

1. e-Kalyan Post Matric Scholarship Scheme (The Backbone of State Aid)

The e-Kalyan portal (ekalyan.cgg.gov.in) manages the largest volume of state scholarships, targeted at removing financial barriers for Post-Matriculation education (Class 11 to Ph.D.).

A. Eligibility & Income Ceiling (2025-26)

- **Domicile:** Student must be a permanent resident of Jharkhand.
- **Category Constraints:** Strictly for Scheduled Tribe (ST), Scheduled Caste (SC), and Backward Class (BC) students. General category students are **not** eligible under this specific scheme.
- **Income Limits (Annual Family Income):**
 - **SC / ST:** Up to ₹2,50,000.
 - **BC (Backward Class):** Up to ₹2,50,000.
- **Note:** Income certificate must be issued by a Circle Officer (CO) or higher authority.
- **Academic:** Student must be enrolled in a recognized institution (College/University/ITI) within or outside Jharkhand.

B. Benefit Structure (Maintenance & Fees)

Allowances are categorized by the "Course Group" and whether the student is a Hosteller or Day Scholar.

Group 1: Professional & Technical (Degree Level)

- Courses: Engineering, Medical (MBBS/BDS), MBA, Agriculture, Law (LLB).
- **Max Scholarship (Hosteller):** ₹1,00,000 per annum.
- **Max Scholarship (Day Scholar):** ₹90,000 per annum.

Group 2: Professional & Technical (Diploma Level)

- Courses: Diploma (Polytechnic), Nursing, Pharmacy, Hotel Management.
- **Max Scholarship (Hosteller):** ₹75,000 per annum.
- **Max Scholarship (Day Scholar):** ₹70,000 per annum.

Group 3: General Undergraduate & Graduate

- Courses: B.A, B.Sc, B.Com, M.A, M.Sc, M.Com, ITI.
- **Max Scholarship (Hosteller):** ₹45,000 per annum.
- **Max Scholarship (Day Scholar):** ₹40,000 per annum.

Group 4: Higher Secondary

- Courses: Intermediate (Class 11 & 12).
- **Max Scholarship:** ₹35,000 (Hosteller) / ₹30,000 (Day Scholar).

2. Marang Gomke Jaipal Singh Munda Overseas Scholarship

A flagship international scholarship allowing marginalized students to pursue Master's/M.Phil degrees in the UK and Ireland.

A. Eligibility Criteria

- **Target Group:** ST, SC, Minority, and OBC students of Jharkhand.
- **Age Limit:** Not more than 35 years (as of 1st April of the academic year).
- **Academic Requirement:**
 - For Master's: 55% marks in Bachelor's Degree.
 - For M.Phil: 55% marks in Master's Degree.
- **Income Limit:** Annual family income must be less than ₹12.00 Lakhs (Income Tax Return required).

B. Financial Coverage (Fully Funded)

- Tuition Fees: 100% of the tuition fees charged by the foreign university.
- Maintenance Allowance: Annual stipend of £10,000 (Great Britain) to cover living costs.
- Travel: Economy class airfare (to and fro).
- Additional: Visa fees, medical insurance, and local travel expenses.

- Seats: Covers up to 25 students annually across various disciplines.

3. Guruji Student Credit Card (GSCC) Scheme

A collateral-free education loan scheme designed for higher education students who do not qualify for central banking norms due to lack of assets.

A. Loan Specifications

- **Maximum Loan Amount:** ■15.00 Lakhs.
- **Interest Rate:** Concessional simple interest of 4% per annum.
- **Special Provision:** Girls, Transgender, and Divyang students receive loans at 3% interest (1% additional concession).
- **Margin Money:** Nil.
- **Living Expenses:** Up to 30% of the loan amount can be used for non-institutional expenses.

B. Repayment Terms

- Moratorium Period: Course Duration + 1 Year.
- Repayment Tenure: Up to 15 years after moratorium.
- Collateral: None required. State Government acts as guarantor.

4. Savitribai Phule Kishori Samriddhi Yojana (Girl Child Focus)

A lifecycle conditional cash transfer scheme to prevent child marriage and dropout among adolescent girls.

A. Benefit Structure (Total ■40,000)

- Class 8: ■2,500
- Class 9: ■2,500
- Class 10: ■5,000
- Class 11: ■5,000
- Class 12: ■5,000
- Age 18-19 Years (Exit Grant): ■20,000 (One-time).

B. Conditions for Exit Grant

- Girl must be unmarried at age 18.
- Girl must have her name registered in the Voter List.
- Mandatory parent self-declaration regarding income.

5. Mukhyamantri Shiksha Protsahan Yojana (MMSPY)

A scheme aimed at subsidizing expensive coaching for competitive entrance exams.

A. Covered Exams

- Engineering (JEE Mains/Advanced)
- Medical (NEET)
- Law (CLAT)
- Civil Services (UPSC / JPSC)

B. Financial Support

- Coaching Fee: 100% paid by the government.
- Sistence Allowance: ■2,500 per month.

6. Chief Minister's Fellowship Yojana (CMFY)

Designed to retain top research talent within Jharkhand universities.

A. Fellowship Amounts (Monthly)

- Category A (NET/CSIR): ■25,000

- Category B (JET): ■22,500
- Category C (University Topper): ■15,000
- Duration: Maximum 3 years.

B. Contingency Grants

- International Conference: Up to ■2.00 Lakhs (once).
- National Conference: Up to ■50,000.

7. Pre-Matric Scholarship (Class 1-10)

- SC/ST Students (Class 1-5): ■1,500 per annum.
- SC/ST Students (Class 6-8): ■2,500 per annum.
- SC/ST Students (Class 9-10): ■4,500 per annum.

8. Mandatory Document Checklist (Universal)

1. Aadhaar Card (DBT enabled).
2. Caste Certificate (Digital).
3. Income Certificate (Current Financial Year).
4. Residential (Domicile) Certificate.
5. Bonafide Certificate (College-issued).
6. Previous Marksheets.