



Policy on Inclusive Admission, Institutional Scholarships and Financial Support for Students from Economically Disadvantaged Households

BRAINWARE UNIVERSITY



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1. Preamble

Brainware University is committed to promoting equitable access to higher education and ensuring that economic disadvantage does not become a barrier to admission, continuation, or successful completion of higher education, in alignment with the University's Vision and commitment to inclusive and accessible education.

Vision of Brainware University:

“Brainware University aims to cast a transformative light on society and students by promoting quality education and research facilities at affordable fees.”

The University therefore seeks to identify and support students from economically disadvantaged households, particularly those in the **lowest 20% of the household-income distribution among eligible applicants**, while also facilitating access to applicable Government and other scholarship schemes.

The policy integrates admission facilitation, scholarship awareness, application support, financial assistance, academic support, mentoring and retention measures.

2. Objectives

The objectives of the policy are to:

1. Promote access to higher education for students from economically disadvantaged households.
2. Establish an institutional target for supporting students belonging to the lowest household-income group.
3. Facilitate students' access to Central and State Government scholarships.
4. Provide information and application support for eligible scholarship schemes.
5. Reduce financial barriers to admission and continuation.
6. Support students belonging to Socio-Economically Disadvantaged Groups (SEDGs).
7. Improve retention, progression and successful completion of economically disadvantaged students.
8. Maintain transparent records of scholarship beneficiaries and institutional support.

3. Scope

This policy applies to:

- Prospective students seeking admission;
- Newly admitted students;



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- Continuing students;
- Students from economically disadvantaged households;
- Students belonging to recognised disadvantaged/social categories;
- Students eligible for Central or State Government scholarships;
- Students requiring institutional financial assistance.

The policy shall operate subject to applicable Government, UGC, statutory, regulatory and programme-specific admission requirements.

4. Admission Provision

The University shall:

1. Conduct **targeted outreach** in economically disadvantaged communities.
2. Publicise scholarships, fee waivers and financial-aid opportunities during admission.
3. Facilitate application and admission of eligible economically disadvantaged students.
4. Ensure that financial hardship does not unnecessarily prevent an academically eligible student from joining the University.
5. Provide counselling regarding scholarships, government schemes and institutional financial assistance.
6. Maintain a transparent and documented procedure for identification and verification of household income.
7. Ensure that admission remains subject to applicable **academic eligibility, programme requirements, statutory reservation provisions and regulatory norms**.

NEP 2020 specifically calls for making admission processes more inclusive, increasing financial assistance and scholarships for socio-economically disadvantaged students, and reducing barriers to higher education.

5. Household-Income Assessment

The University may determine household income using documentary evidence such as:

- a) Income Certificate issued by a competent government authority;
- b) Government-recognised EWS certificate, where applicable;
- c) ITR/Form 16, where applicable;
- d) Salary certificate;
- e) Agricultural income documentation;
- f) Self-employment/business income documentation;
- g) Government welfare/social-security records;
- h) Other documents approved by the University Financial Aid Committee.



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Where income documentation is unavailable, the University may establish a need-assessment mechanism based on multiple socioeconomic indicators.

Suggested assessment indicators:

Indicator	Suggested consideration
Annual household income	Primary indicator
Number of dependent family members	Supporting indicator
Number of earning members	Supporting indicator
Parent/guardian occupation	Supporting indicator
Housing/economic condition	Supporting indicator
Existing scholarships/social assistance	Supporting indicator
Disability/dependency in family	Supporting indicator
Rural/remote/disadvantaged location	Supporting indicator
First-generation learner status	Supporting indicator

6. Financial Support

For students identified under the policy, the University may provide:

- Full or partial tuition-fee waiver;
- Admission-fee waiver;
- Hostel-fee concession;
- Book and learning-resource assistance;
- Examination-fee support;
- Digital-device/internet support;
- Emergency financial assistance;
- Merit-cum-means scholarships;
- Work-study opportunities;
- Government scholarship facilitation.

This is consistent with NEP 2020's emphasis on financial assistance and scholarships for socio-economically disadvantaged students.



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7. Alignment with Indian Policy Framework

Framework	Relevance
Constitution of India – Article 46	Directs the State to promote the educational and economic interests of weaker sections.
NEP 2020	Calls for equity, inclusive admissions, financial assistance and scholarships for SEDGs.
UGC SEDG Guidelines, 2024	Provides a specific framework for equitable opportunities for Socio-Economically Disadvantaged Groups in HEIs.
Government scholarship mechanisms	Supports access to higher education through scholarships and fellowships.
Institutional policy	Can establish a measurable bottom-20%-income admission and financial-support target.

8. Institutional Commitment: Lowest 20% Household-Income Group

The University shall endeavour to ensure that **at least 20% of the annual admitted student cohort** comprises students belonging to the lowest household-income segment among eligible applicants, subject to applicable admission requirements and availability of eligible applicants.

For institutional assessment, the University may define the target group as:

Students belonging to households falling within the lowest 20% of verified household income among eligible applicants/admitted students.

Where sufficient verified income-distribution data are not available to determine the bottom 20%, the University may use approved income thresholds and recognised socioeconomic indicators as an operational proxy.

9. Scholarship Facilitation Framework

The University shall establish a Scholarship Facilitation and Financial Inclusion Mechanism to identify eligible students and assist them in accessing external scholarships.

The University shall not guarantee sanction of a Government scholarship, as approval and disbursement remain subject to the respective Government authority and applicable scheme guidelines.



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The University's 2024-25 scholarship document specifically states that eligible students may apply under different Central and State Government schemes and advises students to review the detailed announcements, eligibility criteria and guidelines on the respective official portals.

10. Priority for Economically Vulnerable Students

While implementing institutional financial assistance, priority may be given to students demonstrating significant financial need, particularly those:

- belonging to the lowest household-income group;
- from low-income families;
- who are first-generation learners;
- who are dependent on a single earning member;
- who have experienced significant family financial hardship;
- who are eligible for Government scholarship schemes;
- belonging to recognised SEDG categories.

This provision should be implemented transparently and without prejudice to applicable statutory reservation or admission provisions.

11. Institutional Target

The University shall endeavour to ensure that **at least 20% of the annual admitted student cohort**, or an institutionally approved equivalent target, comprises students from economically disadvantaged households, subject to applicable statutory, regulatory, reservation, and programme-specific admission requirements.

For this policy, the University may define the target group as:

Students belonging to households falling within the lowest 20% of the University's assessed household-income distribution among applicants, subject to verification of income and other eligibility requirements.

This approach is preferable where the University wants to demonstrate a genuine “bottom 20% income group” commitment without incorrectly treating the Government of India's EWS threshold as equivalent to the national bottom income quintile.

12. Scholarship Schemes Covered Under the Policy

The following schemes identified in the University's Scholarship 2024–25 Schemes document shall be incorporated within the University's scholarship facilitation framework.



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12.1 Central Government Scholarship Schemes

Authority	Scholarship Scheme	Key eligibility indicated in university document	Application
Ministry of Minority Affairs	Post Matric Scholarships Scheme for Minorities	Minimum 50% marks; annual parental/guardian income ≤ ₹2 lakh	Online
Ministry of Minority Affairs	Merit Cum Means Scholarship for Professional and Technical Courses	Minimum 50% marks; annual parental/guardian income ≤ ₹2.50 lakh	Online
Department of Empowerment of Persons with Disabilities	Post-Matric Scholarship for Students with Disabilities	40% disability along with other conditions; annual parental/guardian income ≤ ₹2.50 lakh	Online
Ministry of Labour & Employment	Financial Assistance for Education of the Wards of Beedi/Cine/IOMC/LSDM Workers – Post-Matric	Wards of specified workers; monthly income criterion indicated as ₹10,000	Online
Department of Higher Education	Central Sector Scheme of Scholarships for College and University Students	Above 80 percentiles in Senior Secondary Examination; family income ceiling indicated as ₹8 lakh/year	Online
UGC	ISHAN UDAY – Special Scholarship Scheme for North Eastern Region	Students from North Eastern Region; annual family income criterion indicated as ₹4.5 lakh	Online
Government of India	Financial Support to Students of NER for Higher Professional Courses (NEC Merit Scholarship)	Indian citizens permanently residing in an NER State and admitted to diploma/degree/PG courses	Online
Ministry of Railways	Prime Minister's Scholarship Scheme for Ministry of Railways	Eligible dependants/wards of RPF/RPSF personnel; minimum qualification requirement indicated	Online/Offline



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PMSS	Prime Minister's Scholarship Scheme for Central Armed Police Forces and Assam Rifles	Eligible candidates pursuing specified professional degrees including Engineering, Medicine, Dentistry, Veterinary Science, BBA, BCA and Pharmacy	Online/Offline
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12.2 West Bengal Government Scholarship Schemes

Since Brainware University is located in West Bengal, particular emphasis shall be given to facilitating eligible students' access to the following West Bengal schemes identified in the University's scholarship document:

Authority	Scholarship Scheme	Key eligibility indicated
Government of West Bengal	Post Matric Scholarship for SC/ST/OBC Students	West Bengal domicile; SC/ST/OBC; specified family-income ceilings
Government of West Bengal	Swami Vivekananda Merit-Cum-Means Scholarship Scheme	West Bengal domicile; family income ≤ ₹2.50 lakh; specified academic criteria
Government of West Bengal	West Bengal Chief Minister Scholarship	West Bengal domicile; 50% or above and below 60% in Class XII for UG; family income ≤ ₹1.20 lakh
WBMFDC	Post Matric Scholarships Scheme for Minorities	West Bengal domicile; minimum 50%; family income ≤ ₹2 lakh
WBMFDC	Merit Cum Means Scholarships Scheme for Minorities	West Bengal domicile; minimum 50%; family income ≤ ₹2.5 lakh
WBMFDC	Swami Vivekananda Merit-Cum-Means Scholarship Scheme for Minorities	Academic eligibility as specified for Diploma/UG/PG

12.3 Scholarship Facilitation for Students from Other States

The University's scholarship facilitation mechanism shall also assist eligible students from other States/UTs where applicable.

Examples include:



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- Post Matric Scholarship for SC/ST/OBC Students – Assam;
- Post Matric Scholarship for ST Students – Tripura;
- Post Matric Scholarship for SC/OBC Students – Tripura;
- Dr. B.R. Ambedkar Post Matric Scholarship for EBC and NEC Merit Scholarship;
- Post Matric Scholarship for ST Students – Meghalaya;
- Umbrella Scheme for Education of ST Children – Arunachal Pradesh;
- ST student stipend – Arunachal Pradesh;
- Post Matric Scholarship for ST – Manipur;
- Post-Matric Scholarship for ST – Mizoram;
- Post-Matric Scholarship for minority students – Nagaland;
- Post Matric Scholarship for SC/ST/OBC and other merit scholarships – Sikkim;
- Post Matric Scholarship for SC/ST/BC/EBC – Bihar;
- Post Matric Scholarship – Jharkhand.

13. Scholarship Awareness and Facilitation Cell

The University shall designate a Scholarship Facilitation Cell under the appropriate administrative authority.

Responsibilities:

The Cell shall:

- i. Publish an annual list of applicable scholarships.
- ii. Inform students about eligibility requirements and deadlines.
- iii. Conduct scholarship-awareness programmes.
- iv. Identify potentially eligible students.
- v. Assist students with online applications.
- vi. Facilitate documentation.
- vii. Coordinate institutional verification.
- viii. Maintain scholarship application and beneficiary records.
- ix. Follow up on pending applications where appropriate.
- x. Maintain year-wise scholarship statistics.
- xi. Report scholarship-related outcomes to IQAC.
- xii. Review barriers faced by economically disadvantaged students.



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14. Institutional Verification

Students applying through Government scholarship portals shall submit the required application details and supporting documents to the designated University office for institutional verification, wherever such verification is required.

15. Brainware University Institutional Scholarship Schemes

In addition to Government scholarships, the University provide institutional financial support based on approved policies and available resources.

Institutional Scholarship	Main basis	Benefit
Brainware Vidyalankar – Academic Excellence Scholarship	Academic performance in qualifying examination	50% tuition-fee waiver for 90%–<95%; 100% tuition-fee waiver for ≥95%
Brainware Medha Britti – Merit Scholarship	Academic merit, generally minimum 60% throughout the academic career	Programme/category-based scholarship, with amounts varying by marks and programme
Brainware Vidya Jyoti – Degree Enhancement Scholarship	Students progressing from Bachelor's to Master's	Scholarship/support for pursuing PG after graduation
Brainware Krira Ratna – Sports Scholarship	National/international/state/district-level sports achievement	100% / 50% / 25% tuition-fee waiver , respectively

15.1 Vidyalankar – Academic Excellence Scholarship

For the current published scheme:

- **90% to <95%:** 50% tuition-fee waiver
- **95% and above:** 100% tuition-fee waiver
- Toppers from an institution scoring below 90% may receive an additional **₹25,000** over the applicable merit scholarship, subject to the stated conditions.
- Certain programmes are excluded, including MPharm, BPharm, DPharm, B.Sc Nursing and GNM.
- The scholarship is for students who passed the qualifying examination in the current admission year and does not apply to international students.



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15.2 Medha Britti – Merit Scholarship

The current scheme requires a candidate to have **at least 60% throughout the academic career**, with the scholarship amount depending on programme and marks. For example, the published 2026–27 structure includes slabs such as **₹15,000, ₹30,000, ₹40,000 and ₹50,000** for specified UG/PG programme groups.

15.3 Kira Ratna – Sports Scholarship

Achievement	Tuition-fee waiver
International/National level	100%
State level	50%
District level	25%

Proper supporting documents are required, and the scholarship is subject to the University's conditions.

16. Other Forms of Institutional Scholarship and Financial Assistance

Depending upon the applicable scheme, eligibility, and availability of funds, Brainware University may provide the following forms of institutional support:

Sl. No.	Type of Support	Indicative Purpose
1	Merit-cum-Means Scholarship	Financial support to students demonstrating both academic merit and financial need
2	Need-Based Fee Concession	Reduction in applicable academic fees based on demonstrated financial hardship
3	Tuition-Fee Waiver / Partial Waiver	Full or partial waiver of tuition fees for eligible students under approved schemes
4	Admission-Fee Assistance	Financial assistance towards eligible admission-related fees for students facing financial constraints
5	Emergency Financial Assistance	Time-bound assistance for students experiencing unforeseen and exceptional financial hardship
6	Learning-Resource Support	Assistance towards books, study materials, academic resources, laboratory requirements or other approved learning needs



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7	Hostel Assistance	Financial support towards hostel/accommodation expenses, where applicable and subject to approved provisions
8	Digital-Learning Support	Support for approved digital-learning requirements, including access to necessary digital resources/devices/connectivity, where applicable
9	Other Approved Student-Support Measures	Any other financial or material assistance approved by the competent authority

16.1 Merit-cum-Means Scholarship

The University may provide merit-cum-means scholarships to students who demonstrate a combination of:

- satisfactory or outstanding academic performance; and
- demonstrated financial need.

The scholarship amount, eligibility threshold, renewal conditions, and number of beneficiaries shall be determined in accordance with the University's approved scholarship framework and budgetary provisions.

16.2 Need-Based Financial Assistance

Students experiencing financial hardship may apply for need-based financial assistance. The University may assess the application based on available documentary evidence, including, where applicable:

- family/household income;
- income certificate;
- financial or economic circumstances;
- fee-related requirements;
- supporting documents submitted by the student;
- academic status; and
- other relevant information required under the applicable scheme.

The University may determine the extent and form of assistance based on the student's circumstances and the provisions of the applicable scheme.



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16.3 Tuition-Fee Waiver or Partial Waiver

Eligible students may receive a full or partial tuition-fee waiver under approved institutional scholarship or financial-aid schemes.

The waiver may be:

- for a specified academic year;
- renewable subject to prescribed conditions; or
- granted for a defined period or specific financial circumstance.

Continuation or renewal of the waiver shall be subject to the applicable rules of the University.

16.4 Emergency Financial Assistance

The University may provide emergency financial assistance to students facing sudden and exceptional financial difficulties that could adversely affect their ability to continue their education.

Such assistance may be considered in circumstances such as:

- sudden loss of family income;
- significant unforeseen financial hardship;
- other exceptional circumstances recognized under the University's approved financial-aid provisions.

Emergency assistance shall normally be considered on a case-by-case basis and shall be subject to verification and approval by the competent authority.

16.5 Learning and Digital-Learning Support

To promote equitable participation in academic activities, the University may provide eligible students with appropriate learning-resource and digital-learning support.

Such support may include, where approved:

- books and study materials;
- academic resources;
- access to digital learning resources;
- approved digital devices or device-related assistance;
- connectivity-related assistance; and
- other learning-support measures.



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16.6 Hostel Assistance

Where applicable, the University may provide hostel or accommodation-related assistance to eligible students experiencing financial constraints.

The nature and extent of such assistance shall depend upon:

- eligibility under the applicable scheme;
- availability of hostel facilities;
- financial-aid provisions;
- availability of funds; and
- approval by the competent authority.

16.7 Application and Assessment

Students seeking institutional scholarship or financial assistance shall apply through the prescribed University process.

Applications may be assessed based on:

1. eligibility under the relevant scholarship/financial-aid scheme;
2. academic performance, where applicable;
3. financial need;
4. supporting documentary evidence;
5. availability of funds; and
6. other conditions prescribed under the applicable scheme.

The University may seek additional information or documents wherever necessary for verification.

16.8 Approval and Disbursement

Scholarships and financial assistance shall be approved by the competent authority/committee designated under the University's applicable rules.

The assistance may be provided through:

- fee adjustment;
- fee waiver;
- fee concession;
- reimbursement;
- direct financial assistance; or
- other approved mechanisms.



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All financial assistance shall be recorded and accounted for in accordance with the University's financial and administrative procedures.

16.9 Renewal and Continuation

Where a scholarship or financial assistance is renewable, continuation may be subject to:

- satisfactory academic progression;
- compliance with applicable University rules;
- satisfactory attendance, where prescribed;
- submission of required renewal documents; and
- continued eligibility under the relevant scheme.

Renewal shall not be automatic unless specifically provided for under the applicable scholarship scheme.

16.10 Transparency and Documentation

The University shall maintain appropriate records of institutional scholarships and financial assistance, including, as applicable:

- student/application details;
- scholarship or assistance category;
- eligibility basis;
- approved amount or benefit;
- academic year;
- approval records;
- disbursement/fee-adjustment records; and
- relevant supporting documents.

The University may periodically review the implementation of its scholarship and financial-assistance mechanisms to assess their reach and effectiveness.

16.11 Monitoring and Review

The University may periodically review:

- number of beneficiaries;
- category-wise assistance;
- total financial support provided;
- students supported from economically disadvantaged backgrounds;
- continuation/progression of beneficiaries; and
- effectiveness of the support mechanisms.



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The policy and associated schemes may be reviewed and revised from time to time based on institutional priorities, regulatory requirements, available resources, and emerging student needs.

16.12 Financial Provision

Institutional assistance shall be subject to the **University's approved scholarship/financial-aid rules, eligibility conditions, and budgetary provisions.**

The extent, duration, number of beneficiaries, and mode of assistance shall be determined within the approved financial framework of the University.

16.13 Institutional Commitment

Brainware University seeks to ensure that financial constraints do not unnecessarily prevent deserving students from accessing or continuing higher education. Through its institutional scholarship and financial-assistance mechanisms, the University strives to strengthen **financial inclusion, equitable access, student retention, academic progression, and inclusive educational opportunity.**

The policy forms part of the University's broader commitment to **student welfare, social responsibility, inclusive education, and sustainable institutional development.**

17. Scholarship Stacking and Double Benefit

Students shall disclose scholarships or financial assistance received from other sources.

The University shall follow the specific rules of the concerned scholarship scheme regarding simultaneous receipt of multiple scholarships.

Where a scheme prohibits multiple benefits, the student shall comply with the applicable Government/scheme guidelines.

18. Important Institutional Disclaimer

The University shall facilitate and support students in accessing scholarships but shall not be responsible for sanctioning or disbursing Government scholarships.