



THE UNIVERSITY OF CHENAB

OFFICE OF TREASURER (FEE SECTION)

FINANCIAL ASSISTANCE POLICY

SECTION 1 - PREAMBLE

This procedure is effective from Fall 2023 semester.

SECTION 2 - PURPOSE

The purpose of the financial assistance policy is to provide support to the students, in case of financial needs, enabling them to keep their education intact.

Efforts are geared towards assisting the maximum number of students, in a transparent manner, under the available resources.

SECTION 3 – GENERAL RULES

The following are the Rules of the Financial Assistance Policy.

- i. The applicant has to deposit at least half of the tuition fee and registration fee, before applying for financial assistance.
- ii. Applications for financial assistance will be processed on the Financial Assistance Form issued by the Office of Student Affairs (OSA), in the first semester only.
- iii. In case of extraordinary circumstances, applications (after the first semester) will be considered only, if supported by valid documentary evidence.
- iv. Financial assistance will be granted after verification of submitted documents, interview of the student, parents/guardians, or any other relevant person including a visit, if needed.
- v. Application for financial assistance will not be processed in case the applicant does not appear for an interview or fail to submit the required documents.
- vi. The financial assistance percentage will be applied to tuition fees only.
- vii. The University reserves the right to cancel the financial assistance already granted to any student at any time during the degree program, in case of the following circumstances. The student would not be able to apply for a review of the decision.
 - Disciplinary issues/misconduct
 - Rustication
 - Expulsion
 - De-Registration
 - Fraudulent act
- viii. The case for discontinuation of financial assistance will be reviewed by the “approving authority” notified by the University.



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- ix. Any student or his/her parents/guardian can apply for discontinuation of financial assistance by giving an application to OSA.
- x. Students can only be eligible for one financial assistance at a time. (In case, a student is eligible for more than one scholarship at one time, he/she shall be awarded the highest percentage of all the available scholarships.)

SECTION 4 – TYPES OF FINANCIAL ASSISTANCE

4.1 NEED-BASED FINANCIAL ASSISTANCE

Up to 50% Need Based Financial Assistance can be granted keeping in view the financial position of the student. The percentage of need-based financial assistance may vary from case to case. The decision will be made based on the following:

- Interview of the student.
- The financial position of the student/parents/guardians.
- Validity of documents.

4.1.1 RULES

- i. The financial assistance percentage will be applied to tuition fees only.
- ii. The approved financial assistance is subject to certain rules stated in general rules and shall be reviewed based on financial assistance policy.
- iii. Granted financial assistance shall be cancelled as per the conditions stated in point: vii general rules: and the student would not be able to apply for a review of the decision.

4.2 ORPHAN-BASED FINANCIAL ASSISTANCE

Up to 50% Orphan Based Financial Assistance can be granted keeping in view the financial position of the student. The death certificate of the father would be required to process the case.

4.2.1 RULES

- i. The financial assistance percentage will be applied to tuition fees only.
- ii. The approved financial assistance is subject to certain rules stated in general rules no stipulated cut will be applied on orphan-based policy.
- iii. Granted financial assistance shall be cancelled as per the conditions stated in point: vii general rules: and the student would not be able to apply for a review of the decision.



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4.3 KINSHIP POLICY

4.3.1 WHAT DO WE CONSIDER KIN-SHIP?

Kinship may be defined through genetic relationship, adoption, or marriage. Accordingly, brother, sister (real or adopted), and spouse are considered as kin.

4.3.2 OBJECTIVES OF THE POLICY

The Objective of kin-ship based financial assistance is to lessen the financial burden of parents/ guardians, knowing their financial needs.

4.3.3 RULES

The following are the rules of the kin-ship policy.

- i. Applications will be considered in the 1st semester only; however, this period can be extended till 2nd semester, in case students are left ignorant.
- ii. If two kins are studying at the University of Chenab, then only one of them will be granted a 25% kin-ship discount on tuition fees.
- iii. If more than two kins are studying, then only two of them will be granted kin-ship fee concession 25% & 35%.
- iv. UCHENAB reserves the right of offering kinship scholarship to 2nd and 3rd kins according to the programs they have applied for.
- v. No stipulated cut will be applied on Kin-ship policy.
- vi. The financial assistance percentage will be applied to tuition fees only.
- vii. Granted kinship fee concession may be canceled as per conditions stated in point vii of the general rules.

4.3.4 EXCLUSIONS

The following are a few exclusions of the kin-ship policy.

- i. Not Applicable to cousins.
- ii. Not Applicable if one of the kin has either completed his/her degree from a university.
- iii. Not applicable to diplomas and short courses.
- iv. Not applicable to a Ph.D. degree program.



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4.4 U-CHENAB EMPLOYEES FINANCIAL ASSISTANCE POLICY

4.4.1 OBJECTIVE

To facilitate the employees of the University of Chenab in improving their qualification during service.

4.4.2 SCOPE

Applicable to all employees of the University of Chenab.

4.4.3 DEGREES COVERED

M.S/M.Phil. and PHD Degree programs only.

4.4.4 RULES

- i) Staff members availing Financial Assistance will sign a bond that they will serve the University for two and three years after completion of their degree for M.Phil. and PHD respectively. In case of departure before the stipulated period, degree shall not be awarded.
- ii) 50% financial assistance (discount on tuition fee) shall be granted to the employees.
- iii) Granted financial assistance shall be cancelled as per the conditions stated in point vii general rules; and the employee would not be able to apply for a review of the decision.

4.5 U-CHENAB EMPLOYEE KIN FINANCIAL ASSISTANCE POLICY

4.5.1 WHO IS EMPLOYEE KIN?

The blood relations i.e., Brothers/Sisters, Father/Mother, Husband/Wife and Son/Daughter will be considered as employee kin.

4.5.2 OBJECTIVE

To facilitate the employees with respect to the education of their kins at the University.

4.5.3 RULES

- i. Only regular employees of UCHENAB can avail this scholarship.
- ii. Maximum financial assistance (25 percent discount in tuition fee) shall be granted.
- iii. If more than one employee kins are studying, then only two will be granted employee kinship fee concession of 25% each.
- iv. Employee kin would also be eligible to apply under need base financial assistance policy of the University.



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- v. The granted employee kin scholarship will be cancelled as per the conditions stated in point: vii general rules; and the student would not be able to apply for a review of the decision.
- vi. The approved financial assistance is subject to certain rules stated in general rules and will be reviewed based on financial assistance policy.

4.5.4 EXCLUSIONS

- I. Not applicable on Ph.D. degree program.
- II. Not applicable on former employees of the University.

4.6 ALUMNI SCHOLARSHIP

4.6.1 OBJECTIVE

To encourage and assist former undergraduate (B.S) students of the University in completion of their graduation degrees. (M.S/M. Phil).

4.6.2 SCOPE

All U-Chenab Undergraduate students.

4.6.3 RULES

- iv. 25% financial assistance (in tuition fee only) shall be granted.
- v. The approved financial assistance is subject to certain rules stated in general rules and shall be reviewed based on financial assistance policy.
- vi. Granted financial assistance shall be cancelled as per the conditions stated in point: vii general rules: and the student would not be able to apply for a review of the decision.

4.7 U-CHENAB M.Phil./MS SCHOLARSHIP

4.7.1 OBJECTIVE

To facilitate the M.Phil./ MS Scholars with respect to their study at the University.

4.7.2 RULES

- I. 15% financial assistance (in tuition fee only) shall be granted to all M.Phil./MS enrolled students.
- II. The approved financial assistance is subject to certain rules stated in general rules and shall be reviewed based on financial assistance policy.
- III. Granted financial assistance shall be cancelled as per the conditions stated in point: vii general rules: and the student would not be able to apply for a review of the decision.



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4.8 INTER PROVINCIAL SCHOLARSHIPS

4.8.1 OBJECTIVE

- The purpose of this policy is to provide scholarships to students from various areas of Pakistan, specifically Balochistan, Gilgit Baltistan, Kashmir, Khyber Pakhtunkhwa, Sindh, and Southern Punjab, who wish to pursue higher education.

4.8.2 RULES

- I. Up to 100% financial assistance (in tuition fee only) shall be granted to all students.
- II. 25 seats are allocated for the inter provincial scholarship.
- III. The percentage of inter provincial scholarship decision will be made by the rector office.
- IV. The applicant must belong to any of the above-mentioned regions.
- V. The applicant must obtain admission to a university.
- VI. If the student does not retain the required CGPA, the university shall reserve the rights to review the student's scholarship according to the review policy.
- VII. Granted financial assistance shall be cancelled as per the conditions stated in point: vii general rules: and the student would not be able to apply for a review of the decision

4.8.3 PROCEDURE

- I. The scholarship can be applied by the applicant along with admission application at the admission counter.
- II. The percentage of inter provincial scholarship decision will be made by the rector office.
- III. The admission office will forward the form (along with the required documents) to the Fee Section after the approval.
- IV. The Fee Section will issue the fee voucher to the applicants after receiving required documents along with forms by the admission office.
- V. The scholarship will be granted in a system after the applicants get registered as a student.
- VI. Once approved, the Fee Section will notify the students.



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SECTION 5 – FINANCIAL ASSISTANCE REVIEW

SCHOLARSHIP CRITERIA FOR BELOW 50% Scholarship.

The student falling under this criterion must maintain a minimum of 3.00 CGPA throughout their degree program.

SCHOLARSHIP CRITERIA FOR 50% AND ABOVE

The student falling under this criterion must maintain a minimum of 3.50 CGPA throughout their degree program.

If a student is unable to maintain the required CGPA in any semester, the stipulated cuts will be applied as per the mentioned below table.

SR. NO	GRANTED FINANCIAL ASSISTANCE PERCENTAGE (TUITION FEE)	SPECIFIED CUT IN PERCENTAGE (TUITION FEE)
1	Above 70%	20%
2	61%-70%	18%
3	51%-60%	16%
4	41%-50%	14%
5	31%-40%	12%
6	21%-30%	10%
7	06%-20%	8%
8	05% and below	0%

- i. The above is standard policy. However, student's financial position will be the main determinant in case of his/her review by the financial assistance review committee.
- ii. In case of semester freeze as well the CGPA is below as per the requirement in the previously enrolled semesters, the stipulated cuts will be applied.
- iii. In case of semester freeze, the original financial assistance percentage can be continued on student's request if his/her CGPA is above than required CGPA in previous enrolled semester.



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- iv. In case of degree transfer, on the student's request, the granted financial assistance percentage can be shifted to the new degree program. However, in this case, the CGPA of the previously enrolled semester (of the previous degree) should be above required CGPA, otherwise stipulated cut will be applied.
- v. In case the student's CGPA is improved as per the required CGPA or above in the next semester (except summer) after implementation of the stipulated cuts; his/her financial assistance percentage will be restored to the original. However, the following conditions need to be fulfilled.
 - The student has to apply before the final date.
 - The student's previous application for financial assistance will be reviewed along with the new request.

5.1 EXCLUSIONS

1. No cuts will be applied in the summer semester.
2. Revised SGPA after summer will not be considered. i.e., SGPA of the spring semester has an effect on the fall semester and vice versa.
3. Not applicable to sports-based admissions.
4. Not applicable to Employee Base Financial Assistance cases.

SECTION 6 – SOCIAL RESPONSIBILITY FOR SCHOLARSHIP HOLDERS

The UCHENAB places an emphasis on social responsibility, and as such, expects all scholarship holder students to fulfill their obligation by educating at least one student during their professional career. This obligation serves as a way for scholarship recipients to give back to their communities, and to ensure that the benefits of their education are shared with others.

“PAY IT FORWARD”