

COMPREHENSIVE SCHOLARSHIP GUIDE

For Students in Rural Western Uttar Pradesh

All Communities — Minority, SC, ST, OBC, EWS & General

Paramedical • Nursing • Pharmacy • B.Tech • Agriculture

Government • Corporate • NGO Scholarships | Academic Year 2025-26

Compiled by Taraqqi Foundation | taraqqi.in

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1. Introduction

This guide is compiled by Taraqqi Foundation (taraqqi.in) for students from all communities — Minority (Muslim, Sikh, Christian, Buddhist, Jain, Parsi), SC, ST, OBC, EWS, and General — studying Paramedical, Nursing, Pharmacy, B.Tech and Agriculture courses from government and private institutions in rural Western Uttar Pradesh.

Western UP districts — Muzaffarnagar, Shamli, Meerut, Baghpat, Hapur, Bulandshahr, Aligarh, Agra, Mathura, Firozabad, and surrounding areas — have large populations of first-generation learners who miss scholarships purely due to lack of awareness or documentation errors. This guide closes that gap.

Students are strongly encouraged to apply to MULTIPLE scholarships simultaneously where rules permit, as central and state government scholarships are generally non-competing.

2. Central Government Scholarships — Minority Community Students

All central minority scholarships are applied through the National Scholarship Portal at scholarships.gov.in. Eligible communities: Muslim, Sikh, Christian, Buddhist, Jain, Zoroastrian (Parsi).

2.1 Post-Matric Scholarship for Minorities

Administered by the Ministry of Minority Affairs (minorityaffairs.gov.in). Covers Class 11 onwards through UG, PG, and all professional courses including Nursing, Paramedical, Pharmacy, B.Tech, and Agriculture.

Criterion	Details
Eligibility	Muslim, Sikh, Christian, Buddhist, Jain, Parsi; domiciled in India
Courses	Class 11-12, UG, PG, Professional & Technical (Nursing, Pharmacy, B.Tech, BSc Agriculture, Paramedical Diplomas)
Min. Marks	50% in previous qualifying examination
Family Income	Up to Rs. 2,00,000 per annum (all sources)
Award — Day Scholar	Rs. 3,000 – Rs. 10,000 per annum
Award — Hosteller	Up to Rs. 13,000 – Rs. 15,000 per annum
Application Portal	scholarships.gov.in
Application Window	August – November (approx.); check NSP portal each year
Renewal Condition	Min. 50% marks in previous year

2.2 Merit-Cum-Means (MCM) Scholarship — Professional & Technical Courses

Directly targets B.Tech, B.Pharm, BSc Nursing, BSc Agriculture, Paramedical Diplomas, MBBS, BDS. Apply at scholarships.gov.in.

Criterion	Details
Eligibility	Minority communities; admitted via competitive exam OR 50%+ in 12th
Courses	Professional & Technical — B.Tech, B.Pharm, BSc Nursing, BSc Agriculture, Paramedical
Family Income	Up to Rs. 2,50,000 per annum
Annual Award	Rs. 20,000 per annum
Female Reservation	At least 30% reserved for girls
Total Scholarships	~60,000 nationally per year
Application Portal	scholarships.gov.in
Application Window	August – November (approx.)

2.3 Pre-Matric Scholarship for Minorities (Classes 9–10)

For Classes 9 and 10. Builds scholarship history. Income limit Rs. 1,00,000. Award: Rs. 10,000 (day scholar) to Rs. 13,500 (hosteller). Apply at scholarships.gov.in.

2.4 Begum Hazrat Mahal National Scholarship (Girls — Classes 9–12)

Run by Maulana Azad Education Foundation (MAEF). Apply at maef.nic.in or scholarships.gov.in.

Criterion	Details
Beneficiaries	Girls from minority communities (Muslim, Sikh, Christian, Buddhist, Jain, Parsi)
Classes	Class 9 to Class 12 only
Min. Marks	50% in previous year
Family Income	Up to Rs. 2,00,000 per annum
Award Class 9 & 10	Rs. 10,000 per annum (two instalments of Rs. 5,000)
Award Class 11 & 12	Rs. 12,000 per annum (two instalments of Rs. 6,000)
Application Window	July – November (approx.)
Portal	maef.nic.in

3. Central Government Scholarships — SC, ST, OBC, EWS & General Students

These schemes are administered by different ministries and applied through scholarships.gov.in unless noted otherwise.

3.1 Post-Matric Scholarship for SC Students

Administered by the Ministry of Social Justice & Empowerment (socialjustice.gov.in). One of the largest scholarship schemes in India by coverage.

Criterion	Details
Eligibility	Scheduled Caste (SC) students; Indian citizen
Courses	Class 11 onwards — UG, PG, Professional (Nursing, Pharmacy, B.Tech, Agriculture, Paramedical)
Family Income	Up to Rs. 2,50,000 per annum
Min. Marks	No minimum marks criterion (unlike other schemes)
Award	Tuition fee reimbursement + maintenance allowance (Rs. 3,000 – Rs. 60,000 depending on course & hosteller/day scholar)
Maintenance — Day Scholar	Rs. 350 – Rs. 1,200 per month depending on course level
Maintenance — Hosteller	Rs. 1,000 – Rs. 1,800 per month depending on course level
Application Portal	scholarships.gov.in
Application Window	July – November (approx.)

3.2 Post-Matric Scholarship for ST Students

Administered by the Ministry of Tribal Affairs (tribal.nic.in). Similar structure to the SC scholarship.

Criterion	Details
Eligibility	Scheduled Tribe (ST) students; Indian citizen
Courses	Class 11 onwards — UG, PG, Professional courses
Family Income	Up to Rs. 2,50,000 per annum
Award	Tuition fee + maintenance allowance; similar to SC scheme
Application Portal	scholarships.gov.in
Application Window	July – November (approx.)

3.3 Post-Matric Scholarship for OBC Students

Administered by the Ministry of Social Justice & Empowerment. Important for Western UP where large OBC populations study in professional colleges.

Criterion	Details
Eligibility	Other Backward Classes (OBC) students; non-creamy layer
Courses	Class 11 onwards — UG, PG, Diploma, Technical and Professional courses
Family Income	Up to Rs. 1,00,000 per annum (non-creamy layer)
Min. Marks	50% in previous examination (for some states)
Award	Tuition fee + maintenance allowance (amount varies by state)
Application Portal	scholarships.gov.in
Application Window	August – November (approx.)
Note	OBC creamy layer (income > Rs. 8 lakh) is NOT eligible

3.4 Central Sector Scheme of Scholarships (CSSS) — Merit-Based, All Categories

This is a merit scholarship open to ALL categories (General, OBC, SC, ST, EWS, Minority) based on Class 12 board performance. No caste restriction — purely merit + income. Apply at scholarships.gov.in.

Criterion	Details
Administering Body	Department of Higher Education, Ministry of Education
Eligibility	Students scoring above 80th percentile in Class 12 board exam; ALL categories eligible
Courses	3, 4, or 5-year UG programmes; integrated/professional degree programmes
Family Income	Up to Rs. 4,50,000 per annum
Award — Years 1-3 (UG)	Rs. 10,000 per annum
Award — Years 4-5 (Professional/Integrated)	Rs. 20,000 per annum
Award — PG (2 years)	Rs. 20,000 per annum
Total Scholarships	82,000 per year (50% reserved for girls)
Application Portal	scholarships.gov.in
Application Window	September – October 31 (approx.)
Key Note	Students in private professional colleges must verify their institution is on NSP

3.5 Prime Minister's Scholarship Scheme (PMSS) — Wards of CAPF/Police Personnel

For children and widows of CRPF, BSF, ITBP, CISF, SSB, NSG, and Assam Rifles personnel. Apply via scholarships.gov.in or ksb.gov.in.

Criterion	Details
Eligibility	Wards/widows of serving or retired CAPF & Assam Rifles personnel (below officer rank)
Min. Marks	60% in Class 12 / Diploma / Graduation
Courses	B.Tech, MBBS, BDS, B.Pharm, BSc Nursing, BSc Agriculture, BBA, BCA, MBA, MCA (first professional degree only)
Award — Female	Rs. 3,000 per month
Award — Male	Rs. 2,500 per month
Duration	Up to 5 years depending on course duration
Total Scholarships	2,000 per year (1,000 boys + 1,000 girls)
Application Window	June 1 – October 31 (2026 cycle)
Portal	scholarships.gov.in

3.6 AICTE Pragati Scholarship — Girls in Technical Courses

For girl students in AICTE-approved B.Tech, Pharmacy, and technical Diploma courses. Apply at aicte-pragati-saksham-gov.in or scholarships.gov.in.

Criterion	Details
Eligibility	Girl students in 1st year (or 2nd year via lateral entry) of AICTE-approved Degree/Diploma
Courses	All AICTE-approved — B.Tech, B.Pharm, Technical Diploma (includes Pharmacy Diploma)
Family Income	Up to Rs. 8,00,000 per annum
Annual Award	Rs. 50,000 per annum (lump sum for fees, books, equipment, laptop)
Total Scholarships	5,000 per year
Application Window	October – November 30 (approx.)
Portal	aicte-pragati-saksham-gov.in
Note	Admission must be through the state's centralised admission process

3.7 AICTE Saksham Scholarship — Students with Disabilities

For differently abled students in AICTE-approved technical courses. Apply at aicte-pragati-saksham-gov.in.

Criterion	Details
Eligibility	Students with benchmark disabilities (40%+ disability) in AICTE-approved courses
Courses	B.Tech, B.Pharm, Technical Diploma
Family Income	Up to Rs. 8,00,000 per annum
Annual Award	Rs. 50,000 per annum
Total Scholarships	1,000 per year
Application Window	October – November (approx.)
Portal	aicte-pragati-saksham-gov.in

3.8 ICAR National Talent Scholarship (NTS) — Agriculture Students

For students admitted to ICAR-affiliated agricultural universities through ICAR entrance exam. Apply at education.icar.gov.in.

Criterion	Details
Eligibility	Students admitted through ICAR All India Entrance Exam to agriculture-related UG/PG programmes
Courses	BSc Agriculture, BSc Horticulture, BSc Forestry, BSc Dairy Technology, BSc Fisheries, and allied sciences
UG Monthly Stipend	Rs. 1,000 per month (Rs. 12,000 per year)
PG Monthly Stipend	Rs. 3,000 per month (Rs. 36,000 per year)
JRF (PhD) Stipend	Rs. 31,000 per month for first 2 years
SRF (PhD) Stipend	Rs. 35,000 per month for 3rd year onwards
All Categories	Open to all — no caste/income restriction for ICAR NTS
Portal	education.icar.gov.in

3.9 ICAR Post-Matric Scholarship for SC/ST Students in Agriculture

Specifically for SC and ST students in ICAR-affiliated agricultural institutions. Apply at education.icar.gov.in and scholarships.gov.in.

Criterion	Details
Eligibility	SC/ST students in ICAR-affiliated agriculture university programmes

Courses	BSc Agriculture, Horticulture, Forestry, Dairy Technology, Fisheries, Veterinary
Family Income	Standard SC/ST income limits apply
Award	Tuition + maintenance as per SC/ST Post-Matric norms
Portal	education.icar.gov.in

4. Uttar Pradesh State Government Scholarships — All Categories

All UP state scholarships are applied through the UP Scholarship Portal at scholarship.up.gov.in. Students can apply for BOTH the central (NSP) and UP state scholarship for the same course — they are non-competing.

4.1 UP Post-Matric Scholarship — Minority Students

Criterion	Details
Administering Dept.	UP Minority Welfare Department
Eligibility	Minority community students domiciled in UP
Courses	Class 11 onwards — UG, PG, Professional (Nursing, Pharmacy, B.Tech, Agriculture, Paramedical)
Family Income	Up to Rs. 2,00,000 per annum
Award	Rs. 2,500 – Rs. 13,500 per annum (varies by course level)
Deadline — Fresh & Renewal	December 20 (approx.) each year
Portal	scholarship.up.gov.in

4.2 UP Post-Matric Scholarship — SC/ST Students

Criterion	Details
Administering Dept.	UP Samaj Kalyan Vibhag (Social Welfare)
Eligibility	SC and ST students domiciled in UP
Courses	Class 11 onwards — UG, PG, Diploma, Technical and Professional courses
Family Income	SC: Up to Rs. 2,50,000 per annum; ST: Up to Rs. 2,50,000 per annum
Award	Rs. 3,000 – Rs. 13,500 per annum; SC/ST receive higher maintenance allowances
Deadline — Fresh & Renewal	December 20 (approx.)
Portal	scholarship.up.gov.in

Advantage	SC post-matric scheme has NO minimum marks requirement for fresh applications
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4.3 UP Post-Matric Scholarship — OBC Students

Criterion	Details
Administering Dept.	UP Pichda Varg Kalyan Vibhag (Backward Classes Welfare)
Eligibility	OBC students (non-creamy layer) domiciled in UP
Courses	Class 11 onwards — UG, PG, Professional courses
Family Income	Up to Rs. 2,00,000 per annum
Min. Marks	50% in previous year for fresh/renewal
Award	Rs. 2,250 – Rs. 10,000 per annum depending on course
Deadline	December 20 (approx.)
Portal	scholarship.up.gov.in

4.4 UP Post-Matric Scholarship — General / EWS Students

Criterion	Details
Eligibility	General category students from economically weaker sections (EWS) domiciled in UP
Courses	Class 11 onwards — all UG, PG, Diploma, Professional courses
Family Income	Up to Rs. 2,00,000 per annum
Min. Marks	50% in previous year
Award	Rs. 2,000 – Rs. 10,000 per annum
Deadline	December 20 (approx.)
Portal	scholarship.up.gov.in
Note	EWS certificate from Tehsildar required

4.5 UP Dashmottar Scholarship (Post-10th — All Categories)

Covers all UG, PG, and Diploma-level professional courses. Available under OBC, General, Minority, and SC/ST streams. Apply at scholarship.up.gov.in.

Criterion	Details
Coverage	All UG, PG, Diploma, Technical and Professional courses (post-Class 10)
Categories	Separate streams for OBC, General/EWS, Minority, SC/ST
Family Income	Up to Rs. 2,00,000 – Rs. 2,50,000 (varies by category)

Min. Marks	50% in qualifying exam
Application Window	August – December 20 (fresh and renewal)
OTR Requirement	One Time Registration mandatory before applying
Portal	scholarship.up.gov.in

5. Course & Sector-Specific Scholarships

5.1 Nursing — TNAI Scholarship

The Trained Nurses' Association of India (TNAI) offers scholarships for ANM, GNM, BSc Nursing students. Visit tnai.in for current scholarship announcements.

- Open to all communities — no caste restriction
- For students in ANM, GNM, BSc Nursing and post-basic nursing courses
- Based on merit + financial need
- Amount varies; typically Rs. 5,000 – Rs. 15,000 per year

5.2 Nursing — NHM Stipend for GNM/ANM Trainees

Under the National Health Mission (NHM), many state governments provide stipends to students enrolled in government nursing training programmes (GNM and ANM).

- UP government provides stipends to students in government ANM/GNM training centres
- Contact your District Health Society or the NHM UP office for current stipend amounts and eligibility
- Stipends are paid directly to students enrolled in government institutions
- Private nursing institute students do NOT qualify for NHM stipends

5.3 Pharmacy — PCI-Supported Scholarships

The Pharmacy Council of India (pci.nic.in) does not directly administer scholarships but ensures only PCI-recognized institutions appear on scholarship portals. D.Pharm and B.Pharm students from PCI-recognized colleges are eligible for NSP and UP state scholarships.

5.4 Agriculture — ICAR National Talent Scholarship

See Section 3.8 for full details. Additionally, agriculture students can benefit from the Kisan Credit Card ecosystem and various state agricultural university scholarships. Contact your university's scholarship cell directly.

5.5 B.Tech — AICTE & NSP Scholarships

B.Tech students have access to multiple scholarship streams simultaneously:

- NSP Post-Matric (Ministry of Minority Affairs / SC / OBC) — scholarships.gov.in
- AICTE Pragati (girls only) — aicte-pragati-saksham-gov.in
- AICTE Saksham (differently abled) — aicte-pragati-saksham-gov.in
- Central Sector Scholarship (merit-based, all categories) — scholarships.gov.in
- UP Dashmottar — scholarship.up.gov.in

6. Corporate / CSR Scholarships — Open to All Categories

Corporate scholarships are generally open to all communities and are merit-cum-means based. They often carry larger amounts than government schemes and are less known in rural areas.

6.1 Reliance Foundation Undergraduate Scholarships

Apply at scholarships.reliancefoundation.org.

Criterion	Details
Eligible Courses	All UG — B.Tech, BSc Nursing, BSc Agriculture, B.Pharm, Paramedical
Year	First year UG students
Family Income	Up to Rs. 15,00,000 per annum
Award	Up to Rs. 2,00,000 over full degree programme duration
Priority	Girls and specially-abled students; rural domicile given preference
Selection	Online aptitude test + personal interview
Application Window	January – March (approx.)
All Categories	Open to General, OBC, SC, ST, Minority — no restriction

6.2 Tata Capital Pankh Scholarship

Apply at buddy4study.com or Tata Capital website.

Criterion	Details
Eligible Courses	B.Tech, Nursing, Pharmacy, Agriculture, Paramedical — UG level
Family Income	Up to Rs. 2,50,000 per annum
Award	Up to 80% of tuition fee or Rs. 10,000 – Rs. 20,000
Priority	First-generation learners; rural students; underprivileged backgrounds

All Categories	Open to all communities
Application Window	October – December (approx.)

6.3 Tata Trusts Medical & Healthcare Scholarship

Apply at tatatrusts.org. Check for current cycle availability.

Criterion	Details
Eligible Courses	MBBS, BDS, BSc Nursing, MSc Nursing, Physiotherapy, Pharmacy, Postgraduate medical
Target	Financially weaker sections in recognized medical colleges
Award	Substantial — covers tuition + living expenses (case-by-case)
All Categories	Open to all communities
Application Window	April – May (approx.); check portal for current cycle

6.4 Kotak Kanya Scholarship — Girls in Professional Courses

Apply at kotakeducationfoundation.org or buddy4study.com.

Criterion	Details
Eligibility	Girl students in 1st year of professional UG degree at NIRF/NAAC-accredited institutes
Courses	Engineering (B.Tech), MBBS, Integrated LLB (5-year), Integrated BS-MS, other recognized professional courses
Min. Marks	75% in Class 12
Family Income	Up to Rs. 6,00,000 per annum
Award	Up to Rs. 1,50,000 per year till graduation completion
All Categories	Open to all communities
Application Window	July – September (approx.)

6.5 HDFC Bank Parivartan ECSS Programme

Apply at buddy4study.com/page/hdfc-bank-parivartans-ecss-programme.

Criterion	Details
Eligibility	Students in crisis (personal/family hardship) at risk of dropping out
Courses	UG — B.Tech, MBBS, LLB, B.Arch, Nursing, B.Com, BSc, BA, BCA; Diploma (post-Class 10 or 12)
Min. Marks	55% in previous qualifying exam
Family Income	Up to Rs. 2,50,000 per annum
Award	Up to Rs. 75,000

All Categories	Open to all communities
Application Window	July – October (approx.)

6.6 SBI Asha Scholarship — Medical Students

Apply at sbifoundation.in or buddy4study.com.

Criterion	Details
Eligibility	Medical students (MBBS) in any year at NIRF Top-300 institutes
Min. Marks / CGPA	7 CGPA or 75% in previous academic year
Family Income	Up to Rs. 6,00,000 per annum
Award	Financial assistance for tuition and living
All Categories	Open to all communities
Application Window	July – September (approx.)

6.7 GSK Scholars Programme — Pharmacy / Medical

GlaxoSmithKline CSR scholarship for MBBS and pharmacy students. Apply via buddy4study.com or gsk.com/india.

6.8 Other Notable Corporate Scholarships

- Keep India Smiling — Colgate-Palmolive: Rural + urban students in health courses. Apply at buddy4study.com
- ONGC Scholarship (SC/ST/OBC): Technical and professional courses via scholarships.gov.in
- Wipro Cares Scholarship: Engineering students from economically weaker sections. See wipro.com
- Infosys Foundation Scholarship: Technology and science students. See infosys.com

7. NGO Scholarships

7.1 Maulana Azad Education Foundation (MAEF) — Minority Students

Visit maef.nic.in for all current MAEF scholarship and grant schemes for minority students in technical and vocational education.

7.2 NMDFC — Educational Loans at Subsidised Rates

National Minorities Development and Finance Corporation (nmdfc.org) provides term loans at subsidised interest rates (3%–6% p.a.) for professional education — an important option when scholarship amounts are insufficient.

- Open to minority community students
- Loan amount up to Rs. 20 lakh for professional courses
- Apply through State Channelising Agency in UP

7.3 UP Waqf Board Scholarships

The UP Sunni Central Waqf Board provides scholarships for Muslim students in higher education. Contact the UP Waqf Board or District Waqf offices for current schemes and application details.

7.4 TNAI & Nursing Association Scholarships

Trained Nurses' Association of India (tnai.in) and the Indian Association of Nurse Anaesthetists (ianant.org) offer scholarships for nursing students of all communities.

7.5 Buddy4Study Foundation Scholarships

Buddy4Study (buddy4study.com) aggregates 100+ scholarships from NGOs, corporates, and government. Students can search and apply for multiple scholarships in one place. Particularly useful for identifying open application windows.

7.6 Zakat-Based & Community Scholarships (Minority-Specific)

- Jamiat Ulama-i-Hind Education Fund: Contact local Jamiat district office
- All India Muslim Personal Law Board education trusts: Local chapter contact
- District-level Muslim Welfare Societies: Contact via local mosque committees
- Anjuman-i-Islam: Professional course scholarships for Muslim students in several states

8. All Scholarships — Quick Reference Table

Scholarship	Body	Category	Eligible Courses	Income Limit	Amount (pa)	Portal
Post-Matric — Minority	MoMA / NSP	Minority	11th, UG, PG, Professional	Rs. 2L	Rs. 3K-15K	scholarships.gov.in

Merit-Cum-Means (MCM)	MoMA / NSP	Minority	Professional & Technical	Rs. 2.5L	Rs. 20,000	scholarships.gov.in
Pre-Matric — Minority	MoMA / NSP	Minority	Class 9-10	Rs. 1L	Rs. 10-13.5K	scholarships.gov.in
Begum Hazrat Mahal	MAEF	Minority Girls	Class 9-12	Rs. 2L	Rs. 10-12K	maef.nic.in
Post-Matric — SC	DoSJE / NSP	SC	11th+ Professional	Rs. 2.5L	Fees+Rs.60 K	scholarships.gov.in
Post-Matric — ST	MoTA / NSP	ST	11th+ Professional	Rs. 2.5L	Fees+Maint .	scholarships.gov.in
Post-Matric — OBC	DoSJE / NSP	OBC	11th+ Professional	Rs. 1L	Fees+Maint .	scholarships.gov.in
Central Sector (CSSS)	MoE / NSP	ALL (merit)	UG/PG Professional	Rs. 4.5L	Rs. 10-20K	scholarships.gov.in
PMSS — CAPF Wards	MHA / NSP	ALL	B.Tech, Nursing, Pharmacy etc.	N/A (CAPF ward)	Rs. 2.5-3K/mo	scholarships.gov.in
AICTE Pragati	AICTE	ALL Girls	B.Tech, B.Pharm, Diploma	Rs. 8L	Rs. 50,000	aicte-pragati-saksham-gov.in
AICTE Saksham	AICTE	PwD All	B.Tech, B.Pharm, Diploma	Rs. 8L	Rs. 50,000	aicte-pragati-saksham-gov.in
ICAR NTS	ICAR	ALL	BSc Agriculture + allied	None	Rs. 1K-3K/mo	education.icar.gov.in
UP Post-Matric — Minority	UP Govt.	Minority	11th+ Professional	Rs. 2L	Rs. 2.5-13.5K	scholarship.up.gov.in
UP Post-Matric — SC/ST	UP Govt.	SC/ST	11th+ Professional	Rs. 2.5L	Rs. 3-13.5K	scholarship.up.gov.in
UP Post-Matric — OBC	UP Govt.	OBC	11th+ Professional	Rs. 2L	Rs. 2.25-10K	scholarship.up.gov.in
UP Post-Matric — General	UP Govt.	General/EWS	11th+ Professional	Rs. 2L	Rs. 2-10K	scholarship.up.gov.in
UP Dashmottar	UP Govt.	All Categories	UG/PG/Diploma	Rs. 2-2.5L	Varies	scholarship.up.gov.in
Reliance Foundation UG	Reliance	ALL	All UG Professional	Rs. 15L	Up to Rs. 2L	reliancefoundation.org
Tata Capital Pankh	Tata Capital	ALL	Technical/Professional	Rs. 2.5L	Up to Rs. 20K	buddy4study.com

Tata Trusts Healthcare	Tata Trusts	ALL	Nursing, Pharmacy, MBBS	Need-based	Substantial	tatatrusts.org
Kotak Kanya	Kotak Edu.	ALL Girls	B.Tech, MBBS, Prof.	Rs. 6L	Up to Rs. 1.5L	kotakeducationfoundation.org
HDFC Parivartan ECSS	HDFC Bank	ALL	UG Professional+Diplo ma	Rs. 2.5L	Up to Rs. 75K	buddy4study.com
SBI Asha	SBI Foundation	ALL	MBBS (NIRF Top 300)	Rs. 6L	Tuition+Living	sbifoundation.in
NMDFC Loan	NMDFC	Minority	All Professional	Rs. 6L	Loan up to 20L	nmdfc.org

9. Documents Required

Prepare a complete set of attested photocopies and digital scans (PDF/JPG, under 200 KB each) well in advance. Upload to scholarships.gov.in (NSP) and scholarship.up.gov.in (UP portal).

9.1 Mandatory Documents for All Schemes

- Aadhaar Card — linked to active bank account (verify at myaadhaar.uidai.gov.in)
- Income Certificate — current year, from SDM/Tehsildar, showing ALL income sources
- Caste / Community Certificate — from SDM/Tehsildar (Minority / OBC / SC / ST / EWS as applicable)
- Domicile / Residence Certificate — UP domicile; must match Aadhaar address
- Bank Passbook (front page) — student's own account; Aadhaar-linked; nationalized bank preferred
- Admission / Enrollment Letter — from current institution
- Fee Receipt — current academic year
- Previous Year Mark Sheet — 50%+ required by most schemes
- Passport-size Photographs — JPEG, white background, under 50 KB
- Active mobile number linked to Aadhaar for OTP

9.2 Additional Documents by Course

Course	Extra Documents Required
BSc / GNM / ANM Nursing	INC / State Nursing Council recognition letter; institution approval certificate
D.Pharm / B.Pharm	PCI (Pharmacy Council of India) approval of institution
B.Tech / Engineering	AICTE approval letter; AKTU enrollment number

BSc Agriculture	ICAR / State Agricultural University affiliation letter; ICAR exam rank card (for NTS)
BMLT / DMLT / Paramedical Diploma	University/Board affiliation letter; course recognition from State Medical University
MBBS / BDS	MCI / NMC recognition; NTA NEET scorecard
EWS Category	EWS certificate from Tehsildar (income < Rs. 8 lakh; does not own >5 acres land)
PwD (AICTE Saksham)	Disability certificate (40%+ disability) from competent medical authority

10. Application Timeline & Key Dates

Exact dates change each year. Always verify on scholarships.gov.in (NSP) and scholarship.up.gov.in (UP portal) at the start of each academic year.

Month	Activity / Deadline
May – June	Collect and renew all certificates (income, caste/community, domicile). Open bank account if not done. Link Aadhaar to bank account.
June – July	UP Scholarship Portal opens for fresh registration. Begin OTR on NSP. PMSS CAPF scholarship opens June 1.
July – August	NSP Portal opens — fill Pre-Matric, Post-Matric, MCM applications. UP portal fresh/renewal applications begin. Kotak Kanya, HDFC Parivartan typically open.
August – September	UP portal: submit applications for institutional verification. SBI Asha, Reliance Foundation PG applications.
September – October	NSP Pre-Matric deadline (approx. Oct 31). PMSS CAPF deadline (Oct 31). Central Sector Scholarship (CSSS) deadline (Oct 31). AICTE Pragati/Saksham applications.
October – November	NSP Post-Matric, MCM deadlines (approx. Nov 15). MAEF Begum Hazrat Mahal deadline. AICTE Pragati deadline (Nov 30). UP portal final corrections.
November – December	UP Scholarship final submission and renewal deadline (Dec 20). Institutional verification must be completed. ICAR NTS applications (check education.icar.gov.in).
January – March	Reliance Foundation UG Scholarship applications open. Scholarship amounts begin disbursement. Check status on respective portals.
April – May	Tata Trusts Medical & Healthcare deadline. GSK Scholars deadline. Verify disbursement; raise grievances for unpaid amounts.

11. Eligibility — Category-wise Summary

Category	Key Central Scholarships	Key UP State Scholarships	Key Corporate/Other
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Minority (Muslim, Sikh, Christian, Buddhist, Jain, Parsi)	Post-Matric (NSP), MCM, Pre-Matric, Begum Hazrat Mahal (girls), Central Sector (if merit)	UP Post-Matric Minority, UP Dashmottar	Reliance Foundation, Tata Capital Pankh, HDFC Parivartan, NMDFC loans, Waqf Board
SC (Scheduled Caste)	Post-Matric SC (DoSJE), Central Sector (if merit), ICAR NTS (if agriculture), AICTE Pragati (girls)	UP Post-Matric SC, UP Dashmottar SC stream	Reliance Foundation, Tata Capital, HDFC Parivartan
ST (Scheduled Tribe)	Post-Matric ST (MoTA), Central Sector (if merit), ICAR NTS (if agriculture), AICTE Pragati (girls)	UP Post-Matric ST, UP Dashmottar ST stream	Reliance Foundation, Tata Capital, HDFC Parivartan
OBC (Other Backward Classes — Non-Creamy Layer)	Post-Matric OBC (DoSJE), Central Sector (if merit), AICTE Pragati (girls)	UP Post-Matric OBC, UP Dashmottar OBC stream	Reliance Foundation, Kotak Kanya (girls), HDFC Parivartan
General / EWS	Central Sector Scholarship (merit + income $\leq$ Rs. 4.5L), EWS Post-Matric (state), PMSS (if CAPF ward)	UP Post-Matric General/EWS, UP Dashmottar General	Reliance Foundation, Kotak Kanya (girls), HDFC Parivartan, SBI Asha, Tata Capital
Girls (All Categories)	AICTE Pragati (income $\leq$ Rs. 8L, AICTE course), Begum Hazrat Mahal (minority only, Class 9-12), 50% reservation in CSSS	All UP streams — 30% reservation	Kotak Kanya (75% in 12th), Reliance Foundation (priority)
PwD (All Categories)	AICTE Saksham (income $\leq$ Rs. 8L, 40%+ disability)	PwD quota in UP portal schemes	HDFC Parivartan (crisis-based)
CAPF/Police Wards (All Categories)	PMSS CAPF — Rs. 2,500-3,000/month	—	—
Agriculture Students (All)	ICAR NTS (exam-based), Post-Matric (respective category)	UP Dashmottar Agriculture stream	Reliance Foundation, HDFC Parivartan

12. Common Pitfalls to Avoid

CRITICAL MISTAKES THAT CAUSE REJECTION

1. Expired income / caste / domicile / EWS certificates — must be renewed EVERY year
2. Bank account in parent's name instead of student's own name
3. Aadhaar not linked to bank account (DBT/ABPS not enabled)
4. Name mismatch between Aadhaar, bank account, and institution records
5. Wrong category selected during OTR (e.g., OBC instead of Minority, or General instead of EWS)

6. Missing the application deadline — portals close strictly at 11:59 PM on deadline date
7. Institution has NOT verified the application before the deadline
8. Poor scan quality or file size over limit — causes document rejection
9. Applying for two central government scholarships for the same course simultaneously (NSP allows only one)
10. Paying an 'agent' or 'cyber cafe' operator to apply — ALL government scholarships are free to apply

12.1 Documentation Pitfalls

- Income certificate not renewed: Must be refreshed every academic year regardless of whether income has changed.
- Incomplete income declaration: Omitting agricultural income, business income, or rental income is grounds for disqualification during verification.
- EWS certificate without proper format: EWS certificate must confirm income below Rs. 8 lakh AND absence of property above prescribed limits. Use the Government of India prescribed format.
- OBC creamy layer confusion: OBC students with family income above Rs. 8 lakh are 'creamy layer' and NOT eligible for OBC post-matric scholarship.

12.2 Online Application Pitfalls

- One Time Registration (OTR) errors on NSP (scholarships.gov.in) — entering wrong Aadhaar or DOB permanently blocks registration.
- Duplicate registrations on NSP or UP portal lead to rejection of all applications.
- Not saving progress frequently — forms time out after inactivity.
- Wrong or changed mobile number — OTPs cannot be received; use the number linked to Aadhaar.
- Not checking for 'Returned for Correction' status — if returned and not corrected within the window, the application is treated as abandoned.

12.3 Institutional Pitfalls

- Private paramedical, nursing, and pharmacy colleges without proper recognition (INC/PCI/AICTE) are not on scholarship portals — students at these colleges are ineligible.
- Institution not registered on NSP or UP portal — verify BEFORE taking admission.
- Nodal officer delays — follow up weekly with your institution's scholarship officer after submission.

13. Tips to Maximise Success

13.1 Pre-Application Preparation (2–3 Months Before Portal Opens)

1. Collect ALL documents: income, caste/community/EWS, domicile certificates. Renew expired ones.
2. Open a nationalized bank account (SBI, Bank of Baroda, PNB) in the student's own name. Link Aadhaar via the bank or myaadhaar.uidai.gov.in.
3. Unlock Aadhaar biometrics using the mAadhaar app or myaadhaar.uidai.gov.in.
4. Confirm your institution is registered on both NSP and UP scholarship portals.
5. Check that the mobile number linked to Aadhaar is active.

13.2 During Application

6. Apply for BOTH central (NSP: scholarships.gov.in) and state (scholarship.up.gov.in) scholarships — they are separate and non-competing.
7. Fill all fields accurately — any mismatch with Aadhaar data causes automatic rejection.
8. Upload clear scans within specified size limits (JPG/PDF, under 200 KB).
9. Print and save the acknowledgement slip with your application ID immediately after submission.
10. Follow up with your institution's scholarship nodal officer to ensure timely verification.

13.3 Post-Submission

11. Check application status weekly on the relevant portal.
12. If 'Returned for Correction' — act immediately and resubmit within the correction window.
13. After disbursement announcements, verify scholarship amount has been credited to your bank account.
14. If not received, file a grievance on NSP (scholarships.gov.in/Grievances) or the UP portal grievance section.
15. Keep all acknowledgement slips and printouts for renewal in the following year.

14. Role of Taraqqi Foundation in Scholarship Applications

Taraqqi Foundation (taraqqi.in) can serve as a bridge between eligible rural students of all communities in Western UP and the wide range of scholarship opportunities available.

14.1 Awareness & Outreach

- Conduct pre-season scholarship camps in villages, madrasas, and schools across Western UP.
- Distribute printed guides in Hindi and Urdu covering all categories — Minority, SC, ST, OBC, EWS, General.
- Use WhatsApp groups, local radio, and mosque/temple/church announcements to reach first-generation learners.

14.2 Document Facilitation

- Run document camps to help students obtain income, caste/community/EWS, and domicile certificates before the application season.
- Assist students in opening bank accounts and completing Aadhaar–bank linkage.
- Verify that students' chosen institutions are registered on NSP and UP scholarship portals.

14.3 Application Assistance

- Set up computer-equipped facilitation centres for OTR registration and form filling on NSP and UP portal.
- Train volunteers to upload documents correctly within size and format requirements.
- Maintain a student database for systematic renewal management year after year.

14.4 Corporate & NGO Scholarship Facilitation

- Track open windows for Reliance Foundation (scholarships.reliancefoundation.org), Tata Capital, Kotak Kanya, HDFC Parivartan and alert eligible students.
- Help students write personal statements and prepare for scholarship interviews.
- List students on buddy4study.com to access aggregated corporate and NGO scholarship opportunities.

14.5 Annual Scholarship Calendar for Taraqqi Foundation

RECOMMENDED ANNUAL CALENDAR

May: Update student scholarship database; begin document awareness campaign

June: Document collection camps; bank-Aadhaar linkage drives; PMSS CAPF opens

July–Aug: NSP OTR assistance; UP portal fresh/renewal form-filling camps

Sep–Oct: Pre-Matric, PMSS, Central Sector deadline tracking; Kotak Kanya applications

Oct–Nov: Post-Matric, MCM, MAEF Begum Hazrat Mahal, AICTE Pragati deadlines

Nov–Dec: UP Scholarship final deadline; institutional verification follow-up

Jan–Mar: Reliance Foundation UG scholarship applications; disbursement tracking

Apr–May: Tata Trusts, SBI Asha, GSK deadlines; grievance filing for unpaid amounts

15. Factors Adversely Affecting Applications

15.1 Academic

- Marks below 50% in previous year — automatic disqualification for most schemes.
- Year gap in studies — flagged by portals; requires explanation and may disqualify renewal.
- Enrollment in non-recognized courses or institutions.

15.2 Documentation

- Expired certificates — income, caste/community/EWS, domicile must be renewed each year.
- Mismatch between Aadhaar, bank records, and institution records.
- Missing community certificate (Minority) or EWS certificate (General EWS).
- Blurry or oversized document scans rejected during verification.

15.3 Banking & Technical

- Inactive or joint bank account — DBT requires active individual account in student's name.
- Aadhaar not seeded to bank account.
- Locked Aadhaar biometrics — authentication fails, application cannot proceed.
- Single-digit error in IFSC or account number — scholarship credited to wrong account with no recovery.

15.4 Institutional & Systemic

- Institution not on scholarship portal — students cannot apply at all.
- Institutional nodal officer fails to verify in time — application dies even if student did everything correctly.
- Paying middlemen/agents — money lost and risk of fraud; ALL government applications are free.
- Policy changes or scheme pauses mid-year — always verify scheme status before applying.

16. Key Portals & Contact Information

Portal / Office	URL	Purpose
National Scholarship Portal	scholarships.gov.in	All central government scholarship applications
UP Scholarship Portal	scholarship.up.gov.in	UP state scholarship applications
MAEF Portal	maef.nic.in	Begum Hazrat Mahal & MAEF scholarships
Ministry of Minority Affairs	minorityaffairs.gov.in	Scheme information & policy updates
NMDFC Portal	nmdfc.org	Educational loans for minority students
ICAR Education Portal	education.icar.gov.in	ICAR NTS & agriculture scholarships
AICTE Pragati/Saksham	aikte-pragati-saksham-gov.in	AICTE girl & PwD technical scholarships
Reliance Foundation	scholarships.reliancefoundation.org	Reliance UG & PG scholarships
Buddy4Study	buddy4study.com	Aggregator for 100+ corporate & NGO scholarships
Kotak Education Foundation	kotakeducationfoundation.org	Kotak Kanya Scholarship
SBI Foundation	sbifoundation.in	SBI Asha Scholarship
UP Waqf Board	upwakfboard.gov.in	Waqf-funded scholarships for minority students
myAadhaar Portal	myaadhaar.uidai.gov.in	Aadhaar biometric unlock & bank seeding
Taraqqi Foundation	taraqqi.in	Application facilitation, guidance, community support

DISCLAIMER

This guide is compiled by Taraqqi Foundation for informational purposes only. Scholarship schemes, eligibility criteria, income limits, and application dates are subject to change by the respective authorities. Students must always verify current information on official portals before applying. All government scholarship applications are FREE — do not pay any intermediary. Taraqqi Foundation does not guarantee scholarship awards and is not responsible for decisions made by scholarship-awarding bodies.