

KADUR SEETHARAMAIAH PARVATHAMMA CHARITABLE TRUST

"As our forebears did for us, so have we done for our children and given them the gift of education and health"

290, 34th Cross, 9th Main, 4th Block, Jayanagar, Bangalore - 560 011, India. Telephone : 2653 2516

Office Hours : 6.30 to 7.30 p.m. Tuesdays and Thursdays 9.30 to 11.30 a.m. Sundays

Instructions For Applicants For Financial Assistance in The Form of Interest Free Loan Scholarship.

General Information :

The Kadur Seetharamaiah Parvathamma Charitable Trust (KSPC Trust) was founded in 1994 to provide financial aid in the form of interest free loans to men and women seeking education in the fields of arts, sciences, religion, philosophy, fine arts and the professions (medicine, management, law & engineering or vocational training.) The financial assistance is awarded solely on the basis of "need" without regard to caste, creed, color, religion, nationality or gender. The responsibility of providing accurate and truthful information for documenting the evidence in support of the applicant's "need" rests entirely with the applicant. Based on this evidence the Board of Trustees of the KSPC Trust determines the "need" relative to all other applicants. The Trust may choose to verify the authenticity of the applicant supplied information. For this the Trust may seek assistance from appropriate individuals and referees that the applicant provides. In all cases the decision of the Board of Trustees is final.

The Trust also provides assistance to pediatric patients in need of medical help. This assistance is also solely based on "need".

Remember that you do not have to prove dire poverty but only that you have a "need" for assistance to prosecute and complete your studies in a timely fashion. The Board of Trustees determines the applicant's need for financial assistance utilizing the following general principles: applicant's cost of attendance (COA) for the school or college less the applicant's family contribution is the applicant's initial "need". The family contribution is determined by your family's income, assets, number of family members attending school/college at least half time as well as other items found on the application. Applicant's own financial condition, assets and other

financial assistance that he / she may be receiving determines the ultimate "need". The COA is comprised of actual costs of tuition fees, books, supplies, personal expenses and transportation.

What records / documents are needed to complete the application?

*(*Asterisked items are compulsory and without them the application will be deemed incomplete)*

1. Student identification card from college*
2. Student's driver's license
- 3.. Current bank and other financial statements to document student's/parent's/guardian's financial assets and status
4. Guarantor's certificate and assurance to support ability to repay*
5. Principal's/dean's certificate attesting the applicant's moral character*
6. Parent's/guardian's income/ asset statement*

How do I know if I am eligible to receive financial assistance in the form of loan scholarship?

To be eligible for financial assistance in the form of loan scholarship you have to meet certain requirements. (1) You must be registered and attending a college / school of learning. (2) working towards a degree or diploma (3) making satisfactory academic progress and (4) you must have and demonstrate a financial "need". Remember that eligible candidates don't have to be necessarily poor or required to prove dire poverty. Evidence must be shown that a financial "need" exists.

What is the deadline for application?

Deadlines for application submission are published in the local newspapers from time to time. Call or visit the Trust Office during the office hours (see page 1).

How & where do I obtain the Application forms?

Send a written request by **ordinary post** asking for a set of application forms. You must include a self-addressed and stamped (Rs.10) envelope of minimum size 10" X 4.5". You may also obtain the application forms personally in the Trust office during the working hours.

How and where should this application be submitted?

The completed application and enclosures must be mailed by **ordinary post only** to the address : KSPC Trust, 290, 34th Cross, 9th Main, 4th Block, Jayanagar, Bangalore-560 011. Please do not send by courier or registered post since there will be no one to personally sign for the receipt. Applications sent by courier or registered post will be undeliverable and returned. However, you may personally bring to the office and deliver the application during the working hours (see top of page 1 of the instructions sheet).

Why is it important to submit accurate information?

You must fill out the application forms accurately completely and honestly. The information that you supply can be verified by your college, your state or local government authorities as well as by prominent civic leaders of the community in which you and your family live. You are encouraged to submit supporting documents whenever applicable. Incomplete application and incomplete information supplied may not only cause delays in considering and deliberating on your application but may also disqualify you from getting an otherwise well deserved loan scholarship. If you get the loan scholarship based on incorrect information you will have to pay it back immediately. You may also have to pay fines and fees. If you purposely give false or misleading information on your application you may be liable for legal action.

What are the objectives and expectations of the trust?

The aim of the Trust is to help the "needy" student pursue the educational objectives and attain the educational goals in a timely manner. The objective of the Trust is to enable the student evolve to be a self reliant responsible citizen of the community willing to make significant and meaningful contributions to the community in which he/she lives as well as to the society at large. The beneficiary student is expected to share and subscribe to these values of the Trust. Further, the Trust hopes that upon completion of the studies the student makes efforts to sustain and further the cause of the Trust.

How does the Trust determine the need and select the deserving students?

The "need" of the applicant is assessed based on the information supplied in the application and the subsequent interview process. The applicant's "need" is evaluated in the context of all other applicants and the applicant is prioritized on the basis of relative need. In this process the Board makes the best effort to be objective and fair. However, it must be obvious that the process is a challenge for anybody including the Board of Trustees since the process of assessing the relative need is necessarily somewhat subjective and judgmental. The applicant is encouraged to provide detailed and complete information and fill out all the boxes in the application form to help the Trust make a fair and balanced evaluation.

Who may apply for the interest free loan scholarship?

Requests for formal application forms may be made either by the parent(s)/guardian(s) or the student. Remember, the assistance is for the student and not the parent. Formal application forms must be filled out entirely by the student applicant him / herself. Exceptions may be made in the case of applicants 15 years or younger.

What does the interview process consist of? Who should be present for the interview?

After initial review of the application, the Board selects eligible candidates for interview. A letter detailing the place, time, and date of interview will be mailed to the candidate. The applicant **MUST** be present for the interview. The Trust expects the parent(s) to accompany the student for interview. Under exceptional circumstances the guardian/s can accompany.

Who bears the cost of appearing for the personal interview?

The student is required to bear the entire cost of the interview process. The Trust does not provide any financial assistance for purposes of interview.

If I am selected for a personal interview, does this guarantee financial assistance?

The decision to provide financial assistance in the form of loan scholarship is made only after the personal interview. Therefore, selection for the interview in no way guarantees financial assistance. In all cases, the decision of the Board is final.

If selected how long will the financial assistance continue?

Although not binding, it is the intent of the Trust to extend assistance. It is expected that the applicant will maintain satisfactory academic standards and records. The applicant is required to reapply every year along with the appropriate records.

If selected, when and how will I receive the funds?

The monies will be issued through cheques drawn on local banks. The cheques will be drawn in favour of the student upon production of the receipt issued by the school or college for having paid the fees.

What if I am already receiving financial assistance / loan from another source which meets my financial need only partially? Am I still eligible for the KSPC Trust assistance?

The applicant's eligibility is not compromised by the fact that he/she is already a recipient of financial assistance from another source. However, the responsibility of showing evidence of "need" rests entirely with the applicant.

How will I be informed when I am selected?

The successful candidate will be intimated through the Indian Postal Service.

Will you inform me even if I am not selected?

Yes. You will be informed through the Indian Postal Service.

What are the expectations for repayment of loan scholarship?

The loan scholarship is to be repaid by the applicant or the guarantor in a timely fashion. The loan is interest free up until the applicant remains a bonafide student in an educational institution. It is expected that the loan will be paid back starting within one year of completion of his / her education. Repayment may be made in lump sum or in monthly instalments upon mutual agreement.

Does the Trust offer assistance to cover the full cost of the applicant's education?

The Trust strives to offer the maximum funds possible to help the applicant meet his/her financial need. However, the resource of the trust often dictates the amounts

available for distribution. This may mean that the funds allotted to a particular applicant fulfill only his/her partial need.

What happens if I am unable to repay the loan at the stipulated time upon completion of my studies?

The Trust expects prompt repayment upon completion of the studies. The Trust will communicate with the applicant/guarantor to remind them of this responsibility. If for legitimate reason the applicant is unable to repay in a timely fashion, the Trust may at its discretion allow additional time for repayment. The Trust may initiate legal action for recovery.

Instructions for filling out the application form

Please read these instructions completely before attempting to fill out the application form.

1. Write in CAPITAL letters (or type) complete last, first and middle names. Do not use initials or abbreviations. Enclose a recent passport size photo in colour or black & white taken not earlier than six months.
- 2,3,4 & 5. Self-evident
- 6,7 & 10. Provide accurate mailing address including the pin code to facilitate prompt and speedy communication. The telephone number must include area or city code. Provide accurate mailing address including the pin code to facilitate prompt and speedy communication in case your current address changes. If the permanent address is the same as the present address indicate so.
- 8 & 9. Write in CAPITAL letters (or type) complete last, first and middle names. Do not use initials or abbreviations.
- 11 & 12. State the occupation and the nature of the occupation. State the official position and title. For example state "Assistant Director of Education, Government of Karnataka but not Government Servant. The annual salary must include the total annual emoluments. Total emoluments include additional pay, allowances, bonuses and commissions.
13. Provide the complete official name of the educational institutions, the principal's name and the accurate mailing address including the pin code. The

telephone number must include the area/city code. Write the name of the course and the year of the course you are enrolled in.

14. For purposes of evaluation, a "merit student" is defined as one scoring at a minimum of first class marks.
- 15 & 16. State the numbers of brothers and sisters you have. On a separate sheet of paper state their age and occupation. If they are currently pursuing their studies list the name of the educational institution and the educational expenses incurred for each of them.
17. Explain your extra curricular activities in detail.
18. Explain on a separate sheet of paper your hopes and aspirations for higher studies abroad.
- 19,20 & 21. Answer these questions if you are a part-time employee.
22. This is a short but complete essay in your own words that describes your hopes, aspirations and goals in life. You may choose to write this either in English or Kannada. The essay should offer us insight into the general values that are dear to you. It may include role models, leaders or heroes / heroines who inspire you; episodes and challenges in life that had profound influence upon you, and how you seize upon opportunities in life and how you cope with life's challenges and stressful circumstances. What current social issues concern you most and how do you think you can participate or contribute to address these issues. These are suggestions and guidelines only. You may write on any topic/s that provide us with understanding of your life's values, aspirations and goals.
23. This must be a detailed essay in your own words that describes your need for financial assistance. You may choose to write this essay in either English or Kannada. You are expected to prove or show evidence of "need" for assistance. Please provide all the details of your and your parent's/guardian's finances, financial assistance you may be receiving from other members of your family, relatives and philanthropic institutions. Detail your anticipated expenses. Educational or other expenses of your siblings and other family

members that might impact on your own educational plans are also relevant. The essay must help the Board of Trustees to assess your need accurately as well as assist them in prioritizing your need relative to other applicant's needs. In short, this essay is very important and must help us answer why the trust should support you in preference to other applicants. **Do not forget to sign and date the application.**

Instructions for filling out Appendix 1 of the application form:

This part of the application is intended to obtain a complete biographical sketch of the applicant including extracurricular activities. The questions are self-explanatory. Please fill out all columns. Incomplete applications will be rejected. Do not forget to sign and date the application.

Instructions for filling out Appendix 2 of the application form:

This part of the application is intended to obtain accurate information on the applicant's and the parent's / guardian's income and expenditure as well as assets. The questions are self-explanatory. Please fill out all columns. Incomplete applications will be rejected. Both the applicant and the parent are required to sign and date this statement. A witness must also sign to attest the authenticity of the parent's / guardian's signature.

Instructions for filling out Appendix 3 of the application form

*The need to communicate with the candidate will be many during the review process of the application as well as in the ensuing days, months and hopefully years to come. Please provide the current and permanent postal addresses, home, office and mobile, telephone numbers of 1. The candidate, 2. parent / guardian and 3. three references. **Please include the email addresses. This information is critical and without it the application will be deemed incomplete.***