) Scholarship

North South Foundation (NSF) offers a scholarship amount of up to Rs. 25K for meritorious students who have passed class 12. Under this scheme, those students who want to pursue a career in engineering, medicine or pursue a 3-year polytechnic diploma in engineering can avail of scholarship benefits. Interested candidates can apply online through the official scholarship page of the North South Foundation (https://www.northsouth.org/app6/Login.aspx).

Eligibility criteria: Students ranking among the top 100% in classes 10 and 12 & CET/JET ranking in their respective states, must have been admitted to a professional course like Engineering, Medical, Dental, Polytechnic, B. Sc (Agriculture), B.V.Sc, etc., of a government or government-aided college. The annual family income must not exceed Rs. 90K.

Award: Scholarship amount of up to Rs. 25K per annum.

Application period: October

7. NSP - National Scholarship Portal

NSP Top Class Education Scheme for SC Students 2022-23 is an initiative of the Ministry of Social Justice and Empowerment, Government of India. It is an initiative by the Central Government for Scheduled Caste (SC) students who have been admitted at any undergraduate or postgraduate level to pursue higher education. The scheme aims to recognize and promote quality education beyond class 12 amongst scheduled caste students. A total of 1,500 fresh scholarships are disbursed every year under this scheme.

Eligibility

To be eligible for the NSP scholarship, an applicant must

- I. Belong to the scheduled caste category.
- II. Have completed the 12th class.
- III. Have taken admission in a full-time course in a notified institution through general selection criteria prescribed by respective institutions.
- IV. Have an annual income of less than Rs. 6 Lakhs from all sources.

Benefits

The selected scholars will receive the following benefits:

- I. Full tuition fee and non-refundable charges of up to Rs. 2 Lakhs per annum for private sector institutions and up to Rs. 3.72 Lakhs per annum for private sector flying clubs for commercial pilot training and typewriting courses.
- II. Living expenses: Rs. 2.2K per month.
- III. Books and stationery expenses: Rs. 3K per annum.
- IV. Computer/Laptop with UPS and printer of any reputed brand: Rs. 45K (one-time assistance).

Documents required:

- I. Caste certificate
- II. Income certificate
- III. Bank account details of the institution and the student
- IV. Proof of admission
- V. Scorecard of entrance exam qualified (if applicable)
- VI. Fee structure of the program

Steps to Apply

Eligible candidates can apply for the scholarship through the following steps.

- Step 1: Click on the 'Apply Now' button.
- Step 2: Read the guidelines carefully, select the undertaking, and 'Continue.'
- Step 3: Select the state of domicile, scholarship category, scheme type (scholarship scheme), and gender, and write the applicant's name, date of birth, mobile number, and email ID.
- Step 4: Provide the bank details (bank name, IFSC Code, account number)
- Step 5: Select your Aadhar or bank account number as identification detail and click on the 'Register' button.
- Step 6: The mobile number will be verified, and an OTP will be generated.
- Step 7: Now, log in using OTP and fill in the required details in the form and submit.

Note: An application ID and password will be generated. Use that for future reference.

All the applicants are advised to fill out the form correctly; no subsequent changes can be made to the application after its submission. The applicants are also advised to fill in only one application, as multiple applications will lead to the cancellation of the form.

Terms and Conditions

- I. The scholarship will be sanctioned to the students of:
 - a. All the IIMs, IITs, IIITs, AIIMS, NITs, NIFTs, NIDs, Indian Institute of Hotel Management, National Law Universities, and other Central Government Institutions, OR
 - b. Institutes included in the list of National Assessment and Accreditation Council (NAAC) A++ and A+ Accredited Institutions, OR
 - c. Top 100 National Institutional Ranking Framework (NIRF) Institutions, Or
 - d. Institutions of National Importance as per the list issued by the Ministry of Human Resource Development (MHRD).
 - e. All Government and CPSE-run institutes are approved by the Director-General of Civil Aviation in the case of commercial pilot training courses and typewriting courses.
- II. Further, 30% of scholarships are earmarked for female students but can be transferred to male students in case of the non-availability of female students.
- III. The scholarship will be terminated if the students fail the final examination each year.
- IV. The scholarship will not be granted to more than two children of a family.

8. Panasonic Ratti Chhatr Scholarship

Eligibility

- I. Students getting admission into Bachelor of Engineering/Bachelor of Technology courses at any of the IITs (Indian Institute of Technology) in 2022-23 are eligible.
- II. Must have cleared their Class 12 examination in 2021-22 or are awaiting results.
- III. Must have scored more than 75% marks in Class 12.
- IV. Annual family income of the applicant must not be more than Rs. 8 Lakhs from all sources.
- V. Open for students from pan India.

NOTE: Students having admission letter and first-semester fee receipt are eligible for this scholarship.

Benefits: Rs. 42.5K per year for four years

Documents required.

- I. The applicants are required to upload the following documents at the time of application.
- II. Mark sheet of Class 12 (previous year or year in which applying)
- III. A government-issued identity proof (Aadhaar card/voter identity card/driving license/PAN card)
- IV. Admission letter
- V. First-semester fee receipt
- VI. Bank account details of the applicant
- VII. Income proof (Form 16A/income certificate from government authority/salary slips, etc.)
- VIII. Photograph of the applicant

How can you apply?

- I. Click the 'Apply Now' button.
- II. Login to Buddy4Study with your registered ID and visit the 'Application Form Page.'
- III. If not registered Register at Buddy4Study with your Email/Mobile/Gmail account.
- IV. You will now be redirected to the 'Panasonic Ratti Chhatr Scholarship 2022-23' application form page.
- V. Click on the 'Start Application' button to begin the application process.

- VI. Fill in the required details in the online application form.
- VII. Upload relevant documents.
- VIII. Accept the 'Terms and Conditions' and click on 'Preview'.
- IX. If all the details filled in by the applicant are correctly shown on the preview screen, click on the 'Submit' button to complete the application process.

9. Central Sector Scholarship of Top-Class Education for SC students (Ministry of Social Justice and Empowerment, New Delhi)

Eligibility criteria

- I. Those SC students who have secured admission in the notified institutions according to the eligibility norms prescribed by the respective institutions will be eligible for the scholarship under the scheme to the extent of the number of scholarships allocated to the institutes concerned. In case the number of students admitted exceeds the number of awards, then the scholarship will be restricted to the top ones in the inter-se merit list. The remaining students from the SC category admitted in the institute in different courses shall be eligible for the Post-Matric Scholarship (PMS) administered by the Ministry as a centrally sponsored scheme, provided such students are otherwise eligible for the said scheme. In case, the institute finds that the number of eligible candidates in the 1st year is less than the number of scholarships allotted to it, the balance of scholarships may be offered to students studying in 2nd, the 3rd and 4th years, etc. on the basis of inter-se merit of previous year's result giving priority to those with a higher number of years left to complete their respective course i.e., 1st year students is to get priority over the 2nd year students and so on.
- II. Thirty percent (30%) of slots allotted to the Institute shall be reserved for eligible SC girl students as per their inter-se merit. In absence of a sufficient number of girl students, the slots may be transferred to eligible boy students as per their merit.
- III. However, the 30% slots as mentioned above will not include those girl students who are selected on the basis of their performance in the overall merit list of SC students of the Institute.
- IV. The ceiling of total annual family income from all sources under the Scheme is Rs. Eight lakhs and the general selection criteria among the eligible candidates of any institution is merit. However, if for the last available slot in an institution, there is more than one student with equal marks, the student with the lowest parental income may be given preference.
- V. The benefit of the scheme will not be provided to more than two siblings in a family. The students will submit an affidavit to this effect to the Institute to certify that he/she is not the third sibling of the family who is availing of the benefit under the scheme.

10. INSPIRE Scholarship

The Innovation in Science Pursuit for Inspired Research (INSPIRE) scholarship is also called Scholarship for Higher Education (SHE). This scholarship has been initiated by the Government of India to offer to students who fall in the top 1% rank in the 12th board exams. Moreover, if a student attains a rank of up to 10,000 in NEET or JEE Advanced, then also they are eligible for it. The scholarship is awarded to 10,000 students and the amount of Rs. 80K is granted every year through this scholarship.

INSPIRE scholarship has the following three components:

Scheme for Early Attraction of Talent (SEAT): The principal objective of this scheme is to pull young minds to study science. The recipients are given an INSPIRE Award of Rs. 5K each. This scholarship is given to about one million science practitioners in the age group of 10 to 15 years (Classes 6th to 10th). This scheme also provides summer camps for over 50,000 science scholars of class 11 who can interchange ideas and experience innovations through the INSPIRE Internship.

Scholarship for Higher Education (SHE): This aims to attract creative talents to engage in higher education in science-intensive programs. Along with the scholarship, elected candidates are also provided with in-depth supervision and mentorship. The plan covers 10,000 scholarships for the age group of 17 to 22 years to grant B. Sc and M.Sc courses. The scholarship is worth Rs. 80K per annum.

Assured Opportunity for Research Careers (AORC): This scholarship is for applicants between the age group of 22 and 27 years with the objective to extend the research and development foundation. This scholarship is subdivided into two components. The first one is the INSPIRE Fellowship which offers 1000 fellowships every year to carry out research in the field of applied sciences. The second component is the INSPIRE Faculty Scheme which is offered to 1000 post-doctoral researchers in the age group of 27 to 32 years through a contractual basis.

11. U-Go Scholarship for Girls

U-Go Scholarship Program is an initiative of U-Go to provide financial assistance to young women who are pursuing professional graduation courses. Under this scholarship, academically promising girl students who are pursuing professional graduation courses such as teaching, nursing, pharmacy, medicine, engineering, etc. are provided with financial assistance of up to Rs. 60K per year for up to four years.

U-Go, a non-profit organization based in California, USA, in association with Give India is offering this scholarship to help ambitious and promising young women in India to pursue their higher education.

Eligibility criteria:

- I. Young women pursuing professional graduation courses such as teaching, nursing, pharmacy, medicine, engineering, etc. are eligible.
- II. Applicants must be studying in the first year of their graduate course.
- III. Must have secured at least 70% marks in Class 10th and 12th examinations.
- IV. Annual family income of the applicant from all sources must be less than Rs. 5 Lakhs.
- V. Students from all over India can apply.

Benefits:

The selected scholars will receive the scholarship as specified below -

- I. For Teaching courses Rs. 40K per year for two years.
- II. For Nursing and Pharma courses Rs. 40K per year for four years.
- III. For Engineering and Medicine courses Rs. 60K per year for four years.

Note: Scholarship funds can be utilized for academic expense purposes only, which includes tuition fees, hostel fees, food, travel, internet, device, books, stationery, etc.

Documents required:

The applicants are required to attach the following documents:

- I. Class 12 mark sheet and passing certificates.
- II. A government-issued identity proof (Aadhaar card/ voter id card/driving license/PAN card).
- III Current year admission proof (fee receipt/admission letter/institution identity card/bonafide certificate).
- IV. Family income proof (ITR Form-16/income certificate issued by competent government authority/salary slips).

- V. Payment receipts to be submitted for funds spent by beneficiaries towards their academic pursuit.
- VI. Bank account details of the applicant.
- VII. Photograph of the applicant.

Steps to apply

- I. Click on the 'Apply Now' button below.
- II. Login to Buddy4Study with your registered ID and go to the 'Application Form Page'.
- III. If not registered already, register at Buddy4Study with your Email/Mobile number/Gmail account.
- IV. You will now be redirected to the 'U-Go Scholarship Program' application form page.
- V. Click on the 'Start Application' button to begin the application process.
- VI. Fill in the required details in the online application form.
- VII. Upload relevant documents.
- VIII. Accept the 'Terms and Conditions' and click on 'Preview'.
- IX. If all the details filled are correctly shown on the preview screen, click on the 'Submit' button to complete the application process.

12. DHSE Merit-cum-Means Scholarship for BPL students (Kerala Govt Funded)

A. DHSE Merit-cum-Means Scholarship for BPL students.

This scholarship is offered by the Directorate of Higher Secondary Education (DHSE), Government of Kerala. This merit-cum means scholarship is meant for those meritorious and needy students of Kerala who live below the poverty line (BPL). Under this scholarship scheme, the selected students receive financial assistance to complete their studies. Registration for availing scholarship can be done by obtaining the scholarship application form from the principals of respective schools to apply.

Eligibility criteria: The applicant must be studying in a government and government-aided higher secondary school and belong to the BPL category; must have scored high grades in secondary school or equivalent; the attendance percentage must be at least 70%. In the case of a disabled candidate, his/her disability should be at least 40%.

Award: Rs. 5K

Application period: January

B. Merit Scholarship for SC/ST/OBC/Minority Students, Delhi

This merit-cum-means scholarship is offered by the Delhi state government to financially support bright students who belong to the underprivileged class. The selected students receive maintenance allowance and other benefits to complete their higher studies. The scholarship registration can be done online through the E-district portal of the Delhi state government.

Eligibility criteria: The applicants must be the domiciles of Delhi and belong to the SC/ST/OBC/Minority category. They must be pursuing UG/PG courses from recognized educational institutions and have scored at least 60% marks in the previous academic examinations. The annual family income must not exceed INR two Lakh.

Award: An amount of up to Rs. 1.9K as maintenance allowance is allowed as per the level of study and other benefits

Application period: January-February

C. Open Merit Scholarships for EBC Students, Maharashtra

This merit-cum-means scholarship is provided by the Government of Maharashtra mainly to financially help meritorious and economically backward class (EBC) students to complete their education. Interested candidates can apply online for this state scholarship through Maharashtra Government's official portal, MahaDBT.

Eligibility criteria: The applicants must have passed the SSC examination with at least 50% marks in a single attempt. The annual family income must not be more than Rs. 30K from all sources.

Award: A scholarship amount of up to Rs. 1.6K per annum

Application period: December-January

D. Maulana Azad National Fellowship for Minority Students

Maulana Azad National Fellowship for Minority Students is a UGC initiative that offers financial assistance to meritorious and needy students to help them pursue higher studies such as MPhil and PhD. Eligible candidates can register online for the scholarship for this national scholarship through the official site of UGC.

Eligibility criteria:

- 1. The applicants must have cleared CBSE/NTA-UGC-NET/ CSIR-NET examination.
- 2. They must belong to minority communities that include Muslim, Sikh, Parsi, Buddhist, Christian and Jain.
- 3. The applicant must be registered in MPhil/PhD courses as a regular and full-time student.
- 4. The annual family income must not be more than Rs. 6 Lakhs.

Award: Stipend up to Rs. 28K and other benefits

Application period: January

E. Swami Vivekananda Merit-cum-Means Scholarship for Minorities, West Bengal

This scholarship is granted to those meritorious students of West Bengal who belong to the underprivileged class of society. Monthly financial assistance of up to INR 8,000 is provided to the selected candidates under this state scholarship scheme. Interested candidates can register online for this merit cum means scholarship through the official website of West Bengal Minorities Development and Finance Corporation(https://www.wbmdfc.org/).

Eligibility criteria:

- 1.Applicants must have a domicile of West Bengal and be studying in West Bengal only.
- 2. They must have secured at least 75% marks in class 10 or 12 in case of studying at a higher secondary level/diploma/UG level, or at least 53% marks in graduation if pursuing a PG course.

3. The annual income of the family of applicants must not exceed Rs. 2.5 Lakhs.

Award: A scholarship amount of up to Rs. 8K.

Application period: October-November

F. Central Sector Scheme of Scholarship for College and University Students

This scheme is run by the Department of Higher Education under the Ministry of Human Resource Development. This national scholarship supports those meritorious students from economically weaker sections of society who require financial assistance to pursue higher education. Interested candidates can apply online for this MCM scholarship through the National Scholarship Portal.

Eligibility criteria: The applicant must be a regular student studying engineering/medical courses. The applicant must be above the 80th percentile of successful students in the relevant stream in class 12 for the examination board or equivalent. The annual family income must not exceed Rs. 8 Lakhs.

Award: Rs. 10-20K per annum till the completion of the course

Application period: July-October

G. Merit-cum-Means Scholarship for Professional and Technical Courses CS (Minorities)

This scholarship is granted by the Ministry of Minority Affairs (MOMA), Government of India. Under this national scholarship scheme, poor but meritorious students belonging to minority communities are given monetary support to complete their studies. Scholarship registration can be done online through the National Scholarship Portal, a government scholarship portal.

Eligibility criteria:

- 1. The candidates who have been admitted in technical/professional courses at UG/PG level.
- 2. Must have secured at least 50% marks in the previous final exam.
- 3. Annual family income must not exceed Rs. 2.5 Lakhs.

Award: A scholarship amount of up to Rs. 20K per annum

Application period: September-October

H. Mukhya Mantri Hamari Beti Yojna, Rajasthan

Offered by the Government of Rajasthan, this scholarship is meant for meritorious and needy girl students who belong to the Rajasthan state. Under this MCM scholarship, three brilliant candidates from each district of Rajasthan are selected to receive financial assistance to pursue their higher studies.

Eligibility criteria:

1.Girl students having a domicile of Rajasthan and belonging to a BPL family can apply. 2.The applicant must be enrolled in a government school and have secured 75% marks in the class 10 examination.

3. The applicant should be preferably the first rank holder in her district.

Award: A scholarship amount of up to Rs. 25K.

Application period: September-October

I. Merit-cum-Means Minority Scholarship Scheme, Haryana

This merit-cum- means scholarship offered by the Haryana government assists students from a minority community with financial support so that they could pursue a professional/technical course. It was launched with the objective to help meritorious and needy students. Under it, 257 scholarships are disbursed every year to eligible students. The scholarship registration can be done through the state scholarship portal.

Eligibility criteria:

- 1. The applicant must be from a minority community.
- 2. The applicant must be admitted to a professional/technical course at a recognized university/institution.
- 3. The annual family income must not be more than Rs. 2.5 Lakhs.

Award: Financial assistance

Application period: February

13. LIC Golden Jubilee scholarship

Life Insurance Corporation (LIC) Golden Jubilee Scholarship 2022 is an opportunity offered by the Life Insurance Corporation of India, an Indian state-owned insurance group and investment company, to assist class 12 passed or equivalent/diploma students and girl students pursuing higher studies in intermediate/10+2 pattern/vocational or diploma courses. The selected candidates will receive up to Rs. 20K per annum.

Eligibility criteria

To be eligible, an applicant must meet the following conditions:

I. have a family income of not more than Rs. 2.5 Lakhs per annum from all sources.

Regular scholars who have passed the class 10/12 exam (or its equivalent - regular/vocational)/diploma should secure at least 60% marks (or equivalent grade) in the academic year 2021-2022.

Special Girl Child Scholars who are pursuing higher studies in intermediate/ 10+2 pattern/ vocational or diploma courses through government-recognized colleges/ institutions or courses in Industrial Training Institutes (ITI) for two years [OR] should have passed the class 10 examination (or its equivalent) with at least 60% marks (or equivalent grade) in the academic year 2021-22

Benefits

- I. An amount of Rs. 20K per annum will be given to the selected regular scholars and will be payable in three quarterly instalments.
- II. An amount of Rs. 10K per annum will be awarded to the selected special girl children and the scholarship shall be payable in three instalments.

Documents required:

- I. Address proof
- II. Income certificate
- III. Caste certificate
- IV. Birth certificate
- V. Passport size photo
- VI. Mark sheet of class 10,12

Steps to apply

Eligible candidates can apply for the scholarship using the below-mentioned steps:

- Step 1: Click on the 'Apply Now' button.
- Step 2: Click on the 'Register' button and fill in the required details to 'Register'. (Note If already registered, log in using Gmail/Mobile number/Email Id.)
- Step 3: Navigate to 'CLICK HERE TO APPLY FOR LIC GOLDEN JUBILEE SCHOLARSHIP 2022' and click on it.
- Step 4: Fill in the required details, accept the declaration, and submit the application.
- Note Once the online application is submitted, the candidate will receive an acknowledgment on the Email ID provided in the online application.

Selection criteria

The selection of LIC scholars will be based on merit and family background such as the percentage of marks in classes 12 and 10 and the annual income of the family. The final selection of candidates shall be done on merit based on the list of candidates eligible for selection in the descending order of marks obtained.

Terms and Conditions

- I. Relaxations in the upper limit of annual income criteria from the present INR 2.5 lakhs to INR four lakhs shall be granted only in cases where a woman (widow/single mother/unmarried) is the sole bread earner of the family.
- II. Scholarship will not be given to more than one student in a family.
- III. Candidates who gain lateral entry in 2nd year of engineering degree courses or take regular admission in the 1st Year of engineering degree courses after completing the diploma shall be eligible for the LIC Golden Jubilee Foundation (LICGJF) scholarship provided they have passed the diploma with 60% in the immediately preceding academic year.
- IV. Candidates who change their stream after getting selected for a scholarship and the course duration is greater than in the stream for which the student is selected, such students will continue to receive scholarships only for the duration for which they were originally selected. However, if the candidate switches to a stream with a lesser duration, then the scholarship will be payable for the duration of the stream with a lesser duration.
- V. Candidates who are pursuing courses under any stream through correspondence or part-time (evening or night class)/ private candidates shall not be eligible for the scholarship.
- VI. Candidates desirous of pursuing a diploma course in any stream after class 10 will be allowed scholarships under the 'Special Girl Scholar' or 'Regular Scholar' category.

14. Swami Dayanand Education Foundation (SDEF)- Merit-cum-Means Scholarships

Swami Dayanand Education Foundation Merit-cum-Means scholarship is an initiative of Swami Dayanand Education Foundation to provide financial assistance to students pursuing professional courses including engineering, medical, architecture, etc, and other undergraduate courses in government or private institutes in India. The candidate will receive up to Rs. 50K per annum to continue higher studies.

Eligibility criteria:

To be eligible, an applicant must fulfil the following:

- I. must be pursuing professional courses including engineering, medical, architecture, and other undergraduate courses in government or private institutes in India.
- II. must have secured 65% or more marks in Class 12.
- III. must have an annual income of less than INR six lakhs.

Benefits

The candidate will receive up to Rs. 50K per annum to continue their higher studies.

Documents required

- I. Class 10- and 12-mark sheets/certificates
- II. Academic mark sheets for all semesters/term-wise scores
- III. Bonafide certificate from college
- IV. Admission letter/rank certificate
- V. Counselling letter for seat allotment
- VI. Proof of semester/annual fees paid by the students.
- VII. Copy of scholarship letter/fee waiver/education loan, if you are availing any.
- VIII. Residence proof, ration card, or parent's ID proof
- IX. Copy of Aadhar card/PAN card/voter ID
- X. Family income proof: Salary certificate/salary slip (For three months)/IT return form/any other document justifying your family income.
- XI. Agricultural land documents/pics of shop
- XII. Copy of recent electricity bill (last three months)
- XIII. Education loan proof, if availed
- XIV. Rent agreement, if any

- XV. House pictures (inside/outside) & family photograph
- XVI. Institute bank details attested by the institute.

Steps to apply.

The eligible candidate can apply for the scholarship by using the below-mentioned steps:

- Step 1: Click on the 'Apply Now' button and read all the details carefully.
- Step 2: Navigate to 'Download Application (2022-23)' and download the application.
- Step 3: Scan the application form and scan it along with other documents.
- Step 4: Save the scanned application form and other documents in a folder. (Note The candidates can label the folder by their name.)
- Step 5: Navigate to 'Upload Here' and upload the folder.

Selection criteria

The candidates will be selected based on their fulfilling the prescribed eligibility criteria.

Terms and Conditions

Thirty per cent of the total number of scholarships are reserved for women.

15. All India Council for Technical Education (AICTE) Pragati Scholarship for Girls

To encourage girl education in the country, AICTE offers a scholarship to female scholars who want to pursue higher education in the technological field. AICTE awards Rs. 30K per year each to all the 4,000 girls.

Applications for the AICTE Pragati scholarships start in August/September every year and AICTE does not conduct any entrance test for the scholarship.

Eligibility criteria

- I. Female students who are pursuing their 1st year of the diploma or degree programs from any of the AICTE-recognised colleges are eligible for the scholarship.
- II. In case the applicant is chosen for the tuition fee reservation, the amount of Rs. 30K may be reimbursed to the applicant through compensation for the purchase of books, vehicles, laptops, and desktops.

16. Vishwa Prakash Mission (VPM) Scholarship

Terms and Conditions of VPM scholarship

- I. The applicants are selected as a beneficiary under the financial assistance program of Vishwa Prakash Mission (VPM) trust based on request, economic, and social conditions, and marks secured by the applicants in school/college.
- II. The VPM Trust provides financial assistance for educational expenses mainly and other expenses may be borne by the Trust depending on the merit of the case. Assistance will be directly paid to the respective educational institutions.
- III. VPM reserves the full right to change the quantum of assistance and can decline continuation of same. The decision of VPM shall be final and no claim shall be entertained in this regard from the student and/or parents.
- IV. If the selected beneficiary receives any form of financial assistance from the govt/state or central/private institutions, the quantum of benefit may be completely discontinued.
- V. The beneficiaries will have to provide self-certified copies of the receipt of fees, and examination results periodically, failing which future requests will not be entertained by VPM.
- VI. VPM has the full right to enquire about the conduct and academic performance of the beneficiaries from the educational institutions. The beneficiary or other persons connected with the beneficiary shall not have any right to interfere.
- VII. The beneficiaries and other connected persons of the beneficiaries should not, in any way, use the name of the mission for wrongful means, purpose, and self-promotion.
- VIII. Beneficiaries during their period of studies should not indulge in unlawful activities and should not cause any harm/ damage to public properties, college, staff, and students. VPM can discontinue further financial assistance if any such unlawful activity occurs.
- IX. Beneficiaries should not marry during their study period. If it is known to the contrary, they will be disqualified from the Scholarship program immediately.
- X. Beneficiaries should observe decency with other beneficiaries. They should not interfere with other rights.
- XI. Parents/guardians whenever called by VPM with regard to the complaints on their wards, should personally attend to the same.
- XII. Beneficiaries should inform any changes in their address/contact numbers to VPM promptly and should be in contact with VPM / its staff/ volunteers. They should attend the training session /seminar if any arranged by VPM to improve their capabilities.
- XIII. Beneficiaries must inform their personal requests, grievances, or complaints about the staff of the Mission to VPM only and they should undertake not to raise the issue with any outsider/outside agency, etc.
- XIV. Beneficiary and his/her parents will have no objection to VPM publishing names, photos, and results of the students assisted by the Mission.

XV. The beneficiaries removed as per the above procedure may be called to return concessions, and financial assistance given to them by the VPM.

17. A World of Opportunity Foundation (AWOO) Scholarship

A World of Opportunity Foundation (AWOO) is a registered charitable trust that was established in 2013 that supports deserving students from economically weaker sections of society. This scholarship is offered at both, the undergraduate and postgraduate levels, for professional and livelihood-focused courses.

Eligibility criteria:

- I. Open for students enrolled in Diploma, Under-Graduation, and Post-Graduation programs.
- II. The applicants must have passed Class 12.
- III. Annual family income of the applicant should be less than/equal to Rs. 6 Lakhs.

Benefits:

Course	Maximum Scholarship Amount eligible per year
UG Engineering	Rs. 1,25,000
UG Medical	Rs. 2,50,000
UG Others	Rs. 1,00,000
PG Management	Rs. 3,00,000
PG Medical	Rs. 3,00,000
PG Others	Rs. 1,25,000
Overseas Courses	Rs. 5,00,000

Documents required.

The following documents are required to be uploaded at the time of application:

- I. Passport photograph
- II. Photo identity proof
- III. Family income proof
- IV. Class 10- and 12-mark sheets
- V. Mark sheets of all previous years/semesters in case the applicant is applying for either 1st, 2nd 3rd or 4th year of a graduate course, or your graduation mark sheet in case you are applying for a postgraduate course.
- VI. Latest college admission letter/ fee receipt/ student ID proof/ bonafide certificate
- VII. Institute estimate of expenses for the year 2020-21/fee structure.
- VIII. Total course fee receipts for 2020-21

Steps to apply.

- I. Click on the 'Apply Now' link below.
- II. Login to Buddy4Study using the registered login process to access the 'Application form'.
- III. If not registered on Buddy4Study Sign up at Buddy4Study with Email/Facebook/Gmail account.
- IV. Select the option of the scholarship program you wish to apply for and click on the 'continue' button.
- V. Fill out the scholarship application form.
- VI. Upload the required documents with the application.
- VII. Accept the 'Terms and Conditions' and click on 'Preview'.
- VIII. If all the details filled in the application are correctly showing on the preview screen, click on the 'Submit' button to complete the application process.

18. PM Narendra Modi Scholarship for 12th Pass Students

The government scholarship for 12th-passed students is the PM Narendra Modi Scholarship. PM Narendra Modi started a scholarship for 12th-pass students who want admission to a variety of undergraduate and postgraduate programs. Under this scheme financial support is granted to the wards of ex-servicemen. It awards a total of 5,500 scholarships for programs such as B. Tech/B.E., B.A, BBA, BCA, M.A, M.Com, M.Sc, PhD, pharmacy, and medical courses.

Eligibility criteria:

- I. Applicants should have completed class 12th with a minimum of 75% to apply for the scholarship.
- II. Candidates should be between the age group of 18 to 25 years.
- III. The candidate whose family income is below Rs. six lakhs per annum is eligible to apply.

The last date to apply for the PM Narendra Modi Scholarship is normally in the 2nd week of November. Applicants who are selected for the scholarship will be granted Rs. 2K per month (boys) and Rs. 2.3K (girls). They can apply through the Kendriya Sainik Board website.

19. Combined Counselling Board (CCB) Scholarship

Combined Counselling Board (CCB) scholarship is granted to those students from financially challenged backgrounds who wish to pursue higher education. CCB is linked with many leading educational institutes all over the country where students can get chances to secure scholarships.

Eligibility criteria

- I. Candidates of both classes 10th and 12th can apply for this scholarship.
- II. Candidates should have passed the latest exam with a minimum aggregate of 33% to 50%.

Steps to apply:

- I. While applying online, applicants will have to choose their native state and continue with their application.
- II. Read all the guidelines carefully and start filling out the application form and submit it
- III. Take a printout of the application receipt and counselling letter.

Reward: Selected students will be granted a scholarship of Rs. 60K - 70K for higher education.

Ratings of Scholarships (State-wise)

S No	Name of the Scholarship (state-wise)		
	Uttar Pradesh		
1	Post matric Other State Scholarship for ST, SC, General Category, Uttar Pradesh	10	
2	Tata AIG Avanti Fellows Scholarship (North-East Girls)	9	
3	Federal Bank Hormis Memorial Foundation Scholarship		
4	Technip Energies India Scholarship program (Girls)	4	
	Maharashtra		
5.1	Rajarshi Chhatrapati Shahu Maharaj Fee Reimbursement Scholarship Scheme	4	
5.2	The Government of India Post-Matric Scholarship for SC Students	4	
5.3	Tuition Fees and Examination Fees to SBC Students, Maharashtra	4	
5.4	Assistance to Meritorious Students Scholarship - Junior Level, Maharashtra	4	
5.5	Maintenance Allowance for SC Students in Professional Courses	4	
5.6	Tuition Fees and Examination Fees to OBC Students, Maharashtra	4	
5.7	Post Matric Scholarship to SBC Students, Maharashtra	4	
5.8	Dr. Panjabrao Deshmukh Hostel Maintenance Allowance Scheme	3	
	West Bengal		
6.1	Post-Matric Scholarship to SC/ST Students	3	
6.2	Post-Matric Scholarship to OBC Students	3	
	Madhya Pradesh		
7.1	Gaon Ki Beti Scholarship	2	
7.2	Pratibha Kiran Scholarship	2	

#Scholarships are rated on a scale from 1 to 10, with a higher score indicating ease and a lower score indicating more difficulty in award of of scholarship.

Particulars of State-wise Scholarships

1. Uttar Pradesh

Post-matric Other State Scholarship for ST, SC, General Category, Uttar Pradesh

Post-matric Other State Scholarship for ST, SC, General Category, Uttar Pradesh 2022-23 is an initiative of the Social Welfare Department, Government of Uttar Pradesh for students studying in Classes 11 and 12 and belonging to the SC/ST/General category. This scholarship is meant for students who are domiciles of Uttar Pradesh state and are studying at an institution outside the state.

Eligibility criteria:

To be eligible, an applicant must -

- I. Be a domicile of Uttar Pradesh.
- II. Belong to SC/ST/General category.
- III. Be studying in class 11 or 12 at an institution outside the state of UP.
- IV. Have a family income of less than INR two lakh per annum (for General category students) and less than Rs. 2.5 Lakhs per annum (for SC/ST students) from all sources.

Benefits: The selected students will receive variable awards under the scheme.

Documents required:

- I. Residential proof (electricity bill, connection and gas bill, ration card, voter ID, Aadhar card, pan card, or driving license)
- II. Caste certificate for caste validity
- III. Passport size photo
- IV. Income certificate and proof
- V. Marks sheets of qualifying examinations
- VI. Current year fee receipt/admission letter
- VII. Domicile certificate
- VIII. Birth certificate
- IX. Student ID proof
- X. Bank passbook of the student

Steps to apply.

Eligible candidates can apply for the scholarship through the following steps -

- Step 1: Click on the 'Apply Now' button below.
- Step 2: Select the scholarship to apply for.
- Step 3: Fill in all required details to 'Register'. (Note If the applicant is registered, kindly login using valid credentials.)
- Step 4: After successful registration, log in using valid credentials.
- Step 5: Fill in the necessary details, upload the relevant documents, and submit the application.

2. Tata AIG Avanti Fellows Scholarship

Tata AIG Avanti Fellows Scholarship Program is an initiative of Tata AIG General Insurance Company Limited in partnership with Avanti Fellows to financially support girl students from North-Eastern states to pursue their higher education. Under this scholarship, girl students from the Northeast who are pursuing undergraduate programs in medical and engineering streams at premier institutes in India will be provided with financial assistance ranging from Rs. 80K to 1.6 Lakhs per academic year till the completion of their UG programs.

Eligibility criteria:

- I. Open for girl students from North-Eastern states (Assam, Arunachal Pradesh, Mizoram, Manipur, Meghalaya, Nagaland, Tripura, and Sikkim) only.
- II. Applicant must be currently pursuing the first year of engineering (B. E and B.Tech only) and medical (MBBS and BDS only) undergraduate courses from the top colleges in India (Click here to see the list of eligible colleges and universities).
- III. Applicant must have passed Class 12 from any school located in North-Eastern states only in the academic year 2019-20/2020-21/2021-22.
- IV. Applicant must belong to SC/ST/EWS (Annual family income less than INR 8 lakh)
- V. Children of employees of Buddy4Study, Tata AIG, and Avanti Fellows are not eligible for this scholarship.

Benefits:

I. Scholarship up to Rs. 1.6 Lakhs per year till the completion of the UG program.

Note: Funds granted under the scholarship can be utilized only for academic expense purposes, which include tuition fees.

Documents required:

- I. Photo identity proof (Aadhaar card/voter ID card/driving licence, etc.)
- II. Address proof (Aadhaar card/voter ID card/ration card/domicile certificate, etc.)
- III. Class 12-mark sheet
- IV. Current year admission proof (college/institution ID card/admission letter, etc.)
- V. Current academic year fee receipt
- VI. Bank account details of the applicant (cancelled cheque/passbook copy)
- VII. Document of proof for SC/ST category (Not required for general category candidates)
- VIII. Family income proof
- IX. EWS Certificate (optional)

Steps to apply.

- I. Click on the 'Apply Now' button.
- II. Login to Buddy4Study with your registered ID and land on the 'Application Form Page.'
- III. If not registered on Buddy4Study Register at Buddy4Study with your Email/Mobile/Gmail account.
- IV. You will now be redirected to the 'Tata AIG Avanti Fellows Scholarship application form page.
- V. Click on the 'Start Application' button to begin the application process.
- VI. Fill in the required details in the online application form.
- VII. Upload relevant documents.
- VIII. Accept the 'Terms and Conditions' and click on 'Preview.'
- IX. If all the details filled in by the applicant are correctly shown on the preview screen, click on the 'Submit' button to complete the application process.

3. Federal Bank Hormis Memorial Foundation Scholarship

Federal Bank Hormis Memorial Foundation Scholarship 2022-23 is an initiative of Federal Bank to financially help 1st-year graduation students pursuing professional courses. This scholarship aims to support the study of meritorious students from Gujarat, Karnataka, Kerala, Maharashtra, Punjab, and Tamil Nadu. The selected students will receive reimbursement of 100% of tuition fees and other fees paid as per the fee structure of the college upon submission of valid receipts, subject to a maximum of INR one lakh per year.

Eligibility

To be eligible, an applicant must -

- I. be enrolled in any of the following disciplines:
 - a. MBBS
 - b. Engineering
 - c. B.Sc. Nursing

Agricultural (B. Sc) including B.Sc. (Honors) Cooperation and Banking with Agricultural Sciences conducted by Agriculture Universities courses at a recognized university/institute.

- II. be a domicile of Gujarat, Karnataka, Kerala, Maharashtra, Punjab, and Tamil Nadu
- III. have secured admission under merit in government/aided/government-recognized self-financing colleges during the academic year 2022-2023
- IV. have an annual family income of less than INR one lakh.

Benefits

The selected students will receive reimbursement up to 100% of tuition and other fees paid as per the college fee structure, subject to a maximum of INR one lakh per year. The selected students are also eligible for one personal computer (PC)/laptop (a maximum of INR 40,000 will be reimbursed) during their course of study (within the overall limit of INR 1 lakh per year).

Documents required:

- I. Copy of admission letter
- II. Copy of the bonafide certificate from the college
- III. Copy of course fee structure
- IV. Copy of mark sheets of qualifying examination
- V. Copy of income certificate issued by village authorities and ration card issued by government authorities.
- VI. Copy of nativity certificate

- VII. Copies of ID and address proofs
- VIII. Copy of medical certificate (applicable for physically challenged students)

Note: All the documents in the original will be verified at the nearest branch of the Federal Bank.

Procedure to apply:

The following are the steps to apply online for the scholarship:

- Step 1: Click on the 'Apply Now' button below and read the details carefully.
- Step 2: Navigate to 'How to Apply' and download the application form.
- Step 3: Fill in the required details, attach the copies of the required documents, and send them via post to the below-mentioned address -

Federal Bank CSR Dept, 4th Floor, Federal Towers, Marine Drive, Ernakulam – 682031, Kerala

The steps for the offline application are as under:

- Step 1: Click on the 'Apply Now' button below and read the details carefully.
- Step 2: Navigate to the 'General Instructions' section and click on the given link to access the online application form.
- Step 3: Fill in the required details, upload copies of the required documents, and submit the application.

Terms and conditions applicable

- I. Annual income criteria do not apply to the wards of Martyred Armed Forces Personnel.
- II. Evidence showing the martyrdom must be submitted.
- III. One seat in each discipline will be kept reserved for physically challenged students.
- IV. If applications are not received under the physically challenged category, the seats will be utilized under the general category.
- V. In the case of speech/hearing/vision impaired students, a certificate issued by a Medical Officer, not below the rank of DMO or an approved Medical Officer of the Bank is mandatory.

4. Technip Energies India Scholarship program

Eligibility criteria

I. Open for female students from Delhi NCR, Bihar, Assam, Rajasthan, Chennai and Mumbai

(NOTE: Applications from Ghaziabad, Navi Mumbai, and Thane are also acceptable).

- II. Applicants must be currently enrolled in a first year of B.E./B.Tech. (chemical, electrical, civil, and mechanical engineering) program.
- III. Applicants must have scored 70% marks in Class 12.
- IV. The annual family income of the applicants must not exceed Rs. 4 Lakhs from all sources.
- VI. Children of employees of Technip and Buddy4Study are not eligible for this scholarship.

Benefits:

I. One-time scholarship grant of Rs. 30K is extended to the shortlisted applicants.

Note: Scholarship fund can be utilized only for academic expense purposes, which includes tuition fees, hostel fees, food, travel, Internet, device, books, stationery, etc.

Documents required:

The applicants are required to upload the following documents at the time of submission of the application:

- I. Class 12-mark sheet
- II. A government-issued identity proof (Aadhaar card/voter id card/driving license/PAN card)
- III. Current year admission proof (fee receipt/admission letter/institution identity card/bonafide certificate)
- IV. Family income proof (ITR Form-16/income certificate from competent government authority/salary slips from the employer)
- V. Bank account details of the applicant
- VI. Photograph of the applicant

Steps to apply.

- I. Click the 'Apply Now' button below.
- II. Login to Buddy4Study with your registered ID and land on the 'Application Form Page.'
- III. If not registered Register at Buddy4Study with your Email/Mobile/Gmail account.
- IV. You will now be redirected to the 'Technip Energies India Scholarship Program 2022-23' application form page.
- V. Click on the 'Start Application' button to begin the application process.
- VI. Fill in the required details in the online application form.
- VII. Upload relevant documents.
- VIII. Accept the 'Terms and Conditions' and click on 'Preview'.
- IX. If all the details filled in by the applicant are correctly showing on the preview screen, click on the 'Submit' button to complete the application process.

5. Maharashtra

5.1. Rajarshi Chhatrapati Shahu Maharaj Fee Reimbursement Scholarship Scheme

Rajarshi Chhatrapati Shahu Maharaj Fee Reimbursement Scholarship Scheme is an initiative of the Directorate of Medical Education Research, Government of Maharashtra to provide financial aid to undergraduate medical degree applicants. The selected students receive a 50% fee reimbursement (tuition fee plus development fee).

Eligibility criteria:

To be eligible, an applicant must

- I. belong to the EBC category in Maharashtra.
- II. have applied for MBBS, BDS, BAMS, BHMS, BPTH, BOTH, B.SC Nursing, BUMS, BP & O, BASLP degree in government aided/corporation/private un-aided colleges.
- III. have an annual family income of more than INR eight lakh.
- IV. have been admitted under the General category and SEBC Category

Benefits

The selected students will receive a 50% fee reimbursement (tuition fee plus development fee).

Documents required:

- I. Domicile certificate
- II. HSC and SSC mark sheet (for new applicants)
- III. Income certificate of parents
- IV. Previous year's mark sheet
- V. Affidavit
- VI. Aadhaar card
- VII. Father's PAN card
- VIII. Student's PAN card (optional)
- IX. Mother's PAN card (optional)

Procedure for applying for the scholarship:

- Eligible candidates can apply for the scholarship through the following steps -
- Step 1: Click on the 'Apply Now' button below.
- Step 2: Click on 'New Applicant Registration'.
- Step 3: Fill in all required details and verify the email and phone number.
- Step 4: Complete the Aadhaar authentication process either through OTP or biometrics.
- Step 5: The candidates will receive an OTP on their registered mobile number if they opt for OTP authentication.
- Step 6: Complete the registration process by filling in all the required details.
- Step 7: Log in using the username and password.
- Step 8: Complete the scholarship application, upload the necessary documents, and submit the application.

5.2. Government of India Post-Matric Scholarship for SC Students

The Government of India Post-Matric Scholarship for SC Students, Maharashtra is an initiative of the Department of Social Justice and Special Assistance, Government of Maharashtra to financially assist Class 10 passed SC/Neo Buddhist students from Maharashtra. The aim of this programme is to provide financial assistance to students and to reduce the dropout rate in the education sector. The selected students will receive a monthly maintenance allowance and other benefits for ten months.

Eligibility criteria:

To be eligible, an applicant must

- I. be a resident of Maharashtra.
- II. belong to Scheduled Caste (SC) or Neo-Buddhist community.
- III. have completed SSC or equivalent matric.
- IV. be pursuing studies at the post-matric level.
- V. have parents'/guardians' annual income less than or equal to Rs. 2.5 Lakhs.

Benefits

The selected fellows are provided the following benefits:

- I. The maintenance allowance will be provided as per group I, group II, group III, and group IV per month for up to 10 months.
- II. For day scholars:
 - a. Group I Rs. 550 per month
 - b. Group II Rs. 530 per month
 - c. Group III Rs. 300 per month
 - d. Group IV Rs. 230 per month
- III. For hostellers:
 - a. Group I Rs. 1200 per month
 - b. Group II -Rs. 820 per month
 - c. Group III Rs. 570 per month
 - d. Group IV Rs. 380 per month
- IV. Additional allowances of up to Rs. 150 per month for SC students with disabilities.
- V. A transportation allowance of Rs. 100 will be provided to students residing outside the campus of a hostel.
- VI. In addition to the maintenance allowance, all mandatory fees/compulsory payable fees i.e. (tuition, exam and other fees) by the student to the institutes are covered under this scheme.

Documents required:

- I. Income certificate (issued by tahsildar)
- II. Caste certificate
- III. Mark sheet for last appeared examination.
- IV. Mark sheet for SSC or HSC
- V. Father's income certificate (if required)
- VI. Gap and self-declaration (if required)
- VII. Hostel certificate (if required)
- VIII. Husband's income certificate (if the girl is married)

Procedure to apply:

Eligible candidates can apply for the scholarship through the following steps -

- Step 1: Click on the 'Apply Now' button.
- Step 2: Click on 'New Applicant Registration'.
- Step 3: Fill in all required details and verify the email and phone number.
- Step 4: Complete the Aadhaar authentication process either through OTP or biometrics.
- Step 5: The candidates will receive an OTP on their registered mobile number if they opt for OTP authentication.
- Step 6: Complete the registration process by filling in all the required details.
- Step 7: Log in using the username and password.
- Step 8: Complete the scholarship application, upload the necessary documents, and submit.

The candidates will be selected based on the fulfilment of the eligibility criteria.

Terms and conditions

- I. In case the applicants fail for the first time, they can still avail of the benefits of exam fees and maintenance allowance under this scholarship.
- II. In case the students fail twice in the same class, they will be ineligible for the scholarship.

- III. If after two drops, the student passes and goes to the next class, he/she can again avail of this scholarship.
- IV. In the case of the student studying out of Maharashtra, the same rules are applicable as per the Government of India.
- V. The students are allowed to pursue only two professional courses.
- VI. The benefits of tuition fees, exam fees, and maintenance allowance are paid to students belonging to SC/ Neo Buddhist category only.

5.3. Tuition Fees and Examination Fees to SBC Students, Maharashtra

Scheme of Tuition Fees and Examination Fees to SBC Students, Maharashtra is an initiative of the Vimukta Jati Nomadic Tribes (VJNT), Other Backward Classes (OBC), and Special Backward Classes (SBC) Welfare Department, Government of Maharashtra to financially help SBC category students studying from Class 11 to PhD level. The scholarship aims to create opportunities for SBC students by providing them with financial aid to pursue higher education. The selected students receive tuition and exam fees reimbursement under this scheme.

Eligibility criteria:

To be eligible, an applicant must

- I. be a resident of Maharashtra.
- II. belong to the SBC category.
- III. be taking post-matric education.
- IV. be pursuing the education course approved by the government.
- V. have taken admission in Government aided/Private Non-aided/private permanently non-aided courses.
- VI. be pursuing a degree course in Health Science (Medical, Dental, Homeopathy, Unani, Ayurveda, Physiotherapy, Business Aid, Nursing)
- VI. have a diploma in Engineering, Pharmacology, HMCT
- VIII. hold a postgraduate degree in MBA/MMS, MCA
- IX. hold one of the following diplomas/degrees
 - a. Agricultural colleges (diploma)
 - b. Dairy Business Department (Diploma)
 - c. Colleges for Agricultural and Allied subjects (Degree and Postgraduate)
 - d. Agriculture and Bio-Technology Colleges (Degree and Postgraduate)
 - e. Agriculture and Food Technology Colleges (Graduate and Postgraduate)
 - f. have taken admission through the CAP process (for professional courses)
 - g. have an annual family income of less than or equal to INR eight lakh.

Benefits

The selected applicants who are studying in government/aided/non-aided institutions in professional courses and non-professional courses are granted 100% tuition and exam fees.

Documents required:

I. Caste certificate issued by a competent authority.

- II. Income certificate/income declaration issued by a competent authority.
- III. Caste validity certificate (for professional courses)
- IV. Mark sheet of HSC or SSC or last examination
- V. Gap certificate
- VI. Centralised Allotment Process (CAP) allotment letter (for professional courses)
- VII. Leaving certificate
- VIII. Ration card to identify the number of children in the family
- IX. Declaration certificate of parents/guardian about the number of children beneficiaries

Procedure to apply:

Eligible candidates can apply for the scholarship through the following steps

- Step 1: Click on the 'Apply Now' button.
- Step 2: Click on 'New Applicant Registration'.
- Step 3: Fill in all required details, and verify the email and phone number.
- Step 4: Complete the Aadhaar authentication process either through OTP or biometrics.
- Step 5: The candidates will receive an OTP on their registered mobile number if they opt for OTP authentication.
- Step 6: Complete the registration process by filling in all the required details.
- Step 7: Log in using the username and password.
- Step 8: Complete the scholarship application, upload the necessary documents and submit.

Selection criteria

The candidates will be selected based on the fulfilment of the prescribed eligibility criteria.

Terms and conditions

- I. A student can apply for a scholarship for one educational course at a time.
- II. The applicants who are admitted to deemed universities for professional courses are NOT eligible to receive the benefit of scholarship/freeship.
- III. The start date of the application depends upon the applicant's first day at the college/institute and the end date of the application depends upon the last date of examination.

- IV. The applicants will be eligible for the free ship if they are admitted through the entrance examination conducted by the Association of Managements of Unaided Private Medical and Dental Colleges (AMUPMDC) or through the government common entrance examination.
- V. Freeship will be applicable to unaided colleges/government and aided colleges with technical education/polytechnic and government unaided professional courses,
- VI. The applicants who have been admitted through government quota in private unaided/permanently un-aided institutes can avail the benefits of the scholarship.
- VII. If the applicants fail in a particular year then they will receive the tuition and exam fees of that academic year but they will be ineligible to avail of the benefit until they get promoted to the next higher class.
- IX. The applicants will not be eligible for the scholarship if they change their course from non professional to professional category.
- X. The applicants pursuing professional courses admitted for the year 2015-16 onwards who fail the examination two or more times in a particular academic course will not be eligible for the scholarship.
- XI. The applicants can apply for the scholarship for only one educational course and it will be applicable till they complete the course in the specified time.
- XII. The applicants must pass exams each year to receive the reimbursement of tuition fees and exam fees.
- XIII. In case of a medical emergency, the headmaster of the college is required to provide a certificate for the same.

5.4. Assistance to Meritorious Students Scholarship - Junior Level, Maharashtra

Assistance to Meritorious Students Scholarship - Junior Level, Maharashtra is an initiative of the Directorate of Higher Education (DHE), Government of Maharashtra, to financially help students of Classes 11 and 12 who want to pursue higher education. The selected students will receive a scholarship of up to Rs. 2.3K.

Eligibility criteria:

To be eligible, an applicant must

- I. be a domicile of Maharashtra.
- II. hold DHE sanctioned letter.
- III. have secured 55% marks.
- IV. have been admitted to the next class.
- V. be a Class 11 and 12 student who gets top rank in secondary and higher secondary examinations.

Benefits

The selected students at AMS Junior level will be awarded a scholarship starting from INR 1,600 to INR 2,300 plus as per government rules depending on the course.

Documents required:

- I. Previous year's mark sheet
- II. Fee paid receipt for the current year
- III. Hostel fee receipt
- IV. DHE scholarship-sanctioned letter

Procedure to apply:

Eligible candidates can apply for the scholarship through the following steps:

- Step 1: Click on the 'Apply Now' button.
- Step 2: Click on 'New Applicant Registration'.
- Step 3: Fill in all required details and verify the email and phone number.
- Step 4: Complete the Aadhaar authentication process either through OTP or biometrics.
- Step 5: The candidates will receive an OTP on their registered mobile number if they opt for OTP authentication.

- Step 6: Complete the registration process by filling in all the required details.
- Step 7: Log in using the username and password.
- Step 8: Complete the scholarship application, upload the necessary documents, and submit.

Selection criteria

The candidates will be selected based on their fulfilling the prescribed eligibility criteria.

Terms and conditions

- I. The Maharashtrian students studying out of Maharashtra can apply for this scheme.
- II. The scholarship amount sanctioned as per government rule varies from course to course.

5.5. Maintenance Allowance for SC Students in Professional Courses, Maharashtra

Maintenance Allowance for SC Students in Professional Courses, Maharashtra is an initiative of the Social Justice and Special Assistance Department, Government of Maharashtra, to provide financial assistance to SC students enrolled in professional courses. The eligible candidates will receive a maintenance allowance and other benefits.

Eligibility criteria"

To be eligible, an applicant must fulfil the following stipulations:

- I. be a domicile of Maharashtra.
- II. be enrolled in a professional course.
- III. be a scholarship holder of the Government of India
- IV. have an annual family income less than or equal to Rs. 2.5 Lakhs.
- V. studies a professional curriculum
- VI. be residing in a hostel (either a government hostel or institute's hostel or outside)

Benefits

The selected scholars will receive maintenance allowance as specified below -

- I. For students who are residing in government hostels:
 - a. Course duration between 4 to 5 years: Rs. 700 per month (Rs. 7K per annum)
 - b. Course duration between 2 to 3 years: Rs. 500 per month (Rs. 5K per annum)
 - c. Course duration below 2 years: Rs. 500 per month (Rs. 5K per annum)
- II. For students who are eligible for government hostels but are not admitted to government hostels:
 - a. Course duration between 4 to 5 years: Rs. 1K per month (Rs. 10K per annum)
 - b. Course duration between 2 to 3 years: Rs. 700 per month (Rs. 7K per annum)
 - c. Course duration below 2 years: Rs. 500 per month (Rs. 5K per annum)

Documents required:

- I. Caste certificate
- II. Parents' income certificate
- III. College admission receipt
- IV. Warden letter (If the student is not getting admission to a hostel)
- V. Registration/Application ID with GOI post-matric scholarship scheme

Procedure to apply:

- Eligible candidates can apply for the scholarship through the following steps:
- Step 1: Click on the 'Apply Now' button.
- Step 2: Click on 'New Applicant Registration'.
- Step 3: Fill in all required details and verify the email and phone number.
- Step 4: Complete the Aadhaar authentication process either through OTP or biometrics.
- Step 5: The candidates will receive an OTP on their registered mobile number if they opt for OTP authentication.
- Step 6: Complete the registration process by filling in all the required details.
- Step 7: After successful registration, log in using valid credentials.
- Step 8: Complete the scholarship application, upload the necessary documents, and submit.

5.6. Tuition Fees and Examination Fees to OBC Students, Maharashtra

Tuition Fees and Examination Fees to OBC Students, Maharashtra is an initiative of the VJNT, OBC and SBC Welfare Department, Government to Maharashtra provide financial assistance to OBC students studying from Class 11 to PhD level. The selected students will receive tuition fees and exam fees reimbursement under this scheme.

Eligibility

To be eligible, an applicant must

- I. be a resident of Maharashtra.
- II. belong to the OBC category.
- III. be pursuing studies at the post-matric level (Class 11 to PhD) in a government/government-aided/private institution.
- IV. have an annual family income of less than or equal to Rs. 8 Lakhs.
- V. have taken admission through the CAP process (for professional courses)

Benefits

The selected scholars get reimbursement for compulsory fees items like tuition fees, exam fees, and other admissible fees.

Documents required:

- I. Caste certificate issued by a competent authority.
- II. Income certificate/Income declaration issued by a competent authority.
- III. Caste validity certificate (for professional courses)
- IV. Mark sheet of HSC or SSC or last examination attended.
- V. Gap certificate
- VI. Father/Guardian's death certificate
- VII. CAP allotment letter (for professional courses)
- VIII. Leaving certificate.
- IX. Declaration certificate of parents/guardians about the number of children beneficiaries

How can you apply?

Eligible candidates can apply for the scholarship through the following steps -

- Step 1: Click on the 'Apply Now' button below.
- Step 2: Click on 'New Applicant Registration'.
- Step 3: Fill in all required details and verify the email and phone number.
- Step 4: Complete the Aadhaar authentication process either through OTP or biometrics.
- Step 5: The candidates will receive an OTP on their registered mobile number if they opt for OTP authentication.
- Step 6: Complete the registration process by filling in all the required details.
- Step 7: Log in using the username and password.
- Step 8: Complete the scholarship application, upload the necessary documents and submit.

Selection criteria

The candidates will be selected based on the fulfilment of the eligibility criteria.

Terms and conditions

- I. A student can apply for a scholarship for one educational course at a time.
- II. An applicant cannot take the free ship for more than two professional courses.
- III. The applicants must get promoted to the next class for scholarship renewal.

5.7. Post Matric Scholarship to SBC Students

Post Matric Scholarship to SBC Students 2022-23, Maharashtra is an initiative of the VJNT, OBC, and SBC Welfare Department, Government of Maharashtra to financially help the SBC category students who have completed Class 10 and are continuing studies at the post-matric level. The selected students will receive a maintenance allowance and other benefits.

Eligibility criteria:

To be eligible, an applicant must

- I. be a resident of Maharashtra.
- II. belong to the SBC category.
- III. be pursuing the education course at the post-matric level approved by the government.
- IV. have obtained admission through the CAP round (for students pursuing professional courses)
- V. have secured 75% attendance for the current year.

Note: Only two children from the same family are eligible to apply in the case of the boys, while any number of girls of the same family can apply.

Benefits

The candidates selected for the scholarship will receive the undermentioned benefits:

- I. Group A:
 - a. Hosteller: Rs. 425 per monthb. Day Scholar: Rs. 190 per month
- II. Group B
 - a. Hosteller: Rs. 290 per monthb. Day Scholar: Rs. 190 per month
- III. Group C
 - a. Hosteller: Rs. 290 per monthb. Day Scholar: Rs. 190 per month
- IV. Group D
 - a. Hosteller: Rs. 230 per monthb. Day Scholar: Rs.120 per month
- V. Group E
 - a. Hosteller: Rs. 150 per monthb. Day Scholar: Rs. 90 per month

- Note The maintenance allowance will be given to the selected students from admission to the examination completion date.
- VI. 50% of tuition fees and exam fees will be paid to applicants from the OBC category who have been admitted to government-approved non-granted colleges in professional courses.
- VII. 100% tuition fees, exam fees and maintenance allowance will be given to applicants who are studying in government/aided/non-aided institutions in professional courses and non-professional courses.

Note - If the applicant takes an admission on or before the 20th of any month then a maintenance allowance will be issued for that current month. Otherwise, maintenance allowance will be entitled from next month.

Documents required:

- I. Caste certificate (This certificate can be considered as proof of residence)
- II. Income certificate/Income declaration
- III. Caste validity certificate (Mandatory for Professional Degree courses and Professional Postgraduate courses)
- IV. HSC or SSC mark sheet or last examination mark sheet
- V. Gap certificate is mandatory in case of any gap year.
- VI. Death certificate of the father/guardian (if applicable)
- VII. Ration card to identify the number of children in the family.
- VIII. Leaving certificate.
- IX. Declaration certificate of parents/guardian about the number of beneficiary children

Procedure to apply:

Eligible candidates can apply for the scholarship through the following steps:

- Step 1: Click on the 'Apply Now' button.
- Step 2: Click on 'New Applicant Registration'.
- Step 3: Fill in all required details and verify the email and phone number.
- Step 4: Complete the Aadhaar authentication process either through OTP or biometrics.
- Step 5: The candidates will receive an OTP on their registered mobile number if they opt for OTP authentication.
- Step 6: Complete the registration process by filling in all the required details.
- Step 7: Log in using the username and password.
- Step 8: Complete the scholarship application, upload the necessary documents, and submit.

Selection criteria

The candidates will be selected based on the fulfilment of the prescribed eligibility criteria.

Other terms and conditions

- I. If an applicant gets admission to a government hostel, they will be eligible only for 1/3rd of the amount reserved for hostellers.
- II. If a student is in receipt of any other scholarship or stipend, he/she cannot avail of benefits under this scholarship.
- III. The applicants are required to pass the previous examination to ensure the scholarship renewal.

5.8. Dr Panjabrao Deshmukh Hostel Maintenance Allowance Scheme

Dr Panjabrao Deshmukh Hostel Maintenance Allowance Scheme is an initiative of the Directorate of Medical Education Research, Government of Maharashtra, to provide financial assistance to students pursuing MBBS, BDS, BAMS, BHMS, BPTH, BOTH, B.SC Nursing, BUMS, BP & O, BASLP courses in government-aided/corporation/private un-aided colleges. The selected students will receive hostel maintenance allowances.

Eligibility criteria:

To be eligible, an applicant must:

- I. be a resident of Maharashtra.
- II. have taken admission under the General category and SEBC Category
- III. be a child of Alpabhudharak Shetkari/registered labourers
- IV. have taken admission in MBBS, BDS, BAMS, BHMS, BPTH, BOTH, B. Sc Nursing, BUMS, BP & O, BASLP courses in government-aided/Corporation/Private un-aided colleges
- V. have an annual income of less than Rs. 8 Lakhs.
- VI. have taken hostel admission in Mumbai, Pune, Aurangabad, Nagpur, or other locations in Maharashtra.

Benefits

The selected candidates will receive the hostel maintenance allowances for a duration of 10 months as detailed below for different categories:

Category	Students with annual income less than INR one lakh	<u>-</u>
For students studying in Mumbai, Pune, Nagpur, Aurangabad	Rs. 3K	Rs. 30K
For other locations in Maharashtra	Rs. 2K	Rs. 20K

Documents required:

- I. Domicile certificate
- II. HSC and SSC mark sheet (for new applicants)
- III. Income certificate of parents
- IV. Previous year's mark sheet
- V. Affidavit
- VI. Aadhaar card
- VII. Father's PAN card
- VIII. Student's PAN card (optional)
- X. Registered labourers/aplabhudarak shetkari need to submit a proof letter approved by tahsildar or an income certificate of parents.

Steps to apply:

Eligible candidates can apply for the scholarship through the following steps:

- Step 1: Click on the 'Apply Now' button below.
- Step 2: Click on 'New Applicant Registration'.
- Step 3: Fill in all required details and verify the email and phone number.
- Step 4: Complete the Aadhaar authentication process either through OTP or biometrics.
- Step 5: The candidates will receive an OTP on their registered mobile number if they opt for OTP authentication.
- Step 6: Complete the registration process by filling in all the required details.
- Step 7: Log in using the username and password.
- Step 8: Complete the scholarship application, upload the necessary documents and submit.

Selection criteria

The candidates will be selected based on the fulfilment of the eligibility criteria.

Terms and conditions

The students pursuing admission through the management quota/institute level are not eligible for the scholarship.

6. West Bengal

6.1. Post-Matric Scholarship to SC/ST Students

Post-Matric Scholarship to SC/ST Students, West Bengal, is an initiative launched by the Backward Classes Welfare Department, Government of West Bengal, for assisting SC/ST students of Class 11 to post-graduation level. The objective of this scheme is to provide financial assistance to SC/ST students studying at post-matriculation or post-secondary stages to enable them to complete their education. The selected candidates will receive variable awards.

Eligibility

To be eligible for the scholarship, a candidate must

- I. be a citizen of West Bengal
- II. belong to SC/ST category.
- III. be a student of class 11/12/graduation/post-graduation.
- IV. belong to a family whose income is not more than INR 2.5 lakh per annum.

Benefits

The selected candidates will receive the benefits in the following ways -

Group	Course of Study	Rate of maintenance allowance (Hostellers)	Rate of maintenance allowance (Day Scholars)
1	Medical/Engineering/B.Sc(Agri)/ M.Phil/P.hd/L.L.M	Rs. 1,200	Rs. 550
2	B.Pharm/B.Nursing/L.L.B/Hotel Management / Post Graduate Courses etc	Rs. 820	Rs. 530
3	General courses up to graduate Level	Rs. 750	Rs. 300
4	Classes 11 and 12 in 10+2 system Intermediate courses/ITI/Polytechnic Courses	Rs. 750	Rs. 230

Documents required:

- I. Caste certificate
- II. Academic certificates
- III. Experience certificates
- IV. Marksheets

Procedure to apply:

Eligible candidates can apply for the scholarship through the following steps:

- Step 1: Click on the 'Apply Now' button.
- Step 2: Click on 'Student's Registration' to proceed.
- Step 3: Choose the district where the institute is located.
- Step 4: Fill in all the necessary details.
- Step 5: Attach all the required documents.
- Step 6: Finally, submit the completed application form.

6.2. Post-Matric Scholarship to OBC Students, West Bengal

Post-Matric Scholarship to OBC Students, West Bengal, is an initiative by the Backward Classes Welfare Department, Government of West Bengal for students from class 11 to the postgraduate level. The objective of the scheme is to provide financial assistance to OBC students studying at post-matriculation or post-secondary stages to enable them to complete their education. The selected candidates will receive variable awards.

Eligibility criteria:

The applicant must

- be a citizen of West Bengal.
- belong to the OBC category.
- be a student of Class 11/12/Graduation/Post graduation.
- belong to a family whose income is not more than INR one lakh per annum.

Benefits

The selected candidates will receive the awards according to the following schedule:

Group	Course of Study	Rate of maintenance allowance (Hostellers)	Rate of maintenance allowance (Day Scholars)
А	Medical/Engineering/B.Sc(Agri)/ M.Phil/P.hd/L.L.M	Rs. 750	Rs. 350
В	B.Pharm/B.Nursing/L.L.B/Hotel Management / Post Graduate	Rs. 510	Rs. 335
С	General courses up to graduate Level	Rs. 400	Rs. 210
D	Classes 11 and 12 in 10+2 system Intermediate courses/ITI/Polytechnic Courses	Rs. 260	Rs. 160

Documents required:

- I. Caste certificate
- II. Academic certificates
- III. Experience certificates
- IV. Marksheets

Procedure to apply:

Eligible candidates can apply for the scholarship through the following steps:

- Step 1: Click on the 'Apply Now' button.
- Step 2: Click on 'Student's Registration' to proceed.
- Step 3: Choose the district where the institute is located.
- Step 4: Fill in all the necessary details.
- Step 5: Attach all the required documents.
- Step 6: Finally, submit the application form.

7. Madhya Pradesh

7.1. Gaon Ki Beti Scholarship

Gaon Ki Beti Scholarship is an initiative for class 12 passed girl students by the Department of Higher Education, Government of Madhya Pradesh. Up to 5,000 students receive benefits under this scheme every year. The selected girl candidates will receive RS. 500 per month for ten months.

Eligibility criteria:

To be eligible for this scholarship, an applicant must

- I. be a girl student.
- II. be a resident of a village in Madhya Pradesh.
- III. have passed class 12 with at least 60% marks.
- IV. hold a village daughter certificate.

Benefits

The selected girl students will receive Rs. 500 per month for a duration of 10 months.

Documents required:

- I. Village daughter certificate
- II. Samagra ID
- III. Current college code
- IV. Branch code
- V. Photograph of the applicant girl

Procedure to apply:

The following are the steps to apply for the scholarship:

- Step 1: Click on the 'Apply Now' button and read all details and fill in all the details to 'Register'.
- Step 2: After successful registration, log in using a valid username and password.
- Step 3: Fill in the application step-by-step, upload the required documents and submit it.

7.2. Pratibha Kiran Scholarship

Pratibha Kiran Scholarship is an initiative for class 12 passed girl students by the Department of Higher Education, Government of Madhya Pradesh. The main objective of this scheme is to provide financial assistance every year to 5,000 girl students living in the urban areas of Madhya Pradesh. The selected students will receive Rs. 500 per month for ten months.

Eligibility criteria:

To be eligible, an applicant must:

- I. be a girl student residing in any urban area of Madhya Pradesh.
- II. belong to a BPL (Below Poverty Line) family.
- III. have scored at least 60% marks in the class 12 examination.

Benefits

The selected students will receive Rs. 500 per month for ten months.

Documents required:

- I. Pratibha Kiran certificate
- II. Samagra ID
- III. Current college code
- IV. Branch code
- V. Applicant's photograph
- VI. Class 12-mark sheet

Procedure to apply for the Pratibha Kiran scheme:

The following are the steps to apply for the scheme:

- Step 1: Click on the 'Apply Now' button and read all details.
- Step 2: Fill in the details to 'Register'.
- Step 3: After successful registration, log in using a valid username and password.
- Step 4: Fill in the application step-by-step, upload the required documents and submit it.

Thank You.

For any type of assistance in the future, feel free to write to Mr. Ravi Ranjan Pandey rpandey@dakshana.org

Tension Mat Lo!!