

COMPREHENSIVE SCHOLARSHIP GUIDE

For Students from Minority Communities in Rural Western Uttar
Pradesh

Paramedical • Nursing • Pharmacy • B.Tech • Agriculture

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

Compiled by Taraqqi Foundation

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1. Introduction

This guide has been compiled by Taraqqi Foundation specifically for students from minority communities (Muslim, Sikh, Christian, Buddhist, Jain, Parsi) studying paramedical, nursing, pharmacy, B.Tech, and agriculture courses from government and private institutions in rural Western Uttar Pradesh (districts including Muzaffarnagar, Shamli, Meerut, Baghpat, Hapur, Bulandshahr, Aligarh, Agra, Mathura, Firozabad, and surrounding areas).

Western UP has a significant Muslim minority population in rural areas. Despite numerous scholarship schemes, many eligible students miss out due to lack of awareness, documentation issues, or procedural errors. This guide aims to close that gap by providing a one-stop reference for all available scholarships and practical guidance to maximize success.

2. Central Government Scholarships

These scholarships are administered by the Ministry of Minority Affairs, Government of India, and applied through the National Scholarship Portal (NSP) at scholarships.gov.in.

2.1 Pre-Matric Scholarship for Minorities (Classes 9-10)

While this scheme covers only Classes 9 and 10 and does not directly apply to professional courses, it is the entry point for building scholarship history that aids renewal in higher education.

Criterion	Details
Administering Body	Ministry of Minority Affairs, Govt. of India
Portal	National Scholarship Portal: scholarships.gov.in
Target Community	Muslim, Sikh, Christian, Buddhist, Jain, Zoroastrian (Parsi)
Classes Covered	Class 9 and 10 only
Minimum Marks	50% in previous year's examination
Family Income Limit	Up to Rs. 1,00,000 per annum
Award - Day Scholar	Rs. 10,000 per annum (maintenance + tuition)
Award - Hosteller	Rs. 13,500 per annum
Female Reservation	At least 30% reserved for girls
Application Window	July - October (approx); check NSP annually

2.2 Post-Matric Scholarship for Minorities (Class 11 to PG/Professional)

This is the most relevant central government scholarship for students in professional courses. It covers Classes 11-12 and all UG/PG/technical/professional programmes including nursing, paramedical, pharmacy, B.Tech, and agriculture.

Criterion	Details
Administering Body	Ministry of Minority Affairs, Govt. of India
Portal	National Scholarship Portal: scholarships.gov.in
Target Community	Muslim, Sikh, Christian, Buddhist, Jain, Zoroastrian
Courses Covered	Class 11-12, UG, PG, Diploma, Professional & Technical courses
Includes	Nursing, Paramedical, Pharmacy, B.Tech, BSc Agriculture, Diploma courses
Minimum Marks	50% in previous qualifying examination
Family Income Limit	Up to Rs. 2,00,000 per annum (all sources)
Award - Day Scholar	Rs. 3,000 - Rs. 10,000 per annum (varies by course level)
Award - Hosteller	Up to Rs. 13,000 - Rs. 15,000 per annum
Application Window	August - November (approx); check NSP portal
Renewal Requirement	Minimum 50% marks in previous year to renew

Important Note: As of 2024-25, the central Post-Matric Minority Scholarship saw reduced disbursement due to portal fraud investigations. For 2026-27, the government has allocated Rs. 581 crore for Post-Matric and Rs. 198 crore for Pre-Matric. Students must remain vigilant and apply as soon as the portal opens.

2.3 Merit-Cum-Means (MCM) Scholarship for Professional & Technical Courses

This is a key scholarship specifically for professional and technical courses and directly benefits students in B.Tech, nursing, pharmacy, paramedical, and agriculture programmes.

Criterion	Details
Administering Body	Ministry of Minority Affairs, Govt. of India
Portal	National Scholarship Portal: scholarships.gov.in
Target Community	Muslim, Sikh, Christian, Buddhist, Jain, Zoroastrian
Courses Covered	Professional & Technical - B.Tech, B.Pharm, BSc Nursing, BSc Agriculture, Paramedical Diplomas, MBBS, BDS, etc.
Admission Route	Via competitive exam OR via merit (50%+ in 12th)
Minimum Marks	50% in previous qualifying examination
Family Income Limit	Up to Rs. 2,50,000 per annum

Annual Award	Rs. 20,000 per annum
Maintenance Allowance	Additional amount for day scholars and hostellers
Female Reservation	At least 30% for girl students
Application Window	August - November; apply on NSP portal
Total Scholarships	~60,000 scholarships distributed nationally

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

Run by the Maulana Azad Education Foundation (MAEF) under the Ministry of Minority Affairs, this scheme supports minority girls in Classes 9 to 12. It lays the financial foundation for students who will go on to pursue professional courses.

Criterion	Details
Administering Body	Maulana Azad Education Foundation (MAEF), Ministry of Minority Affairs
Portal	maef.nic.in and NSP
Beneficiaries	Girls from minority communities (Muslim, Sikh, Christian, Buddhist, Jain, Parsi)
Classes Covered	Class 9 to Class 12 only
Minimum Marks	50% in previous year's exam
Family Income Limit	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)
Key Use	School/college fee, books, stationery, boarding & lodging

3. Uttar Pradesh State Government Scholarships

UP State scholarships are administered through the UP Scholarship Portal at scholarship.up.gov.in. They supplement central government scholarships and are open to students from General, OBC, SC, ST, and Minority categories.

3.1 UP Post-Matric Scholarship (Minorities)

Criterion	Details
Administering Body	UP Social Welfare Department / Minority Welfare Department
Portal	scholarship.up.gov.in

Target Community	Minority students (Muslim, Sikh, Christian, Buddhist, Jain, Parsi) domiciled in UP
Courses Covered	Class 11 onwards, UG, PG, Professional courses (Nursing, Pharmacy, B.Tech, Agriculture, Paramedical)
Minimum Marks	50% in previous year's exam (for renewal)
Family Income Limit	Up to Rs. 2,00,000 per annum
Award Amount	Rs. 2,500 - Rs. 13,500 per annum depending on course level
Fresh Application Deadline	December 20 (approx) - check portal each year
Renewal Application Deadline	December 20 (approx)
Institutional Verification	Institute must verify and forward application online

3.2 UP Dashmottar Scholarship (UG/PG/Professional Courses)

The Dashmottar (post-10th) category is the key UP state scholarship for students in undergraduate and professional courses. It covers both fresh and renewal applications.

Criterion	Details
Administering Body	UP Government - Samaj Kalyan Vibhag
Portal	scholarship.up.gov.in
Categories	OBC, General (EWS), Minority - separate streams
Courses	All UG, PG, Diploma, Technical and Professional courses
Income Limit - OBC	Rs. 2,00,000 per annum
Income Limit - General/EWS	Rs. 2,00,000 per annum
Income Limit - Minority	Rs. 2,00,000 per annum
Minimum Marks	50% aggregate in qualifying exam
Application Window	August - December 20 (fresh and renewal)
OTR Requirement	One Time Registration mandatory before applying

Note: Students can apply for BOTH the central NSP scholarship AND the UP state scholarship simultaneously - they are separate schemes with separate funding.

3.3 UP Samajwadi Scholarship (OBC)

Students from Other Backward Classes (OBC) - many of whom may also belong to minority communities - can apply under the OBC post-matric category on the UP portal. The income limit is Rs. 2,00,000 per annum and the process is identical to the minority scholarship stream.

4. Corporate / CSR Scholarships

Several major corporations run scholarship programmes under their Corporate Social Responsibility (CSR) mandates. These are merit-cum-means based and often more competitive but can provide significantly larger financial support.

4.1 Reliance Foundation Undergraduate Scholarships

Criterion	Details
Offered By	Reliance Foundation (Reliance Industries Limited)
Portal	scholarships.reliancefoundation.org
Eligible Courses	All UG courses - B.Tech, BSc Nursing, BSc Agriculture, B.Pharm, Paramedical
Year of Study	First year UG students (academic year 2025-26)
Family Income Limit	Annual household income below Rs. 15,00,000
Award Amount	Up to Rs. 2,00,000 over the full degree programme duration
Priority	Girls and specially-abled students encouraged to apply
Rural Preference	Rural domicile students given priority consideration
Application Window	Typically January - March; check portal
Selection Process	Online aptitude test + personal interview

4.2 Tata Capital Pankh Scholarship

Criterion	Details
Offered By	Tata Capital Limited (CSR programme)
Eligible Courses	Technical, professional and vocational courses including B.Tech, Nursing, Pharmacy, Agriculture
Target Students	Meritorious students from underprivileged backgrounds, rural areas, remote regions
Family Income Limit	Up to Rs. 2,50,000 per annum
Award Amount	Up to 80% of tuition fee or Rs. 10,000 - Rs. 20,000
Application Portal	buddy4study.com / Tata Capital website
Application Window	October - December (approx)
Selection	Merit-cum-means; preference for first-generation learners

4.3 Tata Trusts Medical & Healthcare Scholarship

Criterion	Details
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Offered By	Tata Trusts
Portal	tatatrusts.org
Eligible Courses	MBBS, BDS, BSc Nursing, MSc Nursing, Physiotherapy, Pharmacy, and postgraduate medical programmes
Coverage	Students from financially weaker sections in recognized medical colleges
Award Amount	Substantial support covering tuition and living expenses (varies by case)
Application Window	Check tatatrusters.org for opening dates; deadline typically April - May
Note	Applications may be closed at times; check for current cycle availability

4.4 GSK Scholars Programme

Criterion	Details
Offered By	GlaxoSmithKline Pharmaceuticals Ltd (CSR)
Focus	Medical students (MBBS); also relevant for pharmacy students
Target	Meritorious students with financial constraints in medical/pharmacy education
Award Amount	Tuition and maintenance support for the scholarship duration
Application	Via buddy4study.com or GSK India website
Selection	Academic merit + financial need assessment

4.5 Other Notable Corporate Scholarships

- Keep India Smiling (Colgate-Palmolive): For meritorious urban and rural students from financially weaker sections; covers paramedical and health courses.
- ONGC Scholarship: For SC/ST/OBC students in technical and professional courses via NSP.
- Indira Gandhi Scholarship for Single Girl Child (UGC): For postgraduate students.
- Kotak Kanya Scholarship: For girls in professional courses with family income below Rs. 3.5 lakh.
- HDFC Bank Parivartan Scholarships: For UG professional course students from economically weaker sections.
- SBI Asha Scholarship: For students in UG programmes with family income below Rs. 3 lakh.

5. NGO Scholarships

5.1 Maulana Azad Education Foundation (MAEF) Scholarships

MAEF (under Ministry of Minority Affairs) runs multiple scholarships for minority students. In addition to the Begum Hazrat Mahal scheme, it provides grants for technical and vocational education. Visit maef.nic.in for latest schemes.

5.2 Buddy4Study Foundation

While primarily a platform, Buddy4Study lists hundreds of scholarships and provides facilitation support. It partners with many NGOs and corporates to run scholarship programmes for students in professional courses.

5.3 CIGMA Foundation CSR & NGO Scholarships

CIGMA Foundation coordinates CSR and NGO scholarships for diverse student profiles including those from minority communities in nursing, paramedical, and pharmacy courses.

5.4 Zakat-Based Scholarship Schemes

Several Muslim charitable organisations and trusts in Western UP provide Zakat-funded educational support for minority students. Key organisations include Jamiat Ulama-i-Hind Education Fund, All India Muslim Personal Law Board trusts, and local district-level Muslim Welfare Societies. Students should contact their local mosque committees or Jamiat district offices.

5.5 Other NGO Scholarships

- Aga Khan Foundation: Education grants for Muslim students in selected states.
- Scholarship from District Wakf Boards: UP Waqf Board provides scholarships for minority students in higher education. Contact the UP Sunni/Shia Central Waqf Board.
- National Minorities Development and Finance Corporation (NMDFC): Education loans at subsidised rates for minority students; also provides term loans for professional education.

6. Quick Reference - All Scholarships at a Glance

Scholarship	Body	Eligible Courses	Income Limit	Amount (pa)	Portal
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Post-Matric (Minority)	MoMA / NSP	11th, UG, PG, Professional	Rs. 2 lakh	Rs. 3K-15K	scholarships.gov.in
Merit-Cum-Means (MCM)	MoMA / NSP	Professional & Technical	Rs. 2.5 lakh	Rs. 20,000	scholarships.gov.in
Pre-Matric (Minority)	MoMA / NSP	Class 9-10	Rs. 1 lakh	Rs. 10-13.5K	scholarships.gov.in
Begum Hazrat Mahal	MAEF	Girls Class 9-12	Rs. 2 lakh	Rs. 10-12K	maef.nic.in
UP Post-Matric (Minority)	UP Govt.	11th+ Professional	Rs. 2 lakh	Rs. 2.5-13.5K	scholarship.up.gov.in
UP Dashmottar	UP Govt.	UG/PG/Diploma	Rs. 2 lakh	Varies	scholarship.up.gov.in
Reliance Foundation UG	Reliance	All UG Professional	Rs. 15 lakh	Up to Rs. 2L	reliancefoundation.org
Tata Capital Pankh	Tata Capital	Technical/Professional	Rs. 2.5 lakh	Up to Rs. 20K	buddy4study.com
Tata Trusts Healthcare	Tata Trusts	Nursing, Pharmacy, MBBS	Need-based	Substantial	tatatrusters.org
HDFC Bank Parivartan	HDFC Bank	UG Professional	Rs. 3.5 lakh	Up to Rs. 75K	hdfcbank.com
NMDFC Loans	NMDFC	All Professional	Rs. 6 lakh	Subsidised Loan	nmdfc.org

7. Documents Required

The following documents are required across most scholarship schemes. Students should prepare a complete set of attested photocopies and digital scans (PDF/JPG, under 200 KB each) well in advance.

7.1 Mandatory Documents for All Scholarships

- **Aadhaar Card (student's own Aadhaar, linked to active bank account)**
 - Ensure biometrics are unlocked on mAadhaar app or myAadhaar portal
 - Aadhaar must be linked to bank account via DBT/NPCI
- **Income Certificate (valid, current year)**
 - Issued by SDM / Tehsildar or competent authority
 - Must show income from ALL sources - agriculture, business, salary, etc.
 - Maximum validity: one year - must be renewed each academic year
- **Caste / Community Certificate**
 - Minority students: Certificate confirming minority community (Muslim, Sikh, etc.)

- OBC students: OBC certificate from SDM/Tehsildar
- Issued by revenue authorities (SDM / Tehsildar)
- **Domicile / Residence Certificate (UP)**
 - Issued by SDM or Tehsildar confirming residence in UP
 - Address must match Aadhaar and bank records
- **Bank Account Details - Passbook Front Page (student's own account)**
 - Account must be in student's own name, not parent's name
 - Must be linked to Aadhaar (DBT-enabled)
- **Admission/Enrollment Letter from Institution**
- **Fee Receipt (current academic year)**
- **Previous Year Mark Sheet / Result (50%+ required for most schemes)**
- **Passport-size Photographs (recent, white background, as per spec - JPEG under 50 KB)**
- **Student's Mobile Number (linked to Aadhaar for OTP verification)**

7.2 Additional Documents (Course-Specific)

- Nursing / Paramedical: Approval letter from State Nursing Council / Pharmacy Council
- B.Tech / Engineering: AKTU / university enrollment confirmation
- Agriculture: College enrollment from recognized agricultural university
- Private Institutions: Institution's NAAC/NCTE/PCI/INC recognition certificate

7.3 Document Checklist for UP State Scholarship

Document	Format	Max Size	Notes
Aadhaar Card	PDF or JPG	200 KB	Must be linked to bank
Passport Photo	JPEG	50 KB	White background, recent
Previous Year Marksheet	PDF/JPG	200 KB	Self-attested
Income Certificate	PDF/JPG	200 KB	Current year, from SDM/Tehsildar
Caste/Community Certificate	PDF/JPG	200 KB	From SDM/Tehsildar
Domicile Certificate	PDF/JPG	200 KB	UP domicile, must match address
Bank Passbook (front page)	PDF/JPG	200 KB	Student's own account
Fee Receipt	PDF/JPG	200 KB	Current academic year
Enrollment/Admission Letter	PDF/JPG	200 KB	From current institution
Hostel Certificate (if applicable)	PDF/JPG	200 KB	From institution warden

8. Application Timeline & Key Dates

Scholarship application windows are announced each year. Below are approximate timelines based on historical patterns. Students should verify exact dates on the respective portals each year.

Month	Activity / Deadline
June - July	UP Scholarship Portal typically opens for fresh registration (new students). Begin document collection. Renew income certificate, caste certificate, domicile certificate.
July - August	NSP Portal opens for central minority scholarships. Complete One Time Registration (OTR) on NSP with Aadhaar. Begin filling Pre-Matric and Post-Matric applications.
August - September	UP Portal: Fill fresh and renewal applications. Submit to institution for verification. Institutions forward to district authorities.
September - October	NSP: Pre-Matric scholarship last date (approx. October 31). Verify bank-Aadhaar linkage. Check application status regularly.
October - November	NSP: Post-Matric and MCM scholarship deadlines (approx. November 15). MAEF Begum Hazrat Mahal deadline (November approx). Reliance Foundation scholarship opens (Jan-March separately).
November - December	UP Scholarship final submission and renewal deadline (December 20). Institutional verification must be completed. District-level processing begins.
December - February	Scholarship processing, verification, and disbursement preparation. Students should track status on respective portals.
February - April	First disbursement of scholarship amounts to bank accounts (varies by scheme). Corporate scholarships (Tata Capital, Reliance) have their own cycles - check portals.
April - May	Tata Trusts Medical & Healthcare Scholarship deadline. HDFC Bank Parivartan, SBI Asha applications. Verify received amounts; raise grievances if not received.

9. Eligibility Criteria - Quick Reference

9.1 Who Qualifies as a 'Minority' Student?

Under the National Commission for Minorities Act, 1992, the Government of India has notified six communities as minorities: Muslim, Sikh, Christian, Buddhist, Jain, and Zoroastrian (Parsi). In the context of Western UP, the majority of minority scholarship beneficiaries are from the Muslim community. Students must provide a certificate from a competent authority confirming their minority community status.

9.2 Core Eligibility for Professional Course Scholarships

- Must belong to a notified minority community
- Must be an Indian citizen and domiciled in Uttar Pradesh

- Must be enrolled in a recognized institution (government or private with valid approvals)
- Must have scored minimum 50% marks in the previous qualifying examination
- Annual family income from all sources must not exceed the scheme's limit (Rs. 1 lakh to Rs. 2.5 lakh depending on scheme)
- Must have a bank account in student's own name, Aadhaar-linked
- Must not be availing another scholarship from central or state funds for the same course

9.3 Eligibility for Key Professional Courses

Course	Eligible Scholarships	Special Notes
B.Sc. Nursing / Post-Basic Nursing	MCM, Post-Matric (NSP), UP Post-Matric, Tata Trusts Healthcare	INC-recognized institution required
GNM (Diploma Nursing)	MCM, Post-Matric (NSP), UP Post-Matric	State Nursing Council approval required
ANM	UP Post-Matric, Pre-Matric (if ongoing)	State NHM/Nursing Council approval
D.Pharm / B.Pharm	MCM, Post-Matric (NSP), UP Post-Matric, GSK	PCI-recognized institution
BMLT / DMLT / CMLT (Paramedical)	MCM, Post-Matric (NSP), UP Post-Matric	Recognized paramedical institute/university affiliation
B.Tech / B.E.	MCM, Post-Matric (NSP), UP Dashmottar, Reliance Foundation	AICTE-approved institution
BSc Agriculture / B.Tech Agri.	MCM, Post-Matric (NSP), UP Dashmottar, Reliance Foundation	ICAR/State Agri. University affiliation
Diploma Paramedical (1-3 yr)	Post-Matric (NSP), UP Post-Matric	University/Board recognized
MBBS / BDS	MCM, Post-Matric, Tata Trusts, GSK	MCI/NMC recognized college

10. Common Pitfalls to Avoid

Many eligible students lose out on scholarships due to easily avoidable mistakes. The following are the most common errors observed in Western UP:

CRITICAL MISTAKES THAT CAUSE REJECTION

1. Expired income/caste/domicile 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 not enabled)
4. Mismatch between name on Aadhaar, bank account, and institution records
5. Wrong category selected during registration (e.g., OBC instead of Minority)

6. Missing the application deadline - portals close strictly on the deadline date
7. Incomplete institution verification - students apply but institution does not verify in time
8. Low file size or poor scan quality causing document rejection
9. Wrong course code or institution code entered
10. Applying for two central scholarships simultaneously (only one NSP scholarship allowed)

10.1 Documentation Pitfalls

- Not renewing income certificate annually: Each scholarship requires a fresh income certificate for the current year. An income certificate from a previous year will cause rejection.
- Incorrect income declaration: Declaring only salary income and omitting agricultural income, business income, or rental income is grounds for disqualification if discovered during verification.
- Outdated address: If home address on domicile certificate does not match Aadhaar, the application may be flagged.
- Community/Minority certificate absence: Getting a minority community certificate requires an application to the local revenue authority. Delay in obtaining this is a common bottleneck.

10.2 Online Application Pitfalls

- One Time Registration (OTR) errors: Entering wrong Aadhaar number or date of birth during OTR can permanently block the registration. Verify carefully.
- Duplicate registration: Creating multiple registrations on NSP or UP portal leads to rejection of all applications under that student's name.
- Not saving after each step: The online form times out. Save progress frequently.
- Wrong mobile number: OTPs are sent to the registered mobile number. If the number is wrong or changed, the application cannot be completed.
- Not tracking application status: Students often do not check for 'Return for correction' status - if an application is returned for correction and the student does not act, it is considered abandoned.

10.3 Institutional Pitfalls

- Unapproved/unrecognized institutions: Private paramedical, nursing, and pharmacy colleges without proper recognition from INC/PCI/AICTE cannot be on the scholarship portal. Students in such institutions are ineligible.
- Institution not registered on NSP/UP portal: The institution must be registered on the scholarship portal. Verify this before admission.
- Delayed institutional verification: The institution's nodal officer must verify and forward applications within the deadline. Follow up with the institution regularly.

11. Tips to Maximize Success

11.1 Preparation (Start 2-3 Months Before Portal Opens)

1. Collect and verify all documents: income certificate, caste/community certificate, domicile certificate, and mark sheets. Renew any that are expired.
2. Open a bank account in the student's own name at a nationalized bank (SBI, Bank of Baroda, PNB preferred for DBT reliability). Link Aadhaar to it.
3. Unlock Aadhaar biometrics: Use mAadhaar app or visit myAadhaar portal to ensure biometrics are unlocked for Aadhaar-based verification.
4. Ensure the mobile number registered with Aadhaar is active and accessible.
5. Check if your institution is registered on the NSP and UP Scholarship portals before the academic year begins.

11.2 During Application

6. Apply for BOTH central (NSP) and state (UP) scholarships - they are separate and non-competing for the same student.
7. Fill all fields accurately. Any mismatch between Aadhaar data and form data causes automatic rejection.
8. Upload clear, legible scans within the specified file size limits (JPG/PDF under 200 KB).
9. After submission, take a printout of the acknowledgement slip and track the application ID.
10. Follow up with your institution's scholarship nodal officer to ensure timely verification.

11.3 Post-Submission

11. Check application status weekly on the portal.
12. If status shows 'Returned for Correction', act immediately and resubmit within the correction window.
13. Verify that scholarship amount has been credited to bank after disbursement announcement.
14. If amount not received, use the grievance redressal mechanism on NSP (scholarships.gov.in/Grievances) or UP portal.
15. Keep all application acknowledgement slips, receipts, and printouts for future reference and renewal.

11.4 For Renewal Applicants

- Ensure minimum 50% marks in previous year's examination before applying for renewal.

- Do not leave any year gap in scholarship application - a gap year disrupts the scholarship history and makes renewal complicated.
- Update income and caste certificates every year even for renewal.

12. Role of Taraqqi Foundation in Scholarship Applications

Taraqqi Foundation (taraqqi.in) is uniquely positioned to serve as a bridge between eligible rural minority students of Western UP and available scholarship opportunities. The following is a structured framework for the Foundation's involvement:

12.1 Awareness & Outreach

- Conduct scholarship awareness camps in rural villages and madrasas across Western UP districts before the application season (June-August each year).
- Distribute printed guides (in Hindi and Urdu) listing all available scholarships, eligibility criteria, and application deadlines.
- Use WhatsApp groups, community radio, and local mosque announcements to reach first-generation learners.
- Partner with local schools, colleges, and coaching centres to identify eligible students early.

12.2 Document Facilitation

- Run pre-season document camps helping students and families obtain income certificates, caste/community certificates, and domicile certificates from local SDM/Tehsildar offices.
- Provide a document checklist and help families understand what is needed well before deadlines.
- Assist students in opening bank accounts and ensuring Aadhaar-bank linkage is in place.

12.3 Application Assistance

- Set up computer-equipped facilitation centres where volunteers help students complete the OTR process on NSP and UP portal.
- Train volunteers to fill scholarship forms accurately, scan documents, and upload them correctly.
- Maintain a database of students who have applied so that follow-up and renewal can be systematically managed.

12.4 Institutional Coordination

- Liaise with scholarship nodal officers in colleges and universities to ensure timely verification of student applications.
- Advocate with private paramedical and nursing colleges to ensure they are registered on NSP and UP scholarship portals.
- Connect with district minority welfare officers to expedite processing.

12.5 Corporate Scholarship Facilitation

- Research and identify open corporate scholarship windows (Reliance, Tata Capital, HDFC, SBI) and alert eligible students.
- Help students write personal statements and prepare for scholarship interviews where required.
- Build institutional relationships with corporate CSR teams for direct scholarship tie-ups benefiting Western UP students.

12.6 Grievance & Follow-up Support

- Track scholarship disbursement status for registered students and assist with grievance filing if amounts are not received.
- Provide post-award mentoring to scholarship recipients to ensure academic continuity and renewal eligibility.
- Create an alumni network of scholarship recipients who can mentor and guide the next cohort.

TARAQQI FOUNDATION - RECOMMENDED ANNUAL SCHOLARSHIP CALENDAR

May: Begin document awareness camps; update scholarship database from previous year

June: Assist students in document collection; open scholarship guide helpline

July: NSP OTR assistance camps; bank-Aadhaar linkage drives

Aug - Sep: Form filling camps for NSP and UP portal applications

Oct: Pre-Matric deadline tracking; final document correction support

Nov: Post-Matric, MCM, MAEF deadline tracking; begin corporate scholarship applications

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

Jan - Mar: Reliance Foundation, HDFC, SBI scholarship applications

Apr - May: Tata Trusts, corporate scholarship deadlines; disbursement tracking

13. Factors Adversely Affecting Applications

Understanding what can go wrong is as important as knowing how to apply. The following factors commonly lead to rejection or non-receipt of scholarships:

13.1 Academic Factors

- Marks below 50% in the previous year's examination - this is an automatic disqualification for renewal and most fresh applications.
- Year gap in studies - scholarship portals flag students who have gaps in their academic records.
- Enrollment in non-recognized courses or institutions - private colleges without proper regulatory approvals are not on the scholarship portal.

13.2 Documentation Factors

- Expired certificates - income, caste, domicile certificates must be renewed every year.
- Incorrect or mismatched information - any mismatch between Aadhaar, bank records, and institution records is a ground for rejection.
- Missing community certificate - students who cannot produce a valid minority community certificate from the revenue department cannot claim minority scholarship.
- Low quality scans - blurry or illegible document uploads are rejected during verification.

13.3 Banking & Technical Factors

- Inactive or joint bank account - scholarships via DBT require an active, individual bank account in the student's sole name.
- Aadhaar not seeded to bank account - NSP and UP portal both require Aadhaar-linked bank accounts for DBT transfer.
- Biometrics locked on Aadhaar - if authentication fails due to locked biometrics, the application cannot be submitted.
- Incorrect IFSC or bank account number - a single digit error means scholarship is credited to a wrong account with no recovery.

13.4 Institutional Factors

- Institution not registered on scholarship portal - students at unregistered institutions cannot apply.
- Institution's nodal officer does not verify in time - even if the student applies perfectly, a delayed or absent institutional verification kills the application.
- College not maintaining proper admission records - discrepancy between fee receipts and actual amounts charged can flag an application.

13.5 Systemic & External Factors

- Server downtime on scholarship portals during deadline periods - students must apply well before the last date.
- Policy changes mid-year - scholarship schemes can be paused, modified, or discontinued (e.g., MANF was discontinued). Always verify the current status of any scheme.
- Fraud and intermediaries - students must be warned against paying any 'agent' to apply for scholarships. All government scholarship applications are free. Middlemen who charge fees are committing fraud.
- Duplicate applications across schemes - applying for multiple central government scholarships for the same course violates NSP rules and leads to rejection of all applications.

14. Special Considerations for Rural Western UP Students

14.1 Language & Digital Literacy

Most scholarship portals are in Hindi and English. For students from rural areas with limited English literacy, the UP Scholarship portal (scholarship.up.gov.in) is available in Hindi. NSP also has a Hindi interface. Taraqqi Foundation can provide facilitation support in Urdu and Hindi.

14.2 Private Colleges - Verification

Western UP has a large number of private nursing, paramedical, and pharmacy colleges. Students must verify before admission that their chosen college is: (a) recognized by the respective regulatory body (INC, PCI, AICTE, ICAR), (b) affiliated to a recognized university (AKTU, CHHATRAPATI SHAHU JI MAHARAJ UNIVERSITY, STATE UNIVERSITIES), and (c) registered on the NSP and UP scholarship portals. Admission in an unrecognized college forfeits all scholarship rights.

14.3 Income Certificate Challenges

In rural areas, many families have income from multiple informal sources (agriculture, daily labour, small trade). Getting a realistic income certificate that shows income below Rs. 2 lakh while including all sources is challenging. Students should approach the Tehsildar's office with proper documentation of all income sources and seek guidance on how to correctly declare agricultural income.

14.4 Smartphone & Internet Access

Many rural students lack reliable internet access or smartphones for completing online applications. Taraqqi Foundation's facilitation centres and Common Service Centres (CSC - Jan

Seva Kendras) at gram panchayat level can provide internet access. Students should use these facilities and avoid unreliable 'cyber cafe' operators who may mishandle their personal data.

15. Key Portals & Contact Information

Portal / Office	URL / Contact	Purpose
National Scholarship Portal	scholarships.gov.in	Central government all 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
Reliance Foundation	scholarships.reliancefoundation.org	Reliance UG & PG scholarships
Buddy4Study	buddy4study.com	Aggregator for corporate & NGO scholarships
UP Wakf Board	upwakfboard.gov.in	Wakf-funded scholarships
District Minority Welfare Office	Contact your district collectorate	Local facilitation, certification
Taraqqi Foundation	taraqqi.in	Application facilitation, guidance, support

DISCLAIMER

This guide is compiled by Taraqqi Foundation for informational purposes. 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. Taraqqi Foundation does not guarantee scholarship awards and is not responsible for decisions made by scholarship-awarding bodies. All government scholarship applications are FREE - do not pay any intermediary.