Centurion
UNIVERSITY
Shaping Lives...
Empowering Communities...

University Anti-Poverty Programmes
Programmes and Initiatives to Support Students from the Bottom 20% of Household Income Groups in Completing Their Studies

1. Institutional Commitment

Centurion University of Technology and Management (CUTM) is committed to ensuring that financial hardship does not prevent students, particularly those from the bottom 20% of household income groups, from accessing higher education and successfully completing their studies. The University implements a range of programmes and initiatives, including scholarships and fee waivers, education loans, affordable hostel accommodation and meals, health and family protection, and academic and welfare support. These measures are guided by its Equal Opportunity Policy, Poverty Reduction Policy, Non-Discriminatory Admissions Policy and Disability Accommodation Policy.

2. Identifying Students from Low-Income Households

CUTM records the declared annual family income and the occupation of the parent or guardian of every student at admission, and income certificates are verified for all means-tested scholarship and loan schemes. This allows the University to identify students from low-income households at the point of entry and to guide them to the scholarships, fee waivers, education loans, hostel and meal facilities and health protection for which they are eligible, so that support is in place from the first semester.

Admission records indicate that 86.3% of students with declared family income come from households with an annual income of up to ₹8,00,000. This threshold is used in the report to identify students from economically weaker households. CUTM supports these students through direct financial assistance—including scholarships, fee waivers and education loans—and broader institutional support, including health insurance and access to affordable hostel accommodation with meals.

For the purposes of this report, financial aid includes scholarships, fee waivers, education loans, subsidised hostel accommodation, subsidised meals and health insurance cover. Scholarships, fee waivers and education loans are referred to as direct financial aid. On this basis, all low-income students (86.3% of enrolment) receive financial aid, and 52.4% also receive direct financial aid.

Table 1: Support received by students from low-income households (share of total enrolment)

Category	Share of Enrolment
Low-income students (household income up to ₹8,00,000) – all receive health insurance and access to affordable hostel accommodation with meals	**86.3%**
of whom also receive direct financial aid (scholarships, fee waivers, education loans)	52.4%
of whom receive health insurance and hostel accommodation with meals, without direct financial aid	33.9%
Students from households with income above ₹8,00,000	13.7%
Total enrolment	**100%**

The admission data show that 86.3% of students with declared family income fall within the annual household-income threshold of ₹8,00,000. All of these low-income students receive health insurance cover and access to affordable hostel accommodation with meals. Within this group, students making up 52.4% of total enrolment (6,999 students) also receive direct financial aid through scholarships, fee waivers and education loans, while the remaining 33.9% receive health insurance and hostel accommodation with meals without direct financial aid. The 52.4% is therefore part of the 86.3%, not in addition to it. The remaining 13.7% are students whose declared family income exceeds ₹8,00,000. Students in the lowest-income groups are supported through more narrowly targeted, income-tested schemes, with eligibility thresholds below ₹8,00,000. These schemes provide additional assistance to students from households facing greater financial constraints. The detailed percentage distribution among individual government scholarships, university scholarships, subsidised housing, subsidised meals and other forms of support is not provided in the available admission data; therefore, the chart below presents only the categories and percentages reported in Table 1.

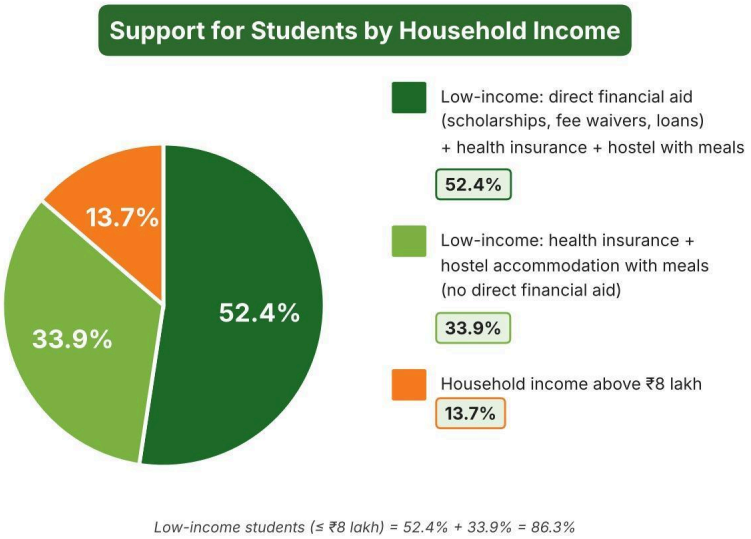


Figure 1: Distribution of student enrolment by household income and type of support (reported percentages)

All students from households earning up to ₹8,00,000 annually (86.3%) receive health insurance and access to hostel accommodation with meals. The largest group (52.4% of enrolment) also receives direct financial aid, while 33.9% receive health insurance and hostel accommodation with meals only. The 13.7% remainder represents students whose declared household income is above this threshold.

CUTM provides financial assistance to students from economically disadvantaged households through income-tested scholarship and education support programmes. These initiatives aim to promote equitable access to higher education by reducing financial barriers for students from low-income families.

Table 2: Income-tested support for students from the lowest-income households

Programme	Income eligibility	Students supported
Post Matric Scholarship	Annual family income up to ₹2,50,000	1,034
Bihar Student Credit Card Scheme	Annual family income below ₹2,00,000	1,132
Total		**2,166**

As presented in Table 2, 1,034 students received support through the Post Matric Scholarship programme, which is available to students whose annual family income is up to ₹2,50,000. Additionally, 1,132 students benefited from the Bihar Student Credit Card Scheme, for which the annual family income eligibility is below ₹2,00,000. Together, these two programmes supported 2,166 students from low-income households.

These initiatives demonstrate CUTM's commitment to inclusive education, financial accessibility, and social equity by enabling students from economically weaker backgrounds to pursue higher education. They contribute to the university's efforts toward SDG 1 (No Poverty) and SDG 4 (Quality Education).

3. Scholarships and Financial Aid

Financial support is central to the University's poverty-reduction strategy. The number of low-income students receiving scholarships more than doubled between 2021 and 2025, rising from 2,781 to 5,867, an increase of **111%**, and has grown faster than total enrolment (Figure 2).

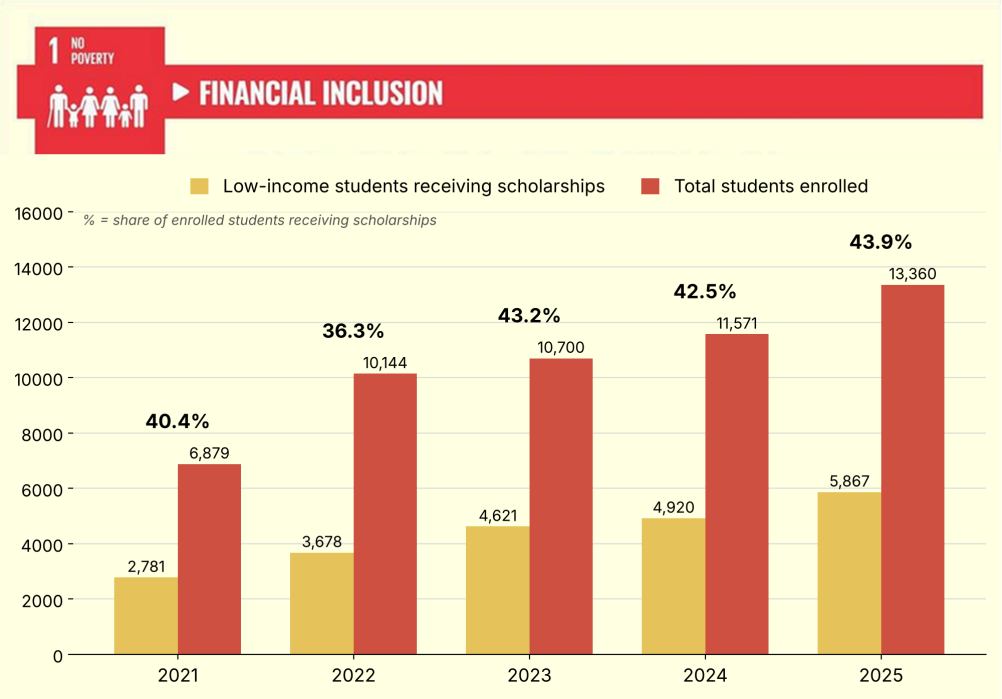


Figure 2: Low-income students receiving scholarships and total enrolment, 2021–2025

5,867 students received full or partial scholarships and freeships amounting to **₹12,07,68,336** through three channels.

Table 3: Scholarships and freeships by source

Source of Support	Students	Amount (₹)
Government scholarship schemes facilitated by CUTM	2,953	7,08,08,644
CUTM institutional scholarships and fee waivers	2,881	4,76,63,592
Corporate and NGO-sponsored scholarships	33	22,96,100
Total	**5,867**	**12,07,68,336**

Institutional scholarships. The University's own schemes include the Full Fee Waiver Scholarship, which covers tuition for the full duration of study for economically disadvantaged and deserving students, and the Chandrika Scholarship for female students.

Government schemes. The University guides eligible students through the application, documentation and verification process for 18 central and state government schemes. The largest is the Post Matric Scholarship, available to students from families with an annual income of up to ₹2.5 lakh, which supported 1,034 students with ₹2,71,44,823. PRERANA supported 786 students with ₹1,88,45,796, and E-Medhabruti for technical and professional courses supported 867 students with ₹1,62,13,000.

Table 4: Government scholarship schemes facilitated by CUTM

#	Government Scheme	Students	Amount (₹)
1	Post Matric Scholarship	1,034	2,71,44,823
2	E-Medhabruti – Technical and Professional	867	1,62,13,000
3	PRERANA	786	1,88,45,796
4	E-Kalyan – SC/ST/OBC/EBC Scholarship	67	28,41,000
5	Krishi Vidya Nidhi Yojana	61	29,29,025
6	E-Medhabruti – PG Merit	42	6,23,000
7	Yosoda Scheme	23	5,56,000
8	Gopabandhu Sikhya Sahayata Yojana	21	3,68,000
9	E-Medhabruti – UG Merit	10	1,00,000
10	Godabarisha Vidyarthi Protsahana Yojana (Laptop)	9	2,70,000
11	E-Medhabruti – Laptop	9	2,70,000
12	National Scholarship	6	72,000
13	National Scholarship – PG Studies	6	90,000
14	Prime Minister's Scholarship Scheme – Assam Rifles	5	1,68,000
15	Umbrella Scheme for ST Students – Arunachal Pradesh	2	1,30,000
16	Biju Sishu Kalyan Yojana	2	60,000
17	LIC Golden Jubilee Scholarship	2	38,000
18	National Scholarship – Students with Disabilities	1	90,000
	Total	**2,953**	**7,08,08,644**

Corporate and NGO scholarships. A further 33 students received ₹22,96,100 from the JSP Foundation (Yashasvi Scholarship), HDFC Bank, Mirae Asset Foundation, the Arvind Foundation, the Vidyasaarathi and Buddy4Study scholarship platforms, a University endowment and individual donors.

4. Education Scholarship Support – Bihar Student Credit Card Scheme

CUTM facilitates access to the Bihar Student Credit Card Scheme for students from Bihar whose annual family income is below ₹2,00,000. The scheme provides an education loan of up to ₹4,00,000 towards tuition fees, books and laptops at a concessional interest rate of 4% per annum (1% for women, transgender students and students with disabilities), and repayment begins only after the student has secured employment. 1,132 students are pursuing their studies with this support.

Table 5: Students supported through the Bihar Student Credit Card Scheme

Programme	Students Supported
B.Tech (all branches)	595
Diploma in Engineering	455
BBA, BCA and B.Tech Dairy Technology	73
MBA (Agribusiness) and MCA	9
Total	**1,132**

Together with the 5,867 scholarship recipients, these students bring the total number of low-income students receiving scholarships, including support under the Bihar Student Credit Card Scheme, to **6,999**, or **52.4%** of the University's 13,360 students.

5. Student Welfare Fund: Individual Hardship Support

In addition to scheduled scholarships, CUTM maintains a Student Welfare Fund for individual students whose families face severe financial hardship. Each case is assessed individually through the student's application, verification by the department, a home visit and a recommendation by the Head of Department, and support is approved by the Vice Chancellor. The following case illustrates the process.

Case Study: Full fee and hostel support for an engineering student

Stage	Details
Student profile	Second-year B.Tech student in Electronics and Communication Engineering, with 87.4% in Class X, 89.8% in Class XII and an SGPA of 9.34 in the first semester
Circumstances	Severe financial hardship in the family arising from medical and economic difficulties, which threatened the student's ability to continue higher education
Assessment	Application by the student, verification by the department and a home visit, documented in the student's file; recommendation by the Head of Department on 8 July 2025
Support approved	Academic and hostel fees met from the Student Welfare Fund, approved by the Vice Chancellor on 21 July 2025, against a programme fee structure of ₹7,64,700 covering tuition, examination, hostel and mess charges
Conditions	Full attendance, an SGPA of at least 9.0 and good conduct, linking the support to successful completion of the degree

The case shows how the University identifies individual students at risk of discontinuing their studies for financial reasons and removes the cost barrier entirely, so that able students from households in severe hardship can complete their degrees.

6. Hostel and Food Facilities

CUTM provides university-managed hostels at all six campuses. Hostel charges are fixed annually and include accommodation, all meals, electricity, water, Wi-Fi, security and access to medical services, so that students do not face separate rent, food or utility bills. Living on campus also removes the cost of

daily travel to classes. Government scholarships facilitated by the University, including the Post Matric Scholarship, include maintenance allowances that help students meet hostel and mess charges.

Table 6: Annual hostel charges, including all meals

Hostel Category	Annual Fee (₹)	Monthly Equivalent (₹)
ITI hostel	35,000	2,917
BCA and Diploma hostel (regional campus)	40,000	3,333
Diploma hostel (non-AC, 6-bed)	60,000	5,000
Regular hostel (non-AC, 5-bed)	95,000	7,917

7. Health and Family Protection

All 13,360 enrolled students are covered by the University's Student Welfare and Health Protection Scheme. The scheme ensures that illness, an accident or the loss of a parent does not force a student from a low-income family to discontinue their studies.

Table 7: Student Welfare and Health Protection Scheme

Protection	Benefit
Group Medical Coverage	Reimbursement of hospitalisation and treatment costs of up to ₹1,00,000
Group Personal Accident Insurance	₹1,00,000 paid to the student's family in the event of the student's accidental death
Parents' Education Protection Policy	Educational support of up to ₹2,00,000 if the student's earning parent dies, enabling the student to complete the programme

8. Academic, Digital and Welfare Support

To promote retention and timely completion, students from low-income and first-generation backgrounds receive:

- **Academic support:** Remedial classes and peer tutoring in foundational subjects, faculty mentoring, academic counselling and career guidance.
- **Counselling and well-being:** Counselling services for mental health and personal development.
- **Digital access:** 18 students received laptops under the Godabarisha Vidyarthi Protsahana Yojana and the E-Medhabruti Laptop scheme, and all students have access to campus computer laboratories, Wi-Fi and the University's online courseware.
- **Disability support:** Scribes, additional examination time, assistive technologies and barrier-free infrastructure.
- **Skills and employability:** Skill-integrated, modular programmes, vocational training and incubation support that prepare students for employment and self-employment.

9. Conclusion

CUTM identifies students from low-income households at admission and supports them through to graduation with scholarships and fee waivers, education loans, individual support from the Student Welfare Fund, affordable hostel accommodation with meals, health and family protection, and academic and digital support. These programmes advance SDG 1 (No Poverty) by reducing the financial burden of higher education on low-income families, SDG 4 (Quality Education) by widening access to affordable higher education, and SDG 10 (Reduced Inequalities) by enabling students from disadvantaged backgrounds to complete their studies and build sustainable livelihoods.