Centurion University
Shaping Lives...
Empowering Communities...

Times Higher Education
Sustainability Impact Ratings





SUSTAINABLE DEVELOPMENT GOAL 1 NO POVERTY

SUSTAINABLE DEVELOPMENT GOALS

Table of Contents

Section No.	Section Title	Page No.
1	**Executive Summary**	**7**
2	**Key 2025 Outcomes**	**8**
3	**Summary – Our Impact on SDG 1: No Poverty**	**10**
4	**Introduction – Our Purpose and Vision**	**11**
5	**Low-Income Students Receiving Financial Aid**	**11**
5.1	Top Schemes by Number of Beneficiaries	13
5.2	Key Highlights	14
5.3	Govt Schemes	15
5.4	Institution Scholarship	17
5.5	Academic Programme-wise Analysis	17
5.6	Key Highlights	19
5.7	Complementary Support for Low-Income Students	21
5.8	Policy Alignment and Contribution to SDG 1	21
5.9	Institutional Impact	22
6	**Admission Targets for Students from Economically Disadvantaged Backgrounds**	**23**
6.1	Annual Admission Target	23
6.2	Scholarship Highlights	28
6.3	Fee Waivers and Application Support	29
6.4	Comparative Context and Global Positioning	30
7	**Graduation and Completion Targets for Students from the Bottom 20% of Household Income Groups**	**32**
7.1	Institutional Policy Framework	32
7.2	Empirical Profile of Low-Income Students	33
7.3	Mechanisms Supporting Completion	34
7.4	Financial Continuity and Support	34
7.5	Academic and Pedagogical Support	34
7.6	Socio-Emotional and Mentoring Support	34
7.7	Digital Access and Infrastructure	35
7.8	Career and Employability Integration	35
7.9	Results and Impact	35
7.10	Key Differentiators	36
8	**Support Services for Students from Low-Income Families**	**37**
8.1	FOOD SECURITY: Subsidised Meal Programs	37
8.2	AFFORDABLE HOUSING	38
8.3	TRANSPORTATION SUPPORT	38
8.4	LEGAL SERVICES AND GRIEVANCE REDRESSAL	39
8.5	Student Legal and Grievance Support	39
8.6	COMPREHENSIVE FINANCIAL ASSISTANCE COMPLEMENTING BASIC SERVICES	40
8.7	Complete Fee Exemptions	41
8.8	Flexible Payment Structures	41
8.9	Technology Support	42
8.10	Learning Materials and Academic Resources	42
8.11	Remedial and Tutorial Support	42
8.12	Mentorship Framework	43
8.13	On-Campus Health Services	43

8.14	Career Preparation and Employability Support	43
8.15	Crisis Management	44
8.16	Credit and Loan Facilitation	44
8.17	MEASURABLE OUTCOMES AND IMPACT	44
8.18	Student Retention and Success Metrics	44
8.19	Dropout Prevention	44
8.20	Regional Development	45
8.21	TRANSPARENCY AND ACCOUNTABILITY	45
8.22	Institutional Commitment	45
9	**Programmes Supporting Students from the Bottom 20% of Household Income Groups**	**47**
9.1	Institutional Commitment	47
9.2	Identifying Students from Low-Income Households	47
9.3	Scholarships and Financial Aid	50
9.4	Education Scholarship Support – Bihar Student Credit Card Scheme	52
9.5	Student Welfare Fund: Individual Hardship Support	53
9.6	Case Study: Full fee and hostel support for an engineering student	53
9.7	Hostel and Food Facilities	54
9.8	Health and Family Protection	54
9.9	Academic, Digital and Welfare Support	55
9.10	Conclusion	55
10	**Support for Students from Low and Lower-Middle Income Countries**	**55**
10.1	Executive Summary	55
10.2	Context and Institutional Commitment	56
10.3	Mechanism 1: Fee Parity Policy	57
10.4	Mechanism 2: Full Scholarship Support	57
10.5	Partnership Programme: Maritime Education with the Government of Nigeria	59
10.6	International Student Cell: Support Across the Student Journey	61
10.7	Academic and Skill Development Opportunities	62
10.8	A Model of South–South Cooperation	62
10.9	Governance and Financial Accountability	62
10.10	Outcomes and Evidence	62
10.11	Conclusion	63
11	**Start-up and Financial Assistance for Local Entrepreneurs**	**63**
11.1	Institutional Commitment and Policy Architecture	64
11.2	The Incubation Ecosystem: Centre for Innovation and Entrepreneurship (CIE)	65
11.3	PART A — 1.4.1 LOCAL START-UP ASSISTANCE: EDUCATION AND RESOURCES (FREE)	73
11.4	Entrepreneurship Mentorship and Training Ecosystem	74
11.5	Access to University Facilities: Infrastructure and Technological Resources	76
11.6	Community Skill Workshops and Capacity Building	78
11.7	Enterprise Networks, Market Access and Shared Infrastructure	80
11.8	Women and Social Inclusion	81
11.9	PART B — 1.4.2 LOCAL START-UP FINANCIAL ASSISTANCE	82
11.10	Financial Assistance and Funding Pathways	82
11.11	Enterprises Established with University Support	84
11.12	Outcomes, Key Performance Indicators and SDG Alignment	90
11.13	Conclusion	92
12	**Programmes and Training to Improve Access to Basic Services for All**	**93**

12.1	Introduction: CUTM and Access to Basic Services	94
12.2	Health Care Services	96
12.3	Water, Sanitation and Hygiene	104
12.4	Housing, Drinking Water, Sanitation and Clean Energy	105
12.5	Nutrition and Food Security	106
12.6	Child Care – SahaCare	107
12.7	Education and Skills Training	108
12.8	Agricultural Extension and Livelihood Services	109
12.9	Access to Financial Services and Enterprise Support	113
12.10	How CUTM Improves Access: Directly and Indirectly	114
12.11	Outcomes in 2025	116
12.12	External Publicly Available Evidence	117
12.13	Conclusion	117
13	**Participation in Policy Development and Advocacy for Poverty Alleviation**	**118**
13.1	Local Poverty-Reduction Planning: Climate-Resilient Tribal Habitation, Gajapati District	118
13.2	State Government Programme Implementation and Monitoring: OSFDC	119
13.3	State and Regional Engagement in Agricultural Livelihoods and Entrepreneurship	120
13.4	National Engagement in Skills, Fisheries and Livelihood Development	121
13.5	Community Evidence and Local Development	121
13.6	International Knowledge Transfer for Agricultural Livelihoods: Gabon Agri-SEZ	122
13.7	Contribution to SDG 1	122
13.8	Multi-Level Policy Engagement & Poverty Eradication	123
13.9	Strategic Policy Partners	123
13.10	Local & Regional Policy Engagement	123
13.11	Contribution to SDG 1	125
13.12	National Policy Collaboration	126
13.13	Global & Cross-Border Policy Engagement	126
13.14	Alignment Table: UN SDG 1 Targets & Institutional Impact	126
14	**Social Protection: Insurance and Welfare Benefits for Students and Staff**	**127**
14.1	Student Health Insurance and Group Policies	127
14.2	Employees' Provident Fund (EPF) and Employees' State Insurance (ESIC)	128
14.3	Group Health Insurance for Employees and Their Families	128
14.4	Free and Subsidised Meals for Staff	128
15	**Conclusion and Future Roadmap**	**128**
15.1	Future Roadmap	129

List of Figures

Figure No.	Figure Title	Page No.
Fig. 1	Impact at a Glance 2025 – SDG 1 metrics summary	7
Fig. 2	Beneficiaries of each scheme	14
Fig. 3	Programme wise total beneficiaries	18
Fig. 4	share of total scholarship amount by programme wise	19
Fig. 5	Student interaction with Vice-President, Centurion University of Technology and Management	22
Fig. 6	Reservation policies followed by Centurion University of Technology and Management	32
Fig. 7	Distribution of student enrolment by household income and type of support (reported percentages)	49
Fig. 8	Low-income students receiving scholarships and total enrolment, 2021–2025	50
Fig. 9	Graduation ceremony and convocation for Zimbabwean students, 24 July 2025	63
Fig. 10	Entrepreneurship initiatives at Centurion University of Technology and Management	73
Fig. 11	Faculty Development and Pedagogical Innovation Framework, 2025	75
Fig. 12	Faculty Development Programme on Mentoring, 7 June 2025	75
Fig. 13	Empowering farmers and artisans: growth in skills, markets and incomes (2022–2025)	77
Fig. 14	Glimpses of Utkal Krishi Mela	77
Fig. 15	Visuals of the Agri-Clinic at Centurion University, Paralakhemundi Campus	78
Fig. 16	Tailoring learning ecosystem of Centurion University of Technology and Management	79
Fig. 17	Agri RPL training sessions with farmers at Kerandi and Baralanda, Gajapati district (February 2025)	80
Fig. 18	Sample copy of Soil Health Card issued from the Soil Health Monitoring Lab, MSSSoA, CUTM	81
Fig. 19	LTI Mindtree housing project at Alajal, Rayagada block, Gajapati district, Odisha	84
Fig. 20	Start-up meeting with the Hon. Minister, CUTM faculty and the Vice President, CUTM	86
Fig. 21	Mihir's Coffee on Wheels	86
Fig. 22	Sangam Designs	87
Fig. 23	DiaFit rice and hybrid seeds developed by Centurion University of Technology and Management for sale	87
Fig. 24	Transformer production unit	88
Fig. 25	E-vehicle production set-up at Centurion	88
Fig. 26	Clothing and textile manufacturing unit	89
Fig. 27	Craft (terracotta and ceramic) artefacts and wood-based production unit	90
Fig. 28	Vision screening in the Health Care on Wheels van, and geriatric health screening at a community camp	97
Fig. 29	Mobile Eye Camp with SAIL/RSP around Rourkela, January 2025: 790 screened, 589 free spectacles	98
Fig. 30	Vision Care Camps with Essilor International's "Vision for All" programme – free eye tests and spectacles in rural Odisha	98
Fig. 31	World Health Day 2025 multi-specialty camp, inaugurated by the Director of Medical Education and Training, Government of Odisha	100
Fig. 32	Family planning awareness in rural homes, and Breast Cancer Awareness outreach with tribal women in Gajapati	101
Fig. 33	World Cerebral Palsy Day outreach and caregiver training at the tribal village near PKD Campus, 6 October 2025	102
Fig. 34	Diploma in Community Health Practice training, Bhawanipatna	103
Fig. 35	Menstrual hygiene programmes – sanitary kit distribution and Swasth Nari Sashakt	104

	Parivar Abhiyan in a tribal village (2025)	
Fig. 36	Menstrual hygiene awareness street play by School of Law students with DLSA, 24 January 2025	104
Fig. 37	NSS and YRC sanitation and hygiene awareness sessions – "Safe Water, Clean Surroundings, Stronger Communities"	105
Fig. 38	Shelter to Habitation: LTIMindtree-supported tribal housing at Alajhola (Alajal), Gajapati district, Odisha	106
Fig. 39	National Nutrition Week 2025 – nutrition education and locally sourced food fest in Gajapati villages	107
Fig. 40	SahaCare community child care model, Kargil Basti, Bhubaneswar – early learning and nutrition for children aged 1–5	108
Fig. 41	Farmers trained, market linkages formed and amount paid to farmers, 2022–2025	109
Fig. 42	Utkal Krishi Mela & Agri-Clinic impact model, 2025	110
Fig. 43	Glimpses of Utkal Krishi Mela	110
Fig. 44	Agri RPL training with farmers at Kerandi and Baralanda, Gajapati district (February 2025)	112
Fig. 45	Sample Soil Health Card issued by the Soil Health Monitoring Lab, MSSSoA, CUTM	113

List of Tables

Table No.	Table Title	Page No.
Table 1	Headline 2025 evidence by THE Impact Rankings indicator	9
Table 2	Impact framework for SDG 1: No Poverty, 2025	10
Table 3	Category-wise Summary of various schemes	12
Table 4	Academic Programme-wise Distribution (Government and NGO/External Schemes, 2,986 beneficiaries)	15
Table 5	Socio-Economic (Caste Category) Distribution (Govt.schemes)	16
Table 6	NGO / Non-Government Agency Schemes	20
Table 7	Reservation Quotas and Their Linkage to Economic Disadvantage in CUTM Admissions	26
Table 8	Government Schemes	27
Table 9	Graduation and Completion Targets	34
Table 10	Support received by students from low-income households (share of total enrolment)	48
Table 11	Income-tested support for students from the lowest-income households	49
Table 12	Scholarships and freeships by source	50
Table 13	Government scholarship schemes facilitated by CUTM	51
Table 14	Students supported through the Bihar Student Credit Card Scheme	52
Table 15	Annual hostel charges, including all meals	54
Table 16	Student Welfare and Health Protection Scheme	54
Table 17	Outcomes and impact linkages to local start-ups (2025)	90
Table 18	Key performance indicators	91
Table 19	Global SDG alignment matrix	92
Table 20	Student group insurance policies, 2025	127

1. Executive Summary

Centurion University of Technology and Management (CUTM) CARES – through Community, Academic, Research, Entrepreneurship and Social Impact – and treats poverty eradication as part of its founding vision of **"Shaping Lives, Empowering Communities."** With six campuses in Odisha and one in Andhra Pradesh, several in NITI Aayog aspirational districts, the University links learning with earning so that education, enterprise and community services help break the generational cycle of poverty.

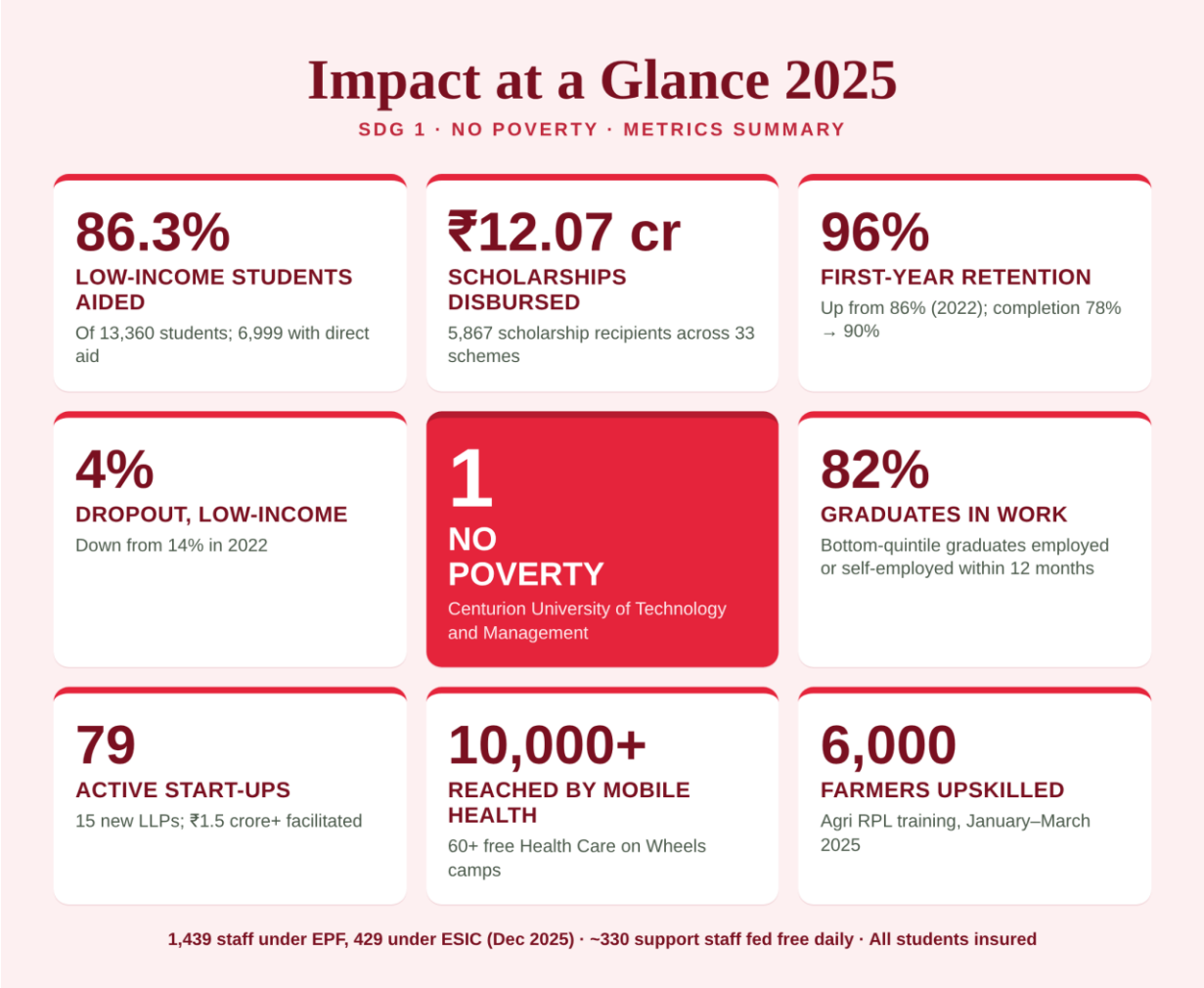


Fig. 1: Impact at a Glance 2025 – SDG 1 metrics summary

Access and financial aid. In 2025, **86.3% of the University's 13,360 students – all students from low-income households –** received financial aid because of poverty. All students from households earning up to ₹8 lakh a year receive health insurance and subsidised hostel accommodation with meals; **6,999 of them (52.4%)** also receive direct financial aid through scholarships, fee waivers and education loans. Within this group, **5,867 students** received **₹12,07,68,336 (₹12.07 crore)** in scholarships and freeships across **33 schemes** – ₹7.08 crore through 18 government schemes (2,953 students), ₹4.77 crore

through the University's own scholarship (2,881 students) and ₹0.23 crore from NGOs and corporate sponsors (33 students) – and 1,132 more were supported through the Bihar Student Credit Card Scheme. **83.1%** of scholarship recipients come from families earning below ₹1 lakh a year, about **51%** of the intake comes from the bottom 20% income group, and 49.5% of seats are reserved for SC, ST and OBC candidates. All 13,360 students are insured under the University's group policies – Group Medical Coverage of up to ₹1 lakh, Group Personal Accident insurance of ₹1 lakh and a Parents' Education Protection Policy of up to ₹2 lakh.

Completion and employability. Between 2022 and 2025, first-year retention rose from **86% to 96%**, final-year completion from **78% to 90%**, and dropout among low-income students fell from **14% to 4%**. **82%** of bottom-quintile graduates were employed or self-employed within 12 months, and in 2025 **150 companies made 2,823 job offers** (1,693 unique placements). Students from low and lower-middle income countries benefit from fee parity and full scholarships, including **377 maritime students**.

Enterprise and livelihoods. CUTM supported **79 active start-ups** (53 on campus and 26 in nearby communities, 32 of them faculty-led), helped incorporate **15 new LLPs**, facilitated more than **₹1.5 crore** of start-up, micro-finance and livelihood investment, and trained 300 faculty as mentors. Through its wider network, **4,500+ micro-enterprises** have been financed since 2011, **1,500+ women entrepreneurs** empowered and **6,000 farmers** upskilled under Agri RPL in January–March 2025.

Social protection for staff. In December 2025, **1,439 employees** were covered by the Employees' Provident Fund (EPF) and **429** by the Employees' State Insurance scheme (ESIC), with **₹2,60,18,215 (₹2.60 crore)** contributed to EPF and **₹5,24,206** to ESIC during 2025. **1,398 employees and 3,336 dependents** have group medical cover, and around **330 support staff** receive free breakfast and lunch every day, with subsidised ₹30 meals for staff across the campuses.

Basic services for communities. Two **Health Care on Wheels** units held **60+ free camps reaching 10,000+ people**, vision camps reach **7,000–8,000 people a year**, and 1,600+ tele-consultations were provided. The University also delivers menstrual hygiene, nutrition, child care, safe-water and skills programmes, and is implementing partner for **Shelter to Habitation**, which is building **80+ climate-resilient homes for ~3,000 tribal villagers**. Its experts contribute to government programme planning and monitoring – from OSFDC skill certification to the Gabon Agri-SEZ – advancing SDG 1 alongside SDG 3, 4 and 8.

2. Key 2025 Outcomes

Key 2025 outcomes include:

- 86.3% of the 13,360 students – all low-income students – received financial aid because of poverty.
- 6,999 students (52.4%) received direct aid; 5,867 of them shared ₹12.07 crore in scholarships across 33 schemes.

- 83.1% of scholarship recipients from families earning below ₹1 lakh; ~51% of intake from the bottom 20%.
- First-year retention 96%, completion 90%, and dropout among low-income students down from 14% to 4% (2022–2025).
- 82% of bottom-quintile graduates employed or self-employed within 12 months; 2,823 job offers from 150 companies.
- All 13,360 students insured under three group policies: medical cover up to ₹1 lakh, ₹1 lakh accident cover and up to ₹2 lakh Parents' Education Protection.
- 79 active start-ups, 15 new LLPs and ₹1.5 crore+ of start-up and livelihood investment facilitated.
- Health Care on Wheels: 60+ free camps reaching 10,000+ people; 7,000–8,000 people a year at vision camps.
- 6,000 farmers upskilled under Agri RPL; 1,987+ participants at the 3rd Utkal Krishi Mela.
- Shelter to Habitation: 80+ climate-resilient homes for ~3,000 tribal villagers.
- Staff social protection: 1,439 employees under EPF and 429 under ESIC (December 2025), with ₹2.60 crore contributed to EPF in 2025; 1,398 employees and 3,336 dependents with medical cover; ~330 support staff fed free daily.

The headline evidence for each SDG 2 indicator is summarised below and set out in full in Chapters 5 to 13.

Table 1: Headline 2025 evidence by THE Impact Rankings indicator

THE indicator	Headline 2025 evidence
1.2.1 Low-income students receiving financial aid	86.3% of 13,360 students; 6,999 (52.4%) with direct aid; 5,867 scholarship recipients sharing ₹12,07,68,336 across 33 schemes
1.3.1 Bottom financial quintile admission target	98.44% of admission target met; ~51% of intake from bottom 20%; 49.5% reserved seats
1.3.2 Bottom financial quintile student success	Graduation 90%, first-year retention 96%, employment/self-employment 82%; targets for 2027
1.3.3 Support for low-income students	Subsidised meals, hostels, transport, textbooks and healthcare; 18 free laptops; 82% pass rate
1.3.4 Bottom financial quintile student support	86.3% low-income students supported; 6,999 (52.4%) with direct financial aid; all students insured
1.3.5 Low or lower-middle income countries student support	Fee parity; 100% scholarships for eligible students; 377 maritime students; International Student Cell
1.4.1–1.4.2 Start-up and financial assistance for local entrepreneurs	79 start-ups; 15 LLPs; ₹1.5 crore+ facilitated; 4,500+ micro-enterprises financed
1.4.3 Programmes for access to basic services	Health Care on Wheels 10,000+; vision camps 7,000–8,000/yr; 80+ homes; 6,000 RPL farmers
1.4.4 Policy addressing poverty	Shelter to Habitation planning; OSFDC certification; state, national and Gabon Agri-SEZ engagement
Social protection for students and staff (SDG 1.3)	All 13,360 students under group medical, accident and parents' education protection policies; EPF 1,439 employees and ESIC 429 (December 2025); ₹2.60 crore to EPF in 2025; 4,734 employees and dependents insured; ~330 staff with free daily meals

3. Summary – Our Impact on SDG 1: No Poverty

CUTM's SDG 1 impact framework is organised under six dimensions – Inclusion, Mobility & Markets, Partnership & Policy, Advancement & Innovation, Community Wellbeing and Transformation & Technology – that spell IMPACT. For each, the table links the SDG 1 target to the data recorded in 2025, the outputs delivered and the impact achieved.

Table 2: Impact framework for SDG 1: No Poverty, 2025

IMPACT Dimension	Impact Area / Indicator	2025 Data	Output	Impact
Inclusion	Financial inclusion – SDG 1.1	₹12,07,68,336 (₹12.07 crore) across 33 schemes: government ₹7.08 crore, institution ₹4.77 crore, NGOs ₹0.23 crore	Scholarships, freeships and fee waivers	Higher education within reach of low-income families
	Low-income students supported – SDG 1.1	86.3% of 13,360 students receive financial aid; 6,999 (52.4%) with direct aid incl. Bihar Student Credit Card; 83.1% of scholarship recipients from families earning below ₹1 lakh	Need-based and category-based financial aid	Reduced financial barriers and poverty risk
	Equal access to resources – SDG 1.4	49.5% reserved seats; ~51% of intake from bottom 20%; >62% first-generation learners; 18 free laptops (₹5.4 lakh)	Admission targeting, digital inclusion and foundation schools	Bottom-quintile students enrol and stay
Mobility & Markets	Retention and completion – SDG 1.2	First-year retention 86% → 96%; completion 78% → 90%; dropout 14% → 4% (2022–2025); 82% pass rate	Mentoring, bridge courses, early-warning dashboard (SPID)	More low-income students graduate
	Employability – SDG 1.2	150 companies; 2,823 offers (1,693 unique); 82% of bottom-quintile graduates employed or self-employed within 12 months	Placement and incubation pathways	Household income uplift of ₹1.5–2 lakh a year per graduate
	Livelihood skilling – SDG 1.2	6,000 farmers in Agri RPL (Jan–Mar 2025); 1,987+ at Utkal Krishi Mela; 850,000+ trained via GTETS (cumulative)	Vocational, farm and skills training	Better jobs and farm incomes
Partnership & Policy	Policy engagement – SDG 1.b	Shelter to Habitation tribal housing planning; OSFDC assessment and certification; state, national and Gabon Agri-SEZ engagement	Programme design, monitoring and evidence	Pro-poor policy and implementation
	International students – SDG 1.4	Fee parity; 100% scholarships for eligible students from low and lower-middle income countries; 377 maritime students; International Student Cell (₹1.2 crore budget)	Affordable access and integration support	Education for students from poorer countries
Advancement & Innovation	Entrepreneurship – SDG 1.4	79 active start-ups (53 on campus, 26 in communities; 32 faculty-led); 15 new LLPs; ₹1.5 crore+ facilitated	Free mentoring, incubation, seed and micro-finance	Job creation and enterprise income
	Women and micro-enterprise – SDG 1.4	1,500+ women entrepreneurs (WEC and GTSHC); 4,500+ micro-enterprises financed via GTIDS since 2011; 300 faculty trained as mentors	Women's enterprise support and credit linkage	Gender-inclusive livelihoods
Community Wellbeing	Community health – SDG 1.3 / 1.4	Health Care on Wheels 60+ camps, 10,000+ people; vision camps 40–45 a year, 7,000–8,000 people; 1,600+ tele-consultations	Free primary care, eye care and diagnostics	Lower health costs for poor households
	Student social protection – SDG 1.3	All 13,360 students covered: medical cover up to ₹1 lakh; ₹1 lakh accident cover; up to ₹2 lakh Parents' Education Protection	Student Welfare and Health Protection Scheme	Illness or loss of a parent does not end studies

IMPACT Dimension	Impact Area / Indicator	2025 Data	Output	Impact
	Staff social protection – SDG 1.3	EPF 1,439 employees and ESIC 429 (December 2025); ₹2,60,18,215 to EPF and ₹5,24,206 to ESIC in 2025; 1,398 employees + 3,336 dependents with medical cover; ~330 support staff with free breakfast and lunch	Statutory social security, insurance and meals	Income security and lower living costs for staff
	Basic services – SDG 1.4	Menstrual hygiene 360+ women; nutrition 800+ women and children in 6 villages; SahaCare child care	WASH, nutrition and child-care programmes	Better access to essential services
Transformation & Technology	Resilient housing and services – SDG 1.5	Shelter to Habitation: 80+ climate-resilient homes, ~3,000 villagers, with water, sanitation and clean energy	Implementing partner with LTIMindtree Foundation	Reduced exposure of tribal families to climate shocks
	Agri-technology for livelihoods – SDG 1.5	Lab to Land inputs; Soil Health Card service (480 samples); Agri-Clinic & Retail Hub	Technology transfer to farms	Higher productivity and resilience

4. Introduction – Our Purpose and Vision

Centurion University was established with the vision of "Shaping Lives, Empowering Communities." Its ecosystem of integrated education, industry and community rests on three pillars: **skill integration**, embedding employability, entrepreneurship and livelihood skills in every programme; **community immersion**, through field projects, rural immersion and service-learning with rural and tribal communities; and a **sustainable development focus**, aligning institutional operations with the SDGs through measurable outcomes.

This report presents the University's 2025 evidence for each Times Higher Education Impact Rankings indicator under SDG 1:

- 1.2.1 – Low-income students receiving financial aid
- 1.3.1 – Bottom financial quintile admission target
- 1.3.2 – Bottom financial quintile student success
- 1.3.3 – Support for low-income students
- 1.3.4 – Programmes for bottom financial quintile students
- 1.3.5 – Support for students from low or lower-middle income countries
- 1.4.1 and 1.4.2 – Start-up and financial assistance for local entrepreneurs
- 1.4.3 – Programmes for services access
- 1.4.4 – Policy addressing poverty
- Social protection: insurance and welfare benefits for students and staff (SDG target 1.3)

Each chapter presents the year's policies, programmes, data, tables and photographs for that indicator, drawn from verified scholarship records, admission and progression data, placement records, incubation records and programme reports for 2025.

5. Low-Income Students Receiving Financial Aid

THE Impact Rankings indicator 1.2.1

Financial aid in 2025 (indicator 1.2.1): 86.3% of the 13,360 students enrolled – all students from low-income households – received financial aid because of poverty. All students from households earning up to ₹8,00,000 a year receive health insurance and subsidised hostel accommodation with meals; **6,999 of them (52.4% of enrolment)** also receive direct financial aid through scholarships, fee waivers and education loans. This chapter analyses the **5,867 students** who received scholarships and freeships worth ₹12,07,68,336; the full breakdown of financial aid is given in Chapter 9.

Centurion University of Technology and Management (CUTM) is firmly committed to promoting equitable access to higher education through a comprehensive, evidence-based scholarship ecosystem that supports students from economically disadvantaged and marginalized communities. With six campuses across Odisha and one in Andhra Pradesh—states that include several districts identified by the NITI Aayog as socio-economically challenged—CUTM serves as a vital gateway to higher education for rural, tribal, first-generation, and financially vulnerable learners.

During 2025, the University provided financial assistance to 5,867 students, with total scholarship disbursements amounting to **₹12,07,68,336**. This support was delivered through a combination of government-sponsored schemes, institutional scholarships, and contributions from non-governmental organizations (NGOs). The scholarship portfolio comprised **33 distinct schemes**, reflecting a diversified and inclusive financial aid framework.

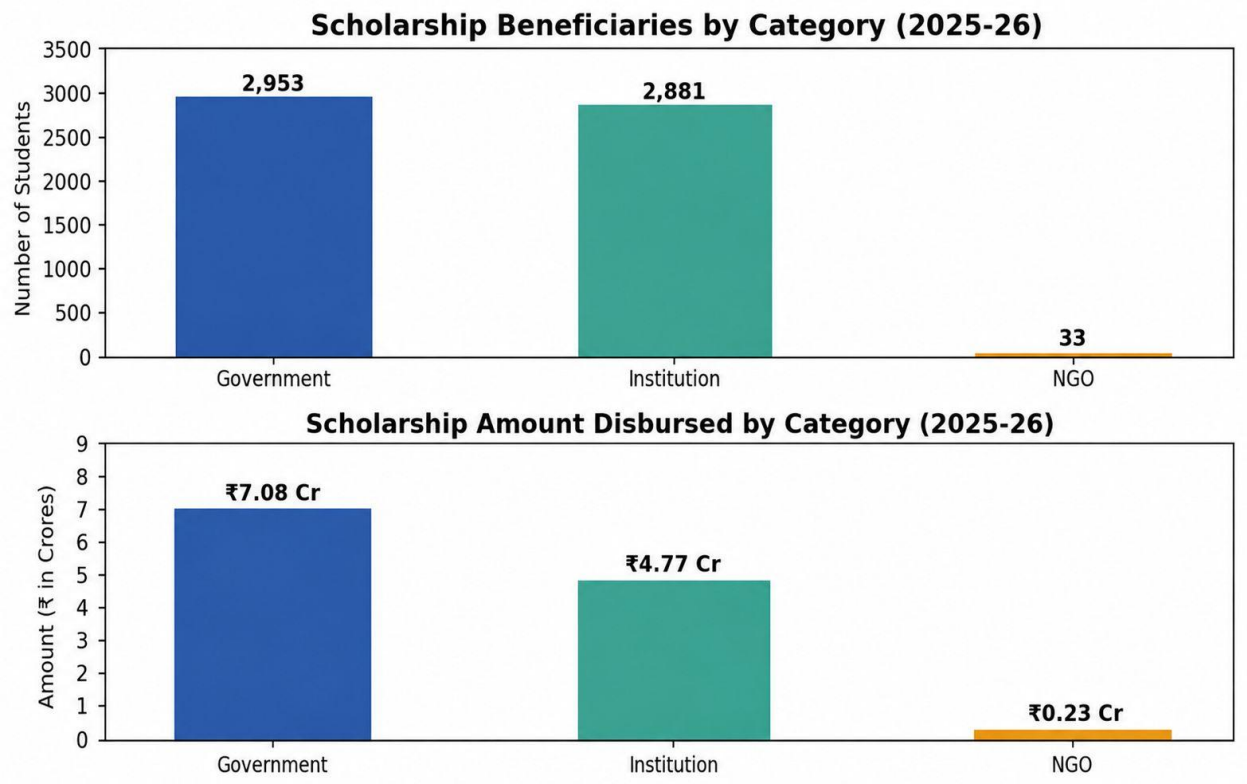
Of the 13,360 students enrolled at CUTM in 2025, 5,867 low-income students (43.9%) received scholarships and freeships. According to the University's verified scholarship records, 83.1% of these recipients come from families with an annual household income below ₹1,00,000, and 56.5% from families earning below ₹60,000, placing them within India's bottom household income groups.

The data presented is derived from verified institutional scholarship records and government/SDG scholarship disbursement databases. The schemes provide targeted financial support to students from the bottom 20% of household income groups, Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Classes (OBC), Economically Weaker Sections (EWS), and other constitutionally recognized disadvantaged groups. Through these initiatives, CUTM continues to reduce financial barriers, enhance educational inclusion, and contribute meaningfully to the achievement of **Sustainable Development Goal 1 (No Poverty)**.

Table 3: Category-wise Summary of various schemes

Category	No. of Schemes	Students Benefited	Amount Disbursed (INR)
Government Scheme	18	2,953	₹7,08,08,644
Institution Scheme	1	2,881	₹4,76,63,592

Category	No. of Schemes	Students Benefited	Amount Disbursed (INR)
NGO / Non-Government Agencies	14	33	₹22,96,100
Grand Total	**33**	**5,867**	**₹12,07,68,336**



5.1 Top Schemes by Number of Beneficiaries

The Institution Scholarship remains the single largest programme by beneficiary count (2,881 students), followed by the Post Matric Scholarship (1,034 students), E-Medhabruti – Technical and Professional (867 students), and PRERANA (786 students).

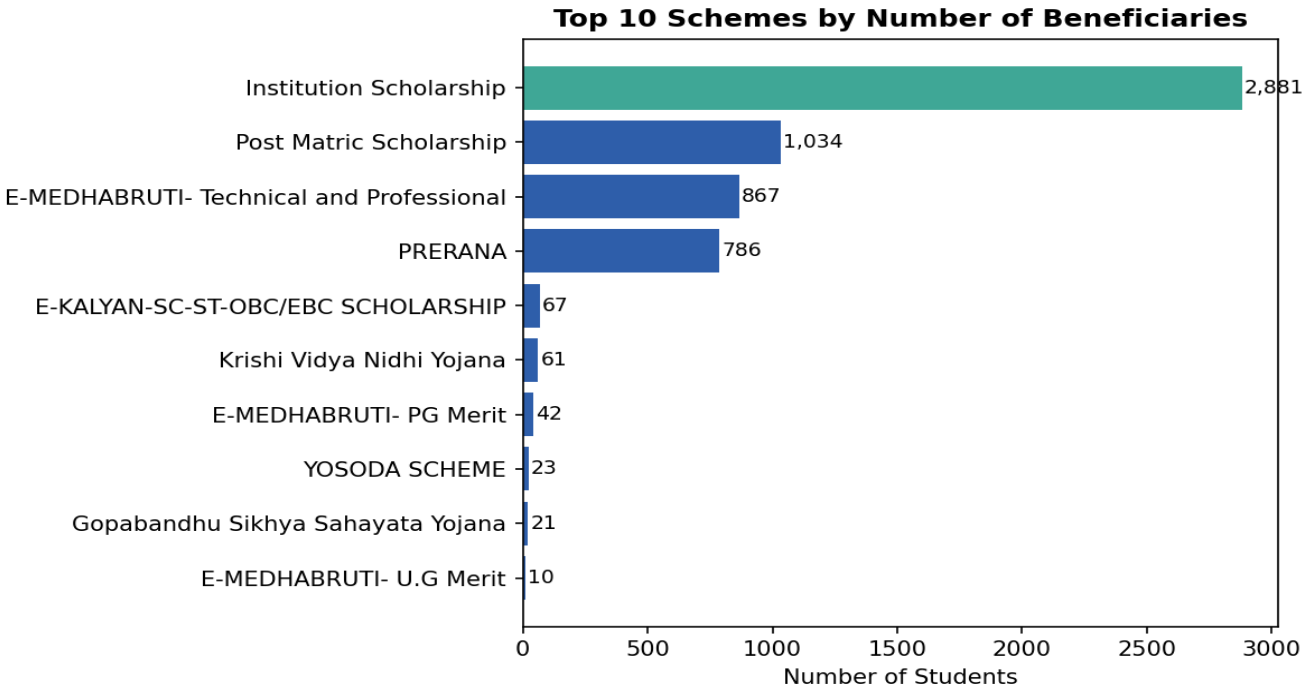


Fig. 2: Beneficiaries of each scheme

5.2 Key Highlights

- A total of 5,867 low-income students (43.9% of the 13,360 students enrolled) benefited from scholarships/freeships during 2025, with a combined disbursement of ₹12,07,68,336.
- Government schemes supported the largest number of students (2,953, ~50.3% of all beneficiaries) across 18 different schemes, disbursing ₹7,08,08,644 (~58.6% of total funds).
- The Institution's own scholarship programme supported 2,881 students (~49.1% of beneficiaries) with ₹4,76,63,592 disbursed (~39.5% of total funds) — the second-largest funding channel.
- NGOs and external agencies contributed ₹22,96,100 to 33 students across 14 schemes and 9 distinct sponsoring organisations (e.g., HDFC Bank, Jindal/JSP Foundation, Mirae Asset Foundation, Vidyasarathi, Buddy4Study), reflecting a diverse but comparatively small external funding base.
- Post Matric Scholarship was the largest single government scheme by both students (1,034) and amount (₹2,71,44,823).
- The average award size was highest for NGO-funded scholarships (~₹69,579/student), compared to ₹23,979/student for government schemes and ₹16,544/student for the institution scheme — indicating NGO support, though limited in reach, tends to be higher-value per student.

- Government and Institution schemes together account for over 99% of total beneficiaries, underlining the university's reliance on these two channels for large-scale student financial support.

5.3 Govt Schemes

Table 4: Academic Programme-wise Distribution (Government and NGO/External Schemes, 2,986 beneficiaries)

Beneficiaries span 27 academic programmes across engineering, pharmacy, nursing, agriculture, management, and allied health sciences.

Programme	Students	Share of Students	Amount (INR)	Share of Amount
B.Tech	1,245	41.69%	₹3,27,55,600	44.95%
B.Pharma	385	12.89%	₹79,67,050	10.93%
MCA	321	10.75%	₹68,72,500	9.43%
B.Sc Nursing	261	8.74%	₹65,02,150	8.92%
BCA	164	5.49%	₹27,52,000	3.78%
D.Pharm	119	3.99%	₹23,24,900	3.19%
B.Sc Agriculture	114	3.82%	₹49,13,875	6.74%
M.Sc	83	2.78%	₹13,22,050	1.81%
BFSc (Fisheries Science)	48	1.61%	₹18,94,000	2.6%
B.Sc	44	1.47%	₹6,93,317	0.95%
BBA	39	1.31%	₹9,70,000	1.33%
MBA	35	1.17%	₹7,52,500	1.03%
GNM	29	0.97%	₹9,53,000	1.31%
DMLT	21	0.7%	₹4,37,000	0.6%
M.Pharma	12	0.4%	₹3,62,000	0.5%
BMRT	10	0.33%	₹1,68,000	0.23%

Programme	Students	Share of Students	Amount (INR)	Share of Amount
Physiotherapy (BPT)	10	0.33%	₹1,90,000	0.26%
M.Sc Agriculture	9	0.3%	₹2,06,000	0.28%
M.Tech	8	0.27%	₹3,10,500	0.43%
COTT	7	0.23%	₹74,100	0.1%
BMLT	7	0.23%	₹1,59,000	0.22%
B.Com	6	0.2%	₹80,202	0.11%
DMRT	4	0.13%	₹86,000	0.12%
Optometry	2	0.07%	₹26,000	0.04%
Law (Integrated BBA LLB)	1	0.03%	₹20,000	0.03%
Dairy Technology	1	0.03%	₹67,000	0.09%
Law (Integrated BA LLB)	1	0.03%	₹20,000	0.03%

Table 5: Socio-Economic (Caste Category) Distribution (Govt.schemes)

Category	Students	% Students	Amount (₹)	% Amount
OBC/SEBC	973	32.95%	1,68,04,475	23.73%
OBC	954	32.31%	1,82,16,000	25.73%
General	376	12.73%	78,78,600	11.13%
SC	328	11.11%	1,69,54,267	23.94%
EBC	190	6.43%	44,25,000	6.25%
ST	81	2.74%	44,03,802	6.22%
BC	51	1.73%	21,26,500	3.00%

Category	Students	% Students	Amount (₹)	% Amount
Total	**2,953**	**100.00%**	**7,08,08,644**	**100.00%**

Key Points

- OBC/SEBC and OBC together account for about 65% of beneficiaries (1,927 of 2,953) and about 49% of the total amount.
- SC students are only 11.11% of beneficiaries but receive 23.94% of the funds, more than double their share. The average is about ₹51,690 per student.
- ST students are 2.74% of beneficiaries but receive 6.22% of the amount. The average of about ₹54,368 per student is the highest of any category.
- General category students are 12.73% of beneficiaries and receive 11.13% of the amount, so their share is roughly proportional (about ₹20,950 per student).
- OBC/SEBC and OBC receive less than their student share (23.73% and 25.73% against 32.95% and 32.31%). Their averages are about ₹17,270 and ₹19,095 per student, below the overall average of about ₹23,980.
- EBC is about proportional (6.43% of students, 6.25% of the amount). BC is the smallest group, at 1.73% of students and 3.00% of the amount.

5.4 Institution Scholarship

5.5 Academic Programme-wise Analysis

This report analyses 2,881 student-level institution-scholarship records totalling ₹4,76,63,592 disbursed, broken down by academic programme with each programme's share of total beneficiaries and total amount.

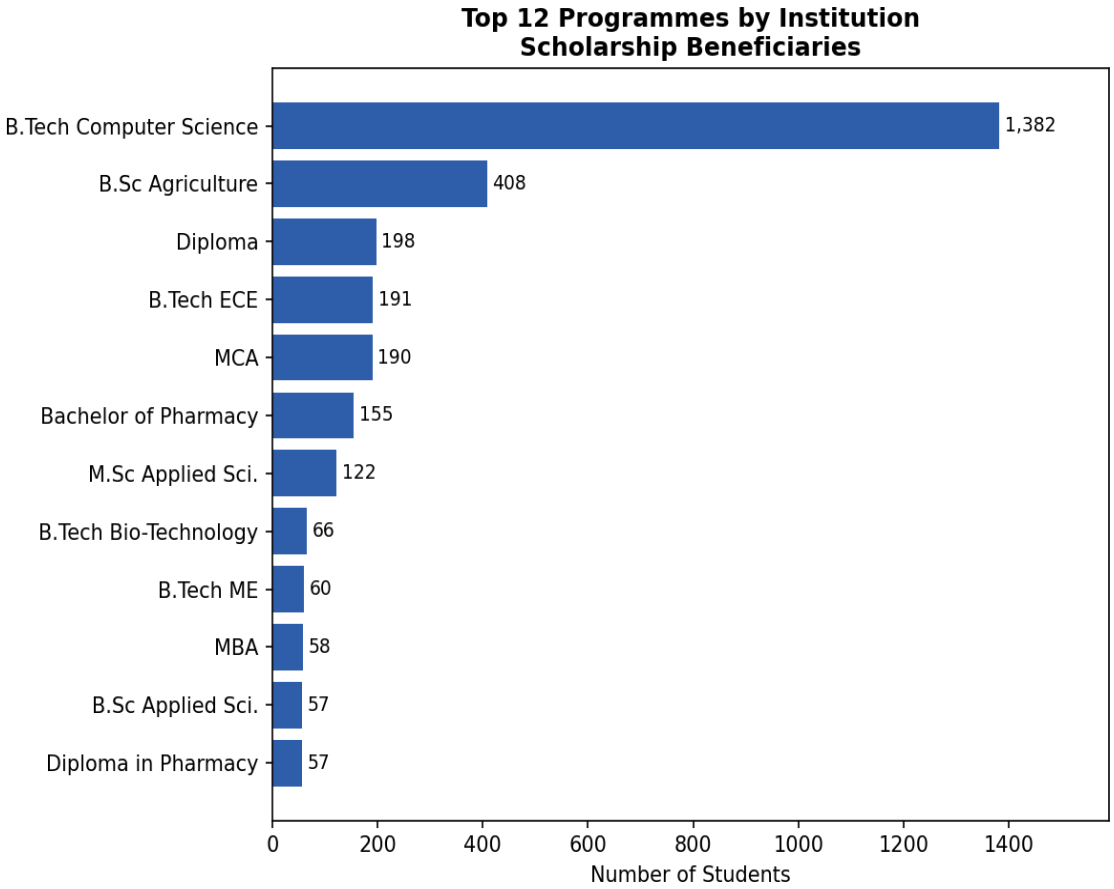


Fig. 3: Programme wise total beneficiaries

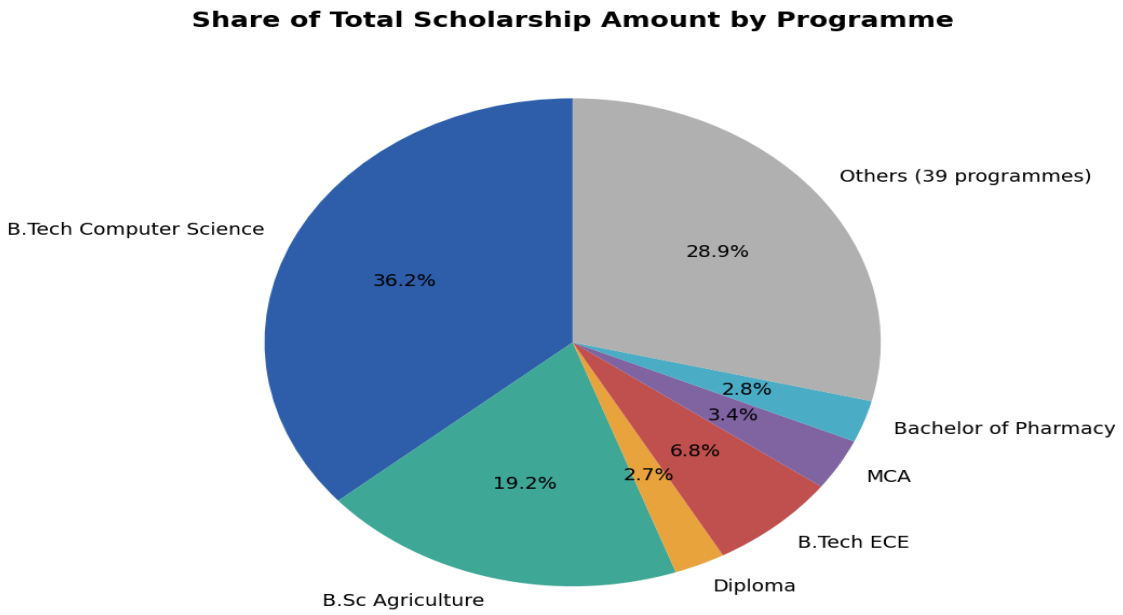


Fig. 4: share of total scholarship amount by programme wise

5.6 Key Highlights

 B.Tech Computer Science has the highest number of scholarship beneficiaries, with 1,382 students, significantly higher than other programmes.

 B.Sc Agriculture ranks second with 408 beneficiaries, followed by Diploma (198) and B.Tech ECE (191).

 MCA (190) and Bachelor of Pharmacy (155) also have substantial numbers of scholarship beneficiaries.

 Other programmes, including M.Sc Applied Science, B.Tech Biotechnology, B.Tech ME, MBA, B.Sc Applied Science, and Diploma in Pharmacy, have smaller but significant numbers of beneficiaries.
 Overall, the data indicates that institutional scholarship support is extended across diverse academic programmes, with particularly high coverage in B.Tech Computer Science.

Table 6: NGO / Non-Government Agency Schemes

#	Scheme Name	Students	Amount (INR)	NGO / Agency

#	Scheme Name	Students	Amount (INR)	NGO / Agency
19	Santoor scheme	1	₹24,000	BUDDY4STUDY
20	Mirae Asset Scholarship	1	₹40,000	BUDDY4STUDY
21	LTI mindtree	1	₹20,000	BUDDY4STUDY
22	Paras scholarship	1	₹15,000	BUDDY4STUDY
23	ENDOWMENT	1	₹1,00,000	ENDOWMENT
24	HDFC Bank	2	₹1,00,000	HDFC Bank
25	Yashaswi scholarship	1	₹2,00,000	JSP foundation
26	Mirae Asset Scholarship	1	₹40,000	Mirae Asset Foundation Scholarship
27	Arvind Scholarship	2	₹40,000	Arvind foundation
28	LTI mindtree	3	₹60,000	Vidyasarathi
29	Redington scholarship	1	₹15,000	Vidyasarathi
30	Saksham scholarship scheme	1	₹20,000	Vidyasarathi
31	JSP Yashasvi Scholarship Scheme	9	₹14,30,000	Jindal
32	Individual	8	₹1,92,100	Individual

CUTM's scholarship programmes are strategically designed to support students from economically and socially disadvantaged backgrounds, with a particular focus on those from the bottom 20% of household income groups. Beneficiaries include students belonging to Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Classes (OBC), Economically Weaker Sections (EWS), rural and tribal communities, first-generation learners, and students with disabilities. Through targeted financial assistance, the University reduces economic barriers to higher education and promotes equitable access, retention, and academic success for vulnerable student populations.

5.7 Complementary Support for Low-Income Students

Recognizing that financial assistance alone is insufficient to ensure student success, CUTM has established a comprehensive support ecosystem that addresses the academic, social, and economic challenges faced by disadvantaged learners. Key interventions include:

- **Fee concessions and examination fee waivers** for students from economically weaker and bottom-quintile households.
- **Digital inclusion initiatives**, including the provision of free laptops and subsidized internet connectivity through programmes such as the Godabarisha Vidyarthi Protsahana Yojana (GVPY) and E-Medhabruti Laptop schemes, under which 18 students received laptops in 2025.
- **Subsidized hostel accommodation and nutritious meal support** for students from Below Poverty Line (BPL) families to improve retention and well-being.
- **Academic mentoring, counselling, and learner-support services** tailored to the needs of first-generation and academically vulnerable students.
- **Foundation Schools in tribal and rural districts**, which strengthen school-to-university transition by preparing underprivileged students for higher education and future employment opportunities.

Together, these initiatives create an enabling environment that supports student persistence, academic achievement, and successful graduation.

5.8 Policy Alignment and Contribution to SDG 1

CUTM's scholarship and student-support framework directly contributes to the achievement of **United Nations Sustainable Development Goal 1 (No Poverty)** by expanding educational opportunities, reducing financial hardship, and promoting long-term socio-economic mobility.

The University's initiatives align with key SDG 1 targets by:

- **Supporting Target 1.4:** through equitable access to higher education, financial assistance, digital resources, and essential student services for vulnerable populations.
- **Advancing Target 1.5:** by strengthening students' resilience through reduced financial stress, improved retention, enhanced employability, and career readiness.
- **Contributing to Target 1.b:** implementing transparent, inclusive, and pro-poor institutional policies that ensure targeted financial support reaches the most disadvantaged learners.

By integrating scholarships with mentoring, digital inclusion, academic support, and skill-oriented education, CUTM transforms financial assistance into a comprehensive empowerment strategy that enables students to progress from education to meaningful employment, entrepreneurship, and sustainable livelihoods.

5.9 Institutional Impact

Centurion University of Technology and Management has developed a robust, policy-driven scholarship and financial assistance ecosystem that demonstrates how higher education institutions can effectively address educational inequality and poverty. Through transparent governance, targeted financial inclusion, and comprehensive student support, the University creates opportunities for students from the most underserved communities in Odisha and Andhra Pradesh to access, persist in, and successfully complete higher education.

By prioritizing learners from economically weaker households, rural and tribal communities, and other marginalized groups, CUTM advances not only **SDG 1 (No Poverty)** but also contributes to broader goals of social inclusion, gender equity, quality education, and sustainable community development. The University's integrated model of financial aid, student support, and inclusive institutional policies represents a scalable and replicable framework for higher education institutions seeking to operationalize the principles of SDG 1 through measurable and evidence-based interventions.



Fig. 5: Student interaction with Vice-President, Centurion University of Technology and Management

6. Admission Targets for Students from Economically Disadvantaged Backgrounds

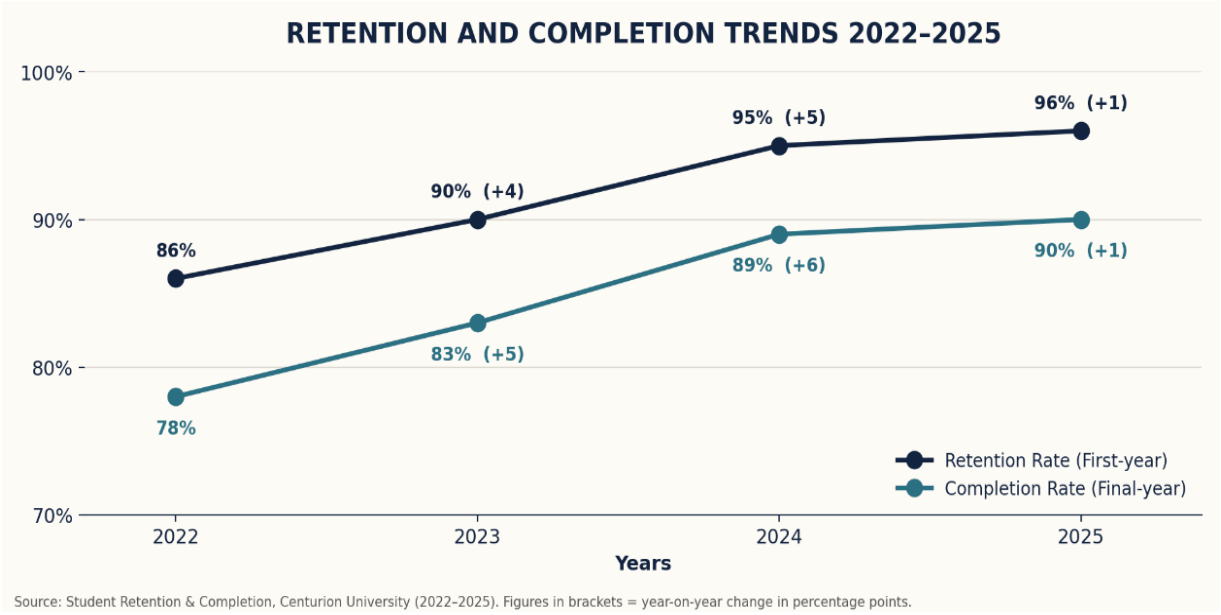
THE Impact Rankings indicator 1.3.1

Centurion University of Technology and Management (CUTM) recognizes higher education as a powerful instrument for social inclusion, poverty reduction, and sustainable development. In alignment with the United Nations Sustainable Development Goal 1 (No Poverty) and Goal 4 (Quality Education), the University has established institutional policies and measurable targets to expand access to higher education for students from the bottom 20% of household income groups and other socio-economically disadvantaged communities.

6.1 Annual Admission Target

Centurion University achieved 98.44% of its annual admission target, reflecting effective admission strategies, extensive outreach initiatives and coordinated efforts by the admission teams.

While student enrollment is an important measure of access, graduation is the ultimate measure of transformation. From 2022 to 2025, Centurion University achieved significant improvements in student success - with first-year retention climbing from 86% to 96% and final-year completion rising from 78% to 90%. These outcomes go beyond academic achievement. Each additional graduate represents a livelihood strengthened, a family empowered and potential community growth. By enabling more rural and low-income students to complete their degrees and secure meaningful employment, Centurion University is helping to break the cycle of poverty and build sustainable prosperity across regional and tribal communities. Result: Dropout fell from 14 % to 4 % between 2022–2025, directly contributing to long-term poverty reduction.



Policy and Governance Framework

Policy and Governance Framework of Centurion University of Technology and Management (CUTM)

Centurion University of Technology and Management (CUTM) follows a comprehensive Policy and Governance Framework established under the Centurion University of Technology and Management Act, 2010 (Odisha Act 4 of 2010), ensuring institutional autonomy, transparency, accountability, participatory decision-making and responsible administration. The university's governance structure comprises statutory bodies, including the Board of Governors, Board of Management, Academic Council, Finance Committee and Board of Studies, which oversee strategic planning, institutional administration, academic standards, curriculum development, financial management and research activities.

CUTM implements a wide range of institutional policies covering academic governance, financial administration, human resource management, research and development, intellectual property rights, student welfare, gender equality, disability inclusion, equal opportunity, environmental sustainability, energy conservation, waste management, digital governance, data protection, professional ethics and anti-corruption. Institutional accountability and stakeholder protection are reinforced through dedicated committees such as the Anti-Ragging Committee, Internal Committee against Sexual Harassment, Student Grievance Redressal Committee, SC/ST Committee, Equal Opportunity and Inclusion mechanisms, Research Committees and Sustainability Committee. Furthermore, the university's E-Governance Policy promotes technology-enabled administration through integrated digital platforms and ERP systems for academic management, financial operations, information dissemination and stakeholder services.

Through regular institutional reviews, quality assurance mechanisms, statutory oversight and publicly accessible policies, CUTM strives to ensure ethical leadership, inclusive governance, operational efficiency and sustainable institutional development across its campuses.

Equal Opportunity and Poverty Reduction Policies

CUTM's admission targets are guided by its Equal Opportunity Policy (2024) and Poverty Reduction Policy (2024), which promote socio-economic equity by prioritizing admissions for Socio-Economically Disadvantaged Groups (SEDGs). The policies recognise income, caste, geography, and gender as key dimensions of disadvantage.

CUTM's admission framework targets students from the bottom 20% of household income groups. The Poverty Reduction Policy (2024), approved by the University administration, commits CUTM to ensuring that every student, regardless of economic situation, has access to quality education. It provides institutional scholarships for economically backward and deserving students, including the Full Fee Waiver Scholarship for all four years of study and the Chandrika Scholarship for female students. This commitment is put into practice through three admission mechanisms:

Reserved seats: 49.5% of seats are reserved for SC (15%), ST (7.5%) and OBC (27%) candidates, groups concentrated in the lowest income brackets in Odisha and Andhra Pradesh.

Income-verified support: eligibility for need-based scholarships and fee waivers is assessed using verified family-income certificates, with an annual household income below ₹1 lakh used to identify bottom-quintile applicants.

Targeted outreach: admissions outreach is concentrated in rural and tribal areas, with campuses located in NITI Aayog aspirational districts including Gajapati, Rayagada and Balangir.

CUTM tracks the household income profile of each year's intake against this commitment. In 2025, approximately 51% of the intake came from families in the bottom 20% income group, and 83.1% of scholarship recipients came from families earning below ₹1 lakh a year.

Reservation Policy as an Economic Proxy

CUTM fully adheres to the Government of India's constitutionally mandated reservation policy, which directly correlates with income-based disadvantage:

Category	Quota	Socio-economic relevance
Scheduled Castes (SC)	15 %	Communities facing chronic economic marginalization
Scheduled Tribes (ST)	7.5 %	Predominantly rural and forest-based populations in lowest income quintile
Other Backward Classes (OBC)	27 %	Socially and educationally disadvantaged with persistent income deficits

Table 7: Reservation Quotas and Their Linkage to Economic Disadvantage in CUTM Admissions

Together, these categories constitute 49.5 % of total admissions. Empirical data confirm that SC/ST/OBC households in India overwhelmingly occupy the bottom 20–40 % of the national income distribution. In Odisha and Andhra Pradesh—CUTM's core catchment—more than 60 % of Below-Poverty-Line (BPL) families belong to these categories. Thus, CUTM's statutory reservation structure itself functions as an instrument to achieve bottom-quintile representation.

➔ Geographic Targeting of Underserved Regions

CUTM's seven campuses—six in Odisha and one in Andhra Pradesh—are strategically located in underserved districts with limited higher education access. These regions are characterised by high tribal and rural populations, below-average per capita income, inadequate higher education infrastructure, and high levels of multidimensional poverty.

- High tribal and rural populations.
- Per capita income below the national average.
- Limited access to higher education institutions before CUTM's establishment.
- High levels of multidimensional poverty compared to state and national averages.

➔ Financial Support and Admission Incentives

CUTM complements targeted admissions with a comprehensive financial aid ecosystem that reduces affordability barriers for students from economically disadvantaged households.

Scholarship Ecosystem (2025)

- A total of 5,867 students benefited from scholarships/freeships during 2025, with a combined disbursement of ₹12,07,68,336. The ₹7.08 crore shown in Table 2 is the government-scheme component of this total; the remainder comes from the University's own scholarships (₹4.77 crore) and NGO and corporate sponsors (₹0.23 crore).
- Government schemes supported the largest number of students (2,953, ~50.3% of all beneficiaries) across 18 different schemes, disbursing ₹7,08,08,644 (~58.6% of total funds).
- The Institution's own scholarship programme supported 2,881 students (~49.1% of beneficiaries) with ₹4,76,63,592 disbursed (~39.5% of total funds) — the second-largest funding channel.

NGOs and external agencies contributed ₹22,96,100 to 33 students across 14 schemes and 9 distinct sponsoring organisations (e.g., HDFC Bank, Jindal/JSP Foundation, Mirae Asset Foundation, Vidyasarathi, Buddy4Study), reflecting a diverse but comparatively small external funding base.

Table 8: Government Schemes

#	Scheme Name	Students	Amount (INR)
1	Krishi Vidya Nidhi Yojana	61	₹29,29,025
2	National Scholarship	6	₹72,000
3	E-KALYAN-SC-ST-OBC/EBC SCHOLARSHIP	67	₹28,41,000
4	Godabarisha Vidyarthi Protsahana Yojana (LAPTOP DBT)	9	₹2,70,000
5	Gopabandhu Sikhya Sahayata Yojana	21	₹3,68,000
6	E-MEDHABRUTI- LAPTOP	9	₹2,70,000
7	National Scholarship- PG Studies	6	₹90,000
8	E-MEDHABRUTI- PG Merit	42	₹6,23,000
9	PM ASSAM RIFLES	5	₹1,68,000
10	National Scholarship- DISABILITIES	1	₹90,000

#	Scheme Name	Students	Amount (INR)
11	Post Matric Scholarship	1,034	₹2,71,44,823
12	PRERANA	786	₹1,88,45,796
13	E-MEDHABRUTI- Technical and Professional	867	₹1,62,13,000
14	E-MEDHABRUTI- U.G Merit	10	₹1,00,000
15	UMBRELLA SCHEME FOR ARUNANCHAL	2	₹1,30,000
16	YOSODA SCHEME	23	₹5,56,000
17	BIJU SISHU KALYAN YOJANA	2	₹60,000
18	LIC	2	₹38,000

6.2 Scholarship Highlights

- 2,953 students benefited from government-sponsored schemes, 2,881 students received assistance through CUTM's institutional schemes, and 33 students were supported by non-governmental organisations (NGOs).
- The total scholarship amount disbursed was approximately ₹7.08 crore (₹7,08,08,644).
- Post Matric Scholarship was the largest contributor, supporting 1,034 students with ₹2.71 crore.
- E-MEDHABRUTI – Technical and Professional benefited 867 students, with financial assistance of ₹1.62 crore.
- PRERANA Scholarship supported 786 students, providing ₹1.88 crore in scholarships.
- Krishi Vidya Nidhi Yojana assisted 61 students, distributing ₹29.29 lakh.
- E-KALYAN (SC/ST/OBC/EBC Scholarship) benefited 67 students, with ₹28.41 lakh awarded.
- Merit-based scholarships such as E-MEDHABRUTI (PG Merit and UG Merit) and National Scholarship (UG, PG, and Disabilities) recognized academically deserving students.

- Special welfare schemes including YOSODA Scheme, Gopabandhu Sikhya Sahayata Yojana, BIJU SISHU KALYAN YOJANA, PM Assam Rifles, and the Umbrella Scheme for Arunachal Pradesh provided targeted financial support to eligible students.

- Laptop assistance was provided through Godabarisha Vidyarthi Protsahana Yojana (Laptop DBT) and E-MEDHABRUTI Laptop, promoting digital access for higher education.

- The wide range of scholarship schemes demonstrates the institution's commitment to equitable access to education, financial inclusion, and student success, particularly for students from economically and socially disadvantaged backgrounds.

The caste-category distribution of the 2,953 government-scheme beneficiaries, with its key points, is presented in Table 5 (Chapter 5).

6.3 Fee Waivers and Application Support

CUTM provides complete or partial tuition and hostel fee waivers to students from the bottom income quintile. Application and examination fees are also waived, with admission support for online applications and document digitization to assist rural applicants.

Credit and External Support Integration

CUTM complements its institutional scholarships by facilitating access to state credit schemes such as the Bihar Student Credit Card Scheme, which offers low-interest education loans of up to ₹4 lakh. This blended financing approach improves the affordability and accessibility of higher education for economically weaker students.

Digital Access and Equity

During 2025, 18 students received laptops worth approximately ₹30,000 each (₹5,40,000 in total): 9 under the Godabarisha Vidyarthi Protsahana Yojana (Laptop DBT) and 9 under the E-Medhabruti Laptop scheme, supporting access to digital learning resources. CUTM also offers subsidised data plans to SC/ST/OBC students, and digital-literacy training enables rural entrants to participate in online learning ecosystems.

Holistic Support Infrastructure

CUTM provides subsidized meals, transportation, affordable housing, and remedial academic support, enabling low-income students to enroll, persist, and successfully complete their education.

Foundation Education and Pipeline Development

CUTM addresses the structural gap that prevents bottom-quintile youth from qualifying for university admission. It has established three model schools in underserved districts to provide quality secondary education and career orientation for tribal and rural students. This longitudinal approach creates a feeder system ensuring that economic status is not a barrier to eligibility.

➔ Quantitative Evidence of Admission Targets

Institutional data for 2025 show that:

- Approx. 51% of the total student intake originates from families in the bottom 20 % income group.
- 83.1% of scholarship beneficiaries come from families earning < ₹ 1 lakh per year.
- 65.3% of government-scheme beneficiaries belong to OBC/SEBC categories and 13.9% to SC/ST.
- Students represent 33+ districts, confirming broad regional coverage.
- Among professional programs (B.Tech and B.Sc. Agri), 25 % of admissions include full tuition and hostel scholarships worth ₹ 75 000 – ₹ 1.1 lakh per student.

6.4 Comparative Context and Global Positioning

➢ Globally, most universities report financial aid or outreach activities, but rarely quantify admission targets by income quintile. For example, Universitas Airlangga (Indonesia) and BINUS University report community engagement and scholarship programs, but do not define income thresholds. In contrast, Centurion University's use of verified family-income certificates (< ₹ 1 lakh per year) provides a clear quantitative definition of the bottom quintile.

Table 4: CUTM Admission Practices

Criterion	CUTM Model
Income Definition	Official verification of < ₹ 1 lakh annual income
Geographic Focus	Rural and tribal districts with BPL majorities
Financial Aid	Category-wise and income-wise reporting
Monitoring	Admission Equity Dashboard tracking each student
Policy Integration	Institutionalized in Equal Opportunity Policy (2024)

Centurion University thus offers a unique *inclusive growth model* for higher education in developing economies.

➔ Outcomes and Impact

The University's multi-dimensional admission strategy yields significant development impact:

- Equitable Access: Approximately 51% of the annual intake from families in the bottom quintile.
- Regional Inclusion: 69.1% of students from economically backward districts.
- Affordability: ₹ 12.07 crore in scholarships reducing average tuition burden by 65 %.
- First-Generation Learners: > 62 % of enrollees are first in their families to attend university.
- Digital Inclusion: Free laptops and data plans for SC/ST/OBC students.

Retention: 96% continuation from first to second year for low-income students.

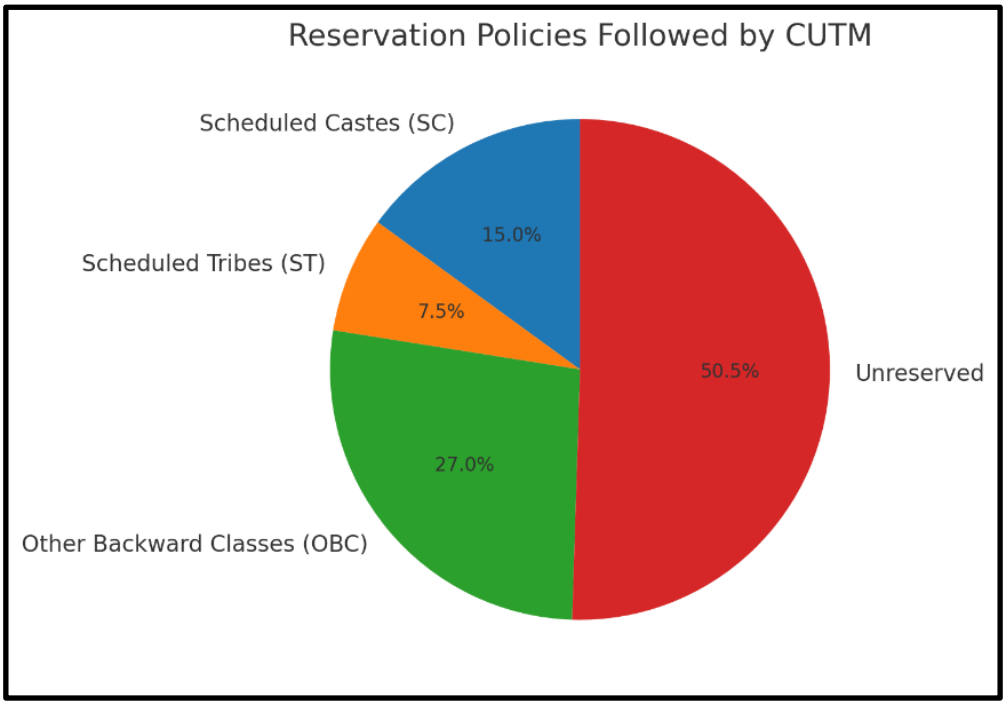


Fig. 6: Reservation policies followed by Centurion University of Technology and Management

7. Graduation and Completion Targets for Students from the Bottom 20% of Household Income Groups

THE Impact Rankings indicator 1.3.2

Centurion University of Technology and Management (CUTM), Odisha and Andhra Pradesh, was established with the guiding mission *"Shaping Lives and Empowering Communities."* The University views higher education as an important instrument for poverty alleviation, social mobility, and community development. In alignment with the United Nations Sustainable Development Goals—particularly **SDG 1 (No Poverty)** and **SDG 4 (Quality Education)**—CUTM has institutionalised measurable graduation and completion targets for students from the bottom 20 percent of household income groups in India.

CUTM follows an outcome-oriented framework that monitors the complete student journey, from **access and enrollment to retention, graduation, and employability**, supported by data analytics, financial assistance, and academic mentoring.

7.1 Institutional Policy Framework

Two key institutional policies underpin this commitment: the **Equal Opportunity Policy** and the **Poverty Reduction Policy**. These frameworks establish the University's responsibility toward socio-economically disadvantaged learners and identify students from bottom-quintile households—including

families with annual incomes below ₹1 lakh - as a priority group for admission, retention, and graduation support.

The policies are implemented through the following key mechanisms:

- **Reservation and Inclusion Mechanism:** Aligned with Government of India provisions for SC (15%), ST (7.5%), and OBC (27%), reserving 49.5% of seats, nearly half of all enrolments, for students from historically marginalised and economically weaker communities.
- **Student Progression and Inclusion Dashboard (SPID):** A data-driven system integrating financial, academic, and socio-economic indicators to monitor the progression and completion of low-income students across the University's campuses.
- **Performance-Linked Completion Targets:** Annual targets are established to monitor and improve **retention, graduation/completion, and employability outcomes** among students from bottom-quintile households.

Through these institutional mechanisms, CUTM translates its commitment to equitable access into measurable student progression and completion outcomes, thereby embedding **social inclusion, equity, and social justice within academic governance and institutional practices**.

7.2 Empirical Profile of Low-Income Students

The *Scholarship Information 2025* database reveals the quantitative depth of Centurion University's engagement with economically disadvantaged learners. Of the scholarship recipients listed across programmes, 83.1 percent belong to families with annual income below ₹1,00,000, and 56.5 percent report income below ₹60,000, placing them squarely within India's bottom income quintile.

SCHOLARSHIP INFORMATION 2025

Financial assistance of ₹12.07 crore was extended to 5,867 students during 2025 from three sources: ₹7.08 crore through 18 government schemes (2,953 students), led by the Post-Matric Scholarship (PMS), PRERANA, E-Medhabruti Technical & Professional, GSSY, KVNY and the GVPY Laptop Scheme; ₹4.77 crore through the University's own institutional scholarships (2,881 students); and ₹0.23 crore from NGOs and corporate sponsors (33 students). This support covered tuition, hostel and digital-access costs. Beneficiaries represent 33+ districts of Odisha, with notable concentrations in Gajapati, Rayagada, Koraput and Bolangir, which feature among India's most economically distressed regions.

This data demonstrates that Centurion University's scholarship ecosystem is not symbolic; it systematically captures the lowest income quintile through transparent documentation of family income, category, and regional disadvantage.

Centurion University has adopted specific quantitative targets for student progression drawn from internal audits and IQAC deliberations

Table 9: Graduation and Completion Targets

Indicator	2025	Target (2027)
Graduation rate (bottom-20 % students)	90%	≥90%
Retention rate (first-year)	96%	≥96%
Post-graduation employment / entrepreneurship	82%	≥85%

These metrics are reviewed every semester through the Student Progression and Inclusion Dashboard and validated by IQAC to ensure data reliability and continuous improvement. These benchmarks strengthen Centurion University's commitment to student success, inclusivity, and alignment with global best practices in higher education, including the THE Impact Rankings.

7.3 Mechanisms Supporting Completion

7.4 Financial Continuity and Support

CUTM supports uninterrupted education for students from bottom-quintile households through renewable tuition fee waivers, merit-cum-means scholarships, and emergency financial assistance. Integration with external financial support mechanisms, such as the Bihar Student Credit Card Scheme, which provides education loans of up to ₹4 lakh, further strengthens students' financial resilience and helps reduce the risk of mid-course dropouts.

7.5 Academic and Pedagogical Support

Bridge programmes, remedial classes, and peer-assisted learning sessions are provided to address academic gaps, particularly among first-generation learners. The Centre for Academic Excellence monitors student attendance and academic performance and uses early-warning mechanisms to identify and support students who may be at risk of academic failure or withdrawal.

7.6 Socio-Emotional and Mentoring Support

Through the **Centre for Student Wellbeing**, the University provides psychological counselling, stress-management programmes, and structured weekly mentoring, with each faculty mentor supporting a group of 15–20 students. Faculty advisors and alumni mentors help students from economically

disadvantaged backgrounds address academic, personal, and career-related challenges and remain engaged with their studies.

7.7 Digital Access and Infrastructure

Recognizing that digital exclusion can reinforce educational and economic inequalities, CUTM provides **laptops through the GVPY and E-Medhabruti Laptop schemes and subsidized data plans** to eligible SC/ST/OBC students. During 2025, 18 students (9 under GVPY and 9 under E-Medhabruti) received laptops valued at approximately ₹30,000 each (₹5,40,000 in total), helping ensure equitable participation in online and blended learning.

7.8 Career and Employability Integration

The **School of Employability and Entrepreneurship** provides skill-oriented courses aligned with the **National Skills Qualification Framework (NSQF)**. CUTM's experiential learning model connects students with community enterprises, Farmer Producer Organisations (FPOs), and industry partners. These opportunities strengthen employability and entrepreneurship pathways for students from economically disadvantaged backgrounds, supporting their transition from higher education to **formal employment or self-employment after graduation**.

Placements and higher studies achievements for 2025

Placements and progression outcomes reflect our employability-driven model. This year, 150 companies offered 2,823 jobs, including 1,693 unique placement offers. Among 732 students opting for higher education, 20 students from the School of Agriculture qualified for JRF, and 3 students from the School of Pharmacy qualified for the GPAT in 2025.

7.9 Results and Impact

The combined effect of these interventions is observable in measurable outcomes:

- Dropout Reduction: Overall withdrawal rate among low-income students declined from 14 percent (2022) to 4 percent (2025).

- Female Retention: 94 percent of female scholarship recipients continued through the final year, reflecting the success of hostel and safety-support programs.

- Regional Equity: Approximately 50 percent of enrolled low-income students originate from Gajapati and Koraput districts, among Odisha's poorest, demonstrating spatial inclusivity.

● Graduate Employability: 82 percent of bottom-quintile graduates secured employment or self-employment within 12 months of graduation through Centurion University's placement and incubation ecosystem

● Household Income Uplift: each bottom-quintile graduate who enters employment is estimated to raise annual household income by ₹1.5–2 lakh, based on average graduate salaries of ₹3–6 lakh per annum.

Table 2: Centurion University's structured graduation and completion initiatives advance several SDG targets

SDG Target	Corresponding CUTM Action
1.4 – Ensure equal rights to economic resources and access to services	Free education, digital access schemes, and financial aid quintile students.
1.5 – Build resilience of the poor and reduce exposure to vulnerabilities	Emergency financial support and skill-based education re shocks.
1.b – Create pro-poor policy frameworks	Equal Opportunity and Poverty Reduction Policies institu term support.
4.3 – Ensure equal access to affordable and quality technical, vocational, and tertiary education	CUTM's scholarship ecosystem and skill integration deli technical education.

Centurion University contributes to SDG 1 by supporting economically disadvantaged students to complete their degrees and achieve sustainable livelihoods. Unlike approaches focused mainly on scholarships and outreach, the university emphasizes measurable outcomes through verified graduation and employability metrics, integrating them into institutional planning to promote inclusive and sustainable development.

7.10 Key Differentiators

- Integrates national income data and verified scholarship records to identify students from the lowest income quintile.
- Uses the Student Progression and Inclusion Dashboard (SPID) to monitor outcomes by income, gender, and geographical location.
- Links educational achievement with employability and sustainable livelihoods, making poverty reduction a measurable institutional outcome.

This model positions Centurion University not only as a regional anchor institution in Odisha and Andhra Pradesh but also as a benchmark university within THE Impact Rankings framework. By

moving beyond access to achievement, Centurion University exemplifies how higher education can dismantle inter-generational poverty through structured, evidence-based interventions.

8. Support Services for Students from Low-Income Families

THE Impact Rankings indicator 1.3.3

Centurion University of Technology and Management (CUTM) provides comprehensive support services specifically designed to enable students from low-income families to successfully complete their university education. **These services address the fundamental barriers of food security, housing, transportation, and financial stress that disproportionately affect economically disadvantaged students and contribute to dropout rates.** CUTM's multi-dimensional support framework combines direct service provision with financial assistance, ensuring that no student is forced to abandon their education due to economic hardship.

Centurion University's commitment to equity is further strengthened by its emphasis on transparency and accountability. The institution regularly publishes records of graduating students, thereby demonstrating its accountability to stakeholders and reinforcing its mission to provide sustainable, inclusive education. These initiatives collectively embody CUTM's vision of *Education for Transformation*, directly contributing to the achievement of the Sustainable Development Goals.

Summary of support provided to students from low-income families (free or subsidised):

Subsidised: campus meals (with additional concessions for economically weaker SC/ST/OBC students), hostel accommodation (fee concessions, deferred payments), campus bus transport at nominal and concessional rates, textbooks and study materials, basic healthcare at the campus dispensary at nominal or no cost, and treatment at partner hospitals.

Free: tuition and hostel fee waivers for eligible bottom-quintile students, transport for field visits and academic excursions, grievance redressal and legal guidance (Student Grievance Cell, SC/ST Cell, Women's Cell, Ombudsman), remedial classes, mentoring, counselling, placement support, printing quotas, and laboratory consumables.

8.1 FOOD SECURITY: Subsidised Meal Programs

CUTM operates subsidized dining facilities across all campuses to ensure food security for students from low-income families. The University provides affordable, nutritious meals through subsidized campus mess facilities, with additional concessions for economically weaker SC/ST/OBC students and hostel residents. Flexible payment options, including installment and emergency credit facilities, further support students facing financial hardship.

8.2 AFFORDABLE HOUSING

Hostel Accommodation

- CUTM provides affordable on-campus hostel accommodation to support students from economically disadvantaged backgrounds.
- Hostel fee concessions and waivers are available for eligible SC/ST/OBC students and those from low-income families.
- Many scholarship schemes, including PMS and KVNY, cover both tuition and hostel expenses, reducing the overall financial burden.

b) Accommodation Features

- Safe, gender-segregated hostel accommodation with 24/7 security.
- Essential amenities, including beds, study tables, storage, and electricity.
- Common study areas to encourage collaborative learning.
- Wi-Fi connectivity to support digital learning.
- On-campus location with easy access to academic facilities, reducing transportation costs.

c) Flexible Payment Arrangements

- Deferred payment plans allow students to pay hostel fees in two installments
- Emergency accommodation support during financial crises

8.3 TRANSPORTATION SUPPORT

a) Subsidized Campus Transportation

- University-operated buses connect hostels, academic buildings, and local transport hubs at nominal charges.
- Concessional transport facilities are provided for students from low-income families.
- Free transportation is provided for scholarship recipients during field visits, industrial tours, and academic excursions.

b) Location-Based Access

- CUTM campuses are strategically located in district headquarters, reducing travel barriers for rural and local students.

- The residential campus model minimizes daily commuting requirements for a majority of students.
- Proximity to railway stations and bus terminals enables affordable travel for students visiting their families.

c) Travel Allowances

- Selected scholarship schemes, including PMS for SC/ST students, provide travel allowance support for eligible students.
- Emergency travel assistance is available for students facing financial or family-related difficulties.

8.4 LEGAL SERVICES AND GRIEVANCE REDRESSAL

8.5 Student Legal and Grievance Support

Although CUTM does not operate a formal legal aid clinic, the University provides institutional support and guidance through various mechanisms:

a) Student Grievance Cell

- Addresses student concerns related to financial issues, discrimination, harassment, and academic disputes.
- Provides guidance to help students navigate institutional procedures.
- Facilitates access to external legal support when required.

b) SC/ST Cell

- Provides specialized support for Scheduled Caste and Scheduled Tribe students.
- Addresses issues related to discrimination and ensures compliance with reservation policies.
- Assists students with scholarship delays, documentation challenges, and government-related grievances.

c) Women's Cell

- Supports female students facing safety concerns, harassment, or gender discrimination.
- Provides counseling and connects students with appropriate external support services when needed.

d) Ombudsman Mechanism

- Ensures independent and transparent grievance redressal.
- Provides an accessible platform for vulnerable students, including first-generation learners, to raise concerns.

8.6 COMPREHENSIVE FINANCIAL ASSISTANCE COMPLEMENTING BASIC SERVICES

Beyond subsidized food, housing, and transportation, CUTM provides additional financial support that ensuring holistic enablement:

Scholarship Ecosystem (2025 Evidence)

- A total of 5,867 students benefited from scholarships/freeships during 2025, with a combined disbursement of ₹12,07,68,336.
- Government schemes supported the largest number of students (2,953, ~50.3% of all beneficiaries) across 18 different schemes, disbursing ₹7,08,08,644 (~58.6% of total funds).
- The Institution's own scholarship programme supported 2,881 students (~49.1% of beneficiaries) with ₹4,76,63,592 disbursed (~39.5% of total funds) — the second-largest funding channel.
- NGOs and external agencies contributed ₹22,96,100 to 33 students across 14 schemes and 9 distinct sponsoring organisations (e.g., HDFC Bank, Jindal/JSP Foundation, Mirae Asset Foundation, Vidyasarathi, Buddy4Study), reflecting a diverse but comparatively small external funding base.
- Post Matric Scholarship was the largest contributor, supporting 1,034 students with ₹2.71 crore.
- E-MEDHABRUTI – Technical and Professional benefited 867 students, with financial assistance of ₹1.62 crore.
- PRERANA Scholarship supported 786 students, providing ₹1.88 crore in scholarships.
- Krishi Vidya Nidhi Yojana assisted 61 students, distributing ₹29.29 lakh.
- E-KALYAN (SC/ST/OBC/EBC Scholarship) benefited 67 students, with ₹28.41 lakh awarded.
- Merit-based scholarships such as E-MEDHABRUTI (PG Merit and UG Merit) and National Scholarship (UG, PG, and Disabilities) recognized academically deserving students.

- Special welfare schemes including YOSODA Scheme, Gopabandhu Sikhya Sahayata Yojana, BIJU SISHU KALYAN YOJANA, PM Assam Rifles, and the Umbrella Scheme for Arunachal Pradesh provided targeted financial support to eligible students.

Scholarship Utilization: These funds explicitly cover:

- Tuition fees
- Hostel accommodation charges
- Mess/food expenses
- Books and study materials
- Examination fees
- Personal expenses

B. Fee Waiver Mechanisms

8.7 Complete Fee Exemptions

- 100% tuition fee waivers are provided to students from the bottom income quintile who demonstrate significant financial hardship.
- Application fee waivers help reduce financial barriers and promote wider access to higher education.
- Examination fee exemptions ensure that students are not prevented from appearing for examinations due to unpaid fees.
- Library and laboratory fee waivers enable financially disadvantaged students to access essential academic and learning resources without additional financial burden.

8.8 Flexible Payment Structures

- A two-installment payment system allows students and their families to manage fee payments more conveniently and reduces immediate financial pressure.
- Deferred payment facilities are available in cases of family emergencies, unexpected financial difficulties, or temporary income disruptions.
- The University's COVID-19 period fee deferment practice, including year-long payment extensions, demonstrated its commitment to prioritizing student retention and educational continuity over immediate fee collection.

C. Digital Access and Learning Resources

8.9 Technology Support

- Free laptops for 18 students in 2025: 9 under the Godabarisha Vidyarthi Protsahana Yojana (GVPY) and 9 under the E-Medhabruti Laptop scheme.
- Subsidized internet and data support for SC/ST/OBC students from economically weaker sections to facilitate uninterrupted digital learning.
- Extended access to computer laboratories for students who do not have personal digital devices.
- Digital literacy and skills training to help students effectively use technology for academic and learning purposes.
- Free access to online learning platforms and e-library resources, ensuring equitable access to digital educational content.

8.10 Learning Materials and Academic Resources

- Subsidized textbooks and library book-lending facilities help reduce the cost of purchasing essential study materials.
- Free printing and photocopying facilities/quotas are provided to eligible low-income students to minimize academic expenses.
- Laboratory equipment, consumables, and essential learning materials are made available without additional charges, ensuring that financial constraints do not limit practical learning opportunities.

8.11 Remedial and Tutorial Support

- Identification of students requiring additional academic support through continuous assessment and regular monitoring of academic performance.
- Free remedial classes are organized for students facing difficulties in challenging subjects, particularly in STEM disciplines.
- Peer tutoring programs encourage academically advanced students to support and guide peers who require additional learning assistance.
- Academic counseling and tutorial support help students improve learning strategies, strengthen subject knowledge, and prepare effectively for examinations.

8.12 Mentorship Framework

- Faculty–student mentoring: Each faculty member mentors approximately 15–20 students, providing regular academic and personal guidance.
- Personalized academic support is provided through continuous progress monitoring, identification of learning challenges, and timely intervention.
- Career counseling and placement preparation are offered at no additional cost to help students develop employability skills and prepare for career opportunities.
- Mental health and personal development support is provided through counseling services, helping students manage academic pressure, develop confidence, and maintain overall well-being.

E. Healthcare and Wellness Support

8.13 On-Campus Health Services

- Medical dispensary/clinic providing basic healthcare at nominal or no cost
- Tie-ups with local hospitals for subsidized treatment of serious conditions
- Health insurance coverage facilitated for low-income students
- Mental health counseling services addressing stress, anxiety, and adjustment issues common among first-generation learners

F. Skill Development and Employability Support

8.14 Career Preparation and Employability Support

- Free soft-skills training covering communication skills, personality development, group discussions, interview preparation, and workplace readiness.
- Industry internships with stipend support help students gain practical experience while reducing the financial burden associated with travel and living expenses.
- Placement assistance at no additional cost is provided to students, with no registration or service fees for accessing placement opportunities.
- Entrepreneurship development programs equip students with the knowledge, skills, and guidance required to pursue self-employment and establish their own ventures.
- Alumni mentoring networks connect current students with successful graduates, providing career guidance, industry insights, networking opportunities, and professional mentorship.

G. Emergency Financial Assistance

8.15 Crisis Management

- Emergency student funds for unforeseen family crises (medical emergencies, natural disasters, sudden income loss)
- Short-term interest-free loans to bridge temporary financial gaps
- Crowd-sourced support through student welfare committees for extreme hardship cases

H. Integration with External Financial Instruments

8.16 Credit and Loan Facilitation

- Bihar Student Credit Card Scheme: Low-interest education loans up to ₹4 lakh for eligible students
- Assistance with scholarship applications to national/state schemes (PMSS, NSP, state-specific programs)
- Documentation support for students from rural areas unfamiliar with bureaucratic processes
- Coordination with banks and NBFCs offering education loans at concessional rates

8.17 MEASURABLE OUTCOMES AND IMPACT

8.18 Student Retention and Success Metrics

- Academic Performance (2025 Data):
  - Overall pass percentage: 82% across all programs
  - Demonstrates effectiveness of comprehensive support in enabling student success
  - Particularly significant given that approximately 51% of students come from economically disadvantaged backgrounds

8.19 Dropout Prevention

- Dropout among low-income students fell from 14% (2022) to 4% (2025)
- First-year retention rose from 86% to 96%, and final-year completion from 78% to 90%, over the same period

Student Demographics (2025):

- 83.1% of scholarship recipients from families earning <₹1,00,000 annually
- 56.5% from families earning <₹60,000 annually
- 69.1% from economically backwards Odisha districts

- Confirms successful targeting and retention of bottom-quintile students

Social Impact

Breaking Intergenerational Poverty: By ensuring completion of higher education through comprehensive support:

- First-generation graduates gain access to formal employment, stable incomes, and improved career opportunities.
- Average graduate salaries of ₹3–6 lakh per annum can provide a significant increase in earning potential compared with the income levels of their parents.
- Improved household income and financial stability can enable families to move from the bottom income quintile toward lower-middle- or middle-income groups within a single generation.

8.20 Regional Development

- Educated workforce contributes to local economic development in underserved districts
- Reduced urban migration as opportunities emerge in home regions

8.21 TRANSPARENCY AND ACCOUNTABILITY

8.22 Institutional Commitment

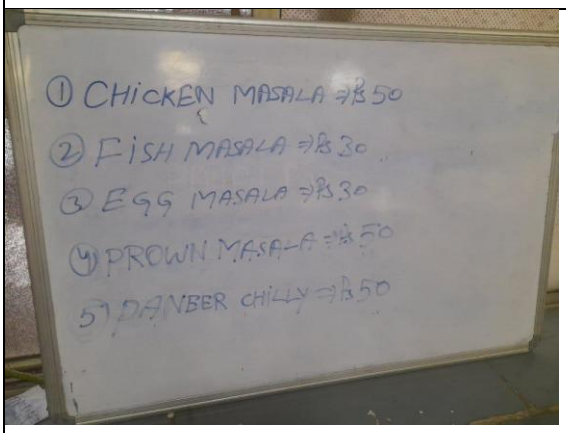
- Regular publication of graduating student records demonstrating accountability
- Scholarship disbursement data (as evidenced in 2025 report covering 5,867 students)
- Student feedback mechanism after each semester ensuring continuous improvement of support services
- Third-party evaluations of program effectiveness

Centurion University of Technology and Management provides comprehensive, integrated support enabling students from low-income families to complete university education successfully. This includes:

1. Subsidized food services help reduce students' monthly living expenses by approximately ₹3,000–₹5,000.
2. Affordable hostel accommodation is provided through differentiated fee structures and need-based fee waivers.

3. Subsidized transportation and on-campus mobility support help reduce commuting and travel-related expenses.
4. Grievance redressal and advocacy mechanisms, including the SC/ST Cell, Women's Cell, and Ombudsman, provide accessible support to students facing financial, social, or institutional challenges.
5. Extensive financial assistance of ₹12.07 crore during 2025 supports students with tuition fees, accommodation, and other essential educational and living expenses.
6. Fee waivers and flexible payment arrangements help prevent students from discontinuing their education due to financial difficulties.
7. Digital access initiatives, including free laptop distribution and subsidized internet/data support, promote equitable access to technology-enabled learning.
8. Academic support services, including remedial classes, mentoring, peer tutoring, and academic counseling, are provided at no additional cost.
9. Healthcare, counseling, and wellness services support students' physical, mental, and emotional well-being.
10. Skill development, career guidance, and placement assistance enhance employability and improve students' prospects for sustainable employment.
11. Emergency financial assistance provides timely support to students experiencing unexpected financial or family crises.
12. Integration with external education financing schemes, including the Bihar Student Credit Card Scheme and other education loan facilities, expands access to higher education for students requiring additional financial support.

This multi-dimensional framework directly contributes to SDG 1 (No Poverty) and SDG 4 (Quality Education) by ensuring equitable access, retention, and successful completion for economically disadvantaged students.

	
Boys Hostel	Girls Hostel
	
Hostel Mess Extra Menu for students	Serving staff in Hostel Mess

9. Programmes Supporting Students from the Bottom 20% of Household Income Groups

THE Impact Rankings indicator 1.3.4

9.1 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.

9.2 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 10: 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.

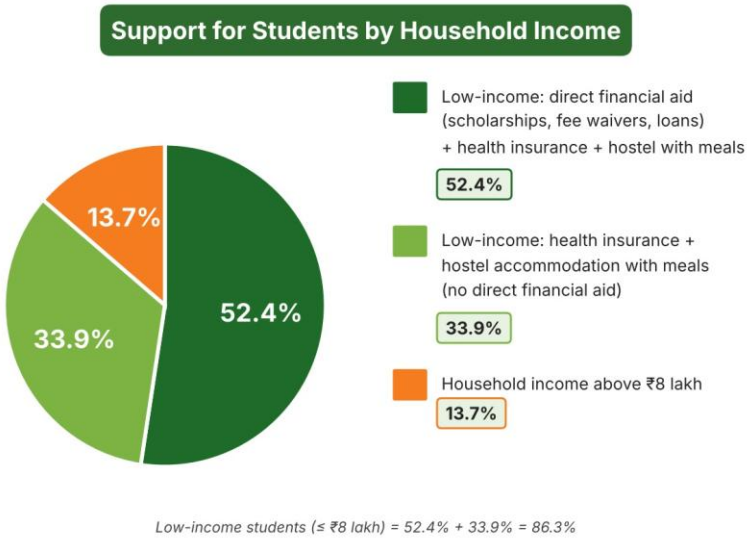


Fig. 7: Distribution of student enrolment by household income and type of support (reported percentages)

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

Programme	Income eligibility	Students supported

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).

9.3 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).

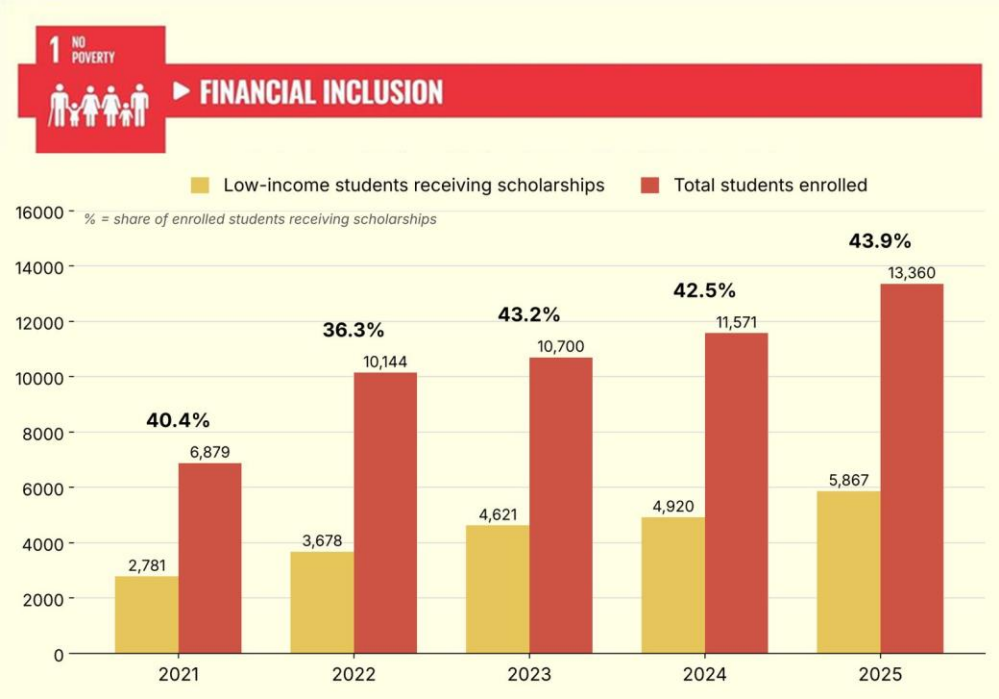


Fig. 8: Low-income students receiving scholarships and total enrolment, 2021–2025

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

Table 12: 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 13: 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

#	Government Scheme	Students	Amount (₹)
	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.

9.4 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 14: 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.

9.5 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.

9.6 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.

9.7 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 15: Annual hostel charges, including all meals

Hostel Category	Annual Fee (₹)	Monthly Equivalent (₹)
ITI hostel	35,000	2,917

Hostel Category	Annual Fee (₹)	Monthly Equivalent (₹)
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

9.8 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 16: 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

9.9 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.

9.10 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.

10. Support for Students from Low and Lower-Middle Income Countries

THE Impact Rankings indicator 1.3.5

10.1 Executive Summary

Centurion University of Technology and Management (CUTM) is committed to widening access to quality higher education for students from low and lower-middle income countries (LMICs). The University delivers this commitment through two distinct and complementary schemes, which together give poor students from these countries a free or substantially lower-cost education:

1. **Fee Parity Policy.** Every international student pays exactly the same tuition and associated fees as a domestic Indian student enrolled in the same programme. No premium is charged on the basis of nationality.
2. **Full Scholarship Support.** Eligible students from economically disadvantaged and conflict-affected nations receive 100% financial assistance from CUTM, covering tuition, accommodation, food, healthcare and related costs, so that they study free of charge.

These mechanisms are supported by a dedicated International Student Cell, partnerships with national governments (most notably the Government of Nigeria, whose maritime scholarships CUTM facilitates), structured academic and wellness support, and annually audited financial governance. This report sets out each mechanism, the students it serves, the support it provides and the outcomes achieved.

CUTM also hosts 377 students in its School of Maritime Studies, including Nigerian students on Government of Nigeria scholarships that the University facilitates.

100%	**377**	**₹12–15 lakh**	**₹1.5–3 lakh**
Cost of study and campus living covered by a CUTM full scholarship	Students in the School of Maritime Studies	Government of Nigeria scholarship per maritime student, facilitated by CUTM	Average annual tuition saving through fee parity
7	**8**	**₹1.2 crore**	**12**
Campuses applying fee parity	Full-time International Student Cell staff	Annual International Student Cell budget	Zimbabwean graduates, July 2025

10.2 Context and Institutional Commitment

Students from low and lower-middle income countries face significant financial barriers to higher education abroad. Many institutions charge international students fees that are 200–500% higher than those paid by domestic students, putting quality degrees out of reach for families with limited purchasing power.

CUTM treats affordability as a matter of equity. By removing nationality-based pricing and fully funding students with the greatest need, the University enables young people from LMICs to gain qualifications, skills and earning capacity that support their families and strengthen their national economies. This work contributes directly to SDG 1 (No Poverty) and also supports SDG 4 (Quality Education), SDG 10 (Reduced Inequalities) and SDG 17 (Partnerships for the Goals).

10.3 Mechanism 1: Fee Parity Policy

Policy Framework

Centurion University maintains a single, equal fee structure for all students regardless of nationality. International students from any country pay the same tuition and associated fees as domestic Indian students for identical programmes. The policy eliminates the premium pricing commonly charged to foreign nationals and ensures that cost is never a basis for discrimination.

Scope and Beneficiaries

- All international students enrolling at Centurion University benefit from fee parity.
- The policy is particularly impactful for students from lower-middle income countries, where household purchasing power is limited.

- It applies across all undergraduate, postgraduate and doctoral programmes, and on all seven campuses.

Financial Impact

Aspect	Detail
Cost reduction	Reduces the cost barrier by 50–75% compared with international student fees at comparable institutions.
Average saving	₹1.5–3 lakh per annum in tuition compared with standard international student fees.
Fees covered	Tuition, laboratory fees, library charges and examination fees.
Coverage	Maintained for all international students across all 7 campuses.
Access	Makes Indian higher education accessible to middle-class families in lower-middle income countries.

Automatic and barrier-free

Fee parity requires no additional documentation or application. It applies automatically to every international student upon admission.

10.4 Mechanism 2: Full Scholarship Support

In addition to fee parity, CUTM provides 100% scholarships and financial assistance to eligible students from economically disadvantaged backgrounds, including students from low-income countries and conflict-affected regions with limited access to higher education.

Eligibility

Full scholarships are awarded specifically to students from:

1. **Low-income countries,** as classified under the World Bank income categories;
2. **Conflict-affected regions** with limited educational infrastructure; and
3. **Economically disadvantaged backgrounds** within lower-middle income countries.

Priority Regions and Countries

Region	Countries

Region	Countries
South Asia	Afghanistan, Nepal and Bangladesh
Sub-Saharan Africa	Zimbabwe, Kenya, Sudan and Uganda
West Africa	Nigeria, through government and institutional partnerships
Central Africa	Gabon, through capacity-building partnerships

Scope of Financial Support

A full scholarship covers the complete cost of study and living on campus, so that students can focus entirely on their education:

Category	Support provided
Academic expenses	• Complete tuition fee waiver for the full programme duration • All examination and assessment fees • Registration and enrolment charges • Laboratory and practical fees • Library and digital resource access fees
Accommodation	• On-campus hostel accommodation • Room furnishing and utilities (electricity and water) • Wi-Fi and internet connectivity • Security and maintenance
Food and living	• Subsidised or fully covered mess charges (three meals daily) • Special dietary accommodations where needed
Additional support	• Free healthcare, including doctor consultations and medicines • Transport for academic activities • Study materials and textbooks (subsidised or free) • Access to all sports, cultural and technical clubs, with registration fees waived

10.5 Partnership Programme: Maritime Education with the Government of Nigeria

The School of Maritime Studies hosts CUTM's largest international cohort. Under a bilateral agreement, the Government of Nigeria funds scholarships for Nigerian students, while CUTM provides the academic programme, campus facilities and full student support, helping to develop skilled maritime professionals for Nigeria's blue economy.

Programme Overview

Parameter	Detail
Students enrolled	377 students in the School of Maritime Studies (Nigeria, Afghanistan and Syria)
Funding	Nigerian students: 100% funded by the Government of Nigeria (NIMASA) in its partnership with Centurion University
Programmes	B.Tech Marine Engineering; B.Tech Nautical Science
Duration	4 years
Scholarship value	₹12–15 lakh per Nigerian student over the programme
CUTM's contribution	Fee parity for every maritime student; IMO-aligned teaching, facilities and vessel internships; hostel, healthcare, academic and wellbeing support through the International Student Cell



Partnership Structure

- **Agreement:** Bilateral agreement between the Government of Nigeria and Centurion University, renewed in 2024.
- **Funding source:** Nigerian Maritime Administration and Safety Agency (NIMASA).
- **Objective:** To develop skilled maritime professionals for Nigeria's blue economy.

Curriculum Alignment

- Designed to meet International Maritime Organization (IMO) standards.
- Aligned with Nigeria's national development priorities under the Sustainable Development Goals, particularly poverty reduction and economic growth.
- Includes mandatory internships on commercial vessels.
- Certification aligned with Nigerian and international maritime regulations.



10.6 International Student Cell: Support Across the Student Journey

The International Student Cell provides end-to-end support from the moment a student applies until they graduate. In 2025 the Cell is staffed by eight full-time professionals, operates from the Bhubaneswar campus and has an annual operating budget of ₹1.2 crore for student services and integration programmes.

Stage	Services provided
Pre-arrival	• Visa assistance, with a 100% success rate for student visa applications • Documentation guidance and provision of sponsor letters • Online pre-departure orientation • Airport pick-up arrangements
Arrival and integration	• Mandatory five-day induction covering academics, culture and campus life • Healthcare registration: all international students enrolled in campus health services • Assistance with opening bank accounts for all students • SIM cards and mobile network activation for all students • Peer buddy system pairing each international student with a senior Indian student mentor

Stage	Services provided
Academic support	• Bi-weekly specialised counselling for first-year LMIC students, addressing language barriers • Remedial classes in English, Mathematics and foundational subjects • Small-group tutorials (5–8 students) twice weekly • Monthly academic progress reports for scholarship recipients
Health and wellness	• Monthly health check-up camps • Preventive healthcare workshops on nutrition, hygiene and disease prevention • 24/7 medical emergency helpline • Referral network with local hospitals for specialised treatment

10.7 Academic and Skill Development Opportunities

Beyond degree programmes, LMIC students can access skill-based certifications that strengthen employability and create direct routes out of poverty:

- **Maritime short courses:** Short courses that complement the degree programmes in the School of Maritime Studies.
- **Agricultural technology training:** Practical training relevant to agriculture-based economies.
- **Digital literacy and IT skills:** Available to all LMIC students.
- **Entrepreneurship development:** A direct poverty-alleviation mechanism that equips students to create enterprises and livelihoods in their home countries.

10.8 A Model of South–South Cooperation

CUTM's approach demonstrates knowledge transfer between LMICs, connecting India with Africa and with the wider South Asian region. Rather than relying on North–South aid, it builds sustainable, reciprocal partnerships grounded in shared development challenges, with each partner country contributing to and benefiting from the exchange of skills and expertise.

10.9 Governance and Financial Accountability

- **Disbursement:** 100% of scholarships are disbursed, with no delays or defaults.
- **Transparent accounting:** All international scholarship expenditure is audited annually.
- **Partnership compliance:** Nigerian programme funds are audited by both Nigerian and Indian authorities.

10.10 Outcomes and Evidence

The impact of these mechanisms is visible in student completion. On 24 July 2025, twelve students from Zimbabwe received their degree certificates at the University's convocation (Figure 1), completing their studies with CUTM's support.



Fig. 9: Graduation ceremony and convocation for Zimbabwean students, 24 July 2025

10.11 Conclusion

Centurion University's support for students from low and lower-middle income countries rests on two clear commitments: no student pays more because of their nationality, and students with the greatest need receive full financial support. Backed by a dedicated International Student Cell, government partnerships and audited financial controls, these commitments turn access to higher education into a practical pathway out of poverty for students and their communities.

11. Start-up and Financial Assistance for Local Entrepreneurs

THE Impact Rankings indicator 1.4.1 and 1.4.2

Centurion University of Technology and Management (CUTM) supports **local start-ups, community entrepreneurs and micro-enterprises through free mentoring, entrepreneurship training, incubation and access to university facilities, alongside pathways to financial assistance**.

Free Mentoring, Training and Incubation Support

CUTM provides **mentoring, entrepreneurship workshops and access to incubation, fabrication and prototyping facilities free of charge** to local start-ups and community entrepreneurs. This support

assists entrepreneurs to develop and refine business ideas, prototype products and access the University's technical and entrepreneurship expertise.

In **2025, CUTM supported 79 active start-ups**, including **53 operating through campus facilities and 26 in nearby rural and peri-urban communities**. Of these, **32 were faculty-led**. A further **15 Limited Liability Partnerships (LLPs)** were incorporated during 2025 with incubation and faculty-coordinator support.

See **Part A, Sections 3–7**.

Financial Assistance and Access to Capital

CUTM complements its free mentoring and incubation support with pathways to finance for start-ups, micro-enterprises and livelihood-based entrepreneurship. These include **seed and prototype funding, micro-finance and revolving credit through GTIDS, CSR and industry-supported capital grants, and connections to bank and NBFC finance**.

During **2025, more than ₹1.5 crore in start-up, micro-finance and livelihood investment was facilitated**, while **more than 4,500 micro-enterprises were financed through GTIDS channels**.

See **Part B, Sections 8–10**.

At a Glance: 2025

- **79 active start-ups supported**, including 53 using campus facilities and 26 in nearby rural and peri-urban communities.
- **32 faculty-led start-ups** supported.
- **15 new LLPs incorporated** with incubation and faculty-coordinator support.
- **More than ₹1.5 crore** in start-up, micro-finance and livelihood investment facilitated.
- **4,500+ micro-enterprises financed** through GTIDS channels from inception (2011).
- **Free mentoring, entrepreneurship training and access to incubation and prototyping facilities** provided to local start-ups and community entrepreneurs.

Extending Enterprise and Livelihood Support into Communities

CUTM's enterprise-support ecosystem extends beyond campus-based start-ups into rural and community livelihoods. In **January–March 2025, 6,000 farmers received training through Agri RPL**, while CUTM's wider skills network has trained **850,000+ young people through GTETS skill centres** and supported the empowerment of **1,500+ women entrepreneurs**. These programmes extend CUTM's

entrepreneurship and livelihood support to **farmers, women entrepreneurs, economically vulnerable young people and rural communities**, linking skills development with pathways to enterprise formation, finance and sustainable livelihoods.

11.1 Institutional Commitment and Policy Architecture

Centurion University of Technology and Management (CUTM) demonstrates a strong institutional commitment to fostering entrepreneurship-driven poverty alleviation and community empowerment. The University provides direct financial assistance, technical support, incubation infrastructure, mentoring and seed funding to local community members, students and faculty to establish financially and socially sustainable micro-enterprises and start-ups.

CUTM has institutionalised community enterprise creation as a primary vehicle for poverty eradication and inclusive regional growth. Guided by its **Poverty Reduction Policy (2024)** and **Innovation and Incubation Policy**, CUTM commits directly to providing financial, technical and mentoring assistance to nano, micro and social enterprises.

Through its flagship **"Education to Employment to Entrepreneurship (3E)"** framework, the University converts academic research and local community skills into self-sustaining business entities, directly advancing UN SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth). CUTM describes itself as a skill-integrated university, operating more than 30 in-house industry production units and labs across its campuses, which serve as training grounds and as models for small businesses that students and community members can replicate.

Centurion University also follows the **Odisha Start-up Policy 2016 (Amended 2018)** and the **National Innovation and Start-up Policy (NISP) 2020**, under which it provides:

- Seed funding and prototype grants to early-stage ventures.
- Access to co-working and fabrication spaces, 3D printing laboratories and AR/VR design studios.
- Microfinance linkages through Gram Tarang Inclusive Development Services (GTIDS) with banks such as Punjab National Bank and Union Bank of India.
- Business advisory and credit facilitation, helping community entrepreneurs access finance and scale their enterprises.

11.2 The Incubation Ecosystem: Centre for Innovation and Entrepreneurship (CIE)

Through its Centre for Innovation and Entrepreneurship (CIE), recognised by Start-up Odisha and Start-up India, the University functions as both an academic incubator and a regional development catalyst. The CIE serves as the central operational hub for CUTM's entrepreneurship ecosystem. Centurion University's incubation model contributes directly to SDG 1 (No Poverty) and SDG 8 (Decent Work

and Economic Growth) by providing structured assistance – including mentorship, financial support and technical infrastructure – to local start-ups and community-based enterprises.

- **Institutional recognition:** Recognised officially by Start-up Odisha and Start-up India, CIE offers co-working spaces, seed-funding channels and hands-on mentoring. The University's incubator at the Paralakhemundi campus (Gajapati district), operated through the Centre for Commercialisation of Innovation and Entrepreneurship (CCIE), is listed as a Recognised Incubator under the Start-up Odisha initiative (2025) and as a Host Institute for the incubation component of the Government of India's MSME Innovative Scheme.
- **Resource integration:** Early-stage founders gain access to university production units, digital design labs, 3D printing equipment and advanced testing facilities to build and refine market-ready prototypes.
- **Inclusive philosophy:** By bringing together local community members, rural youth, faculty and students, CIE moves away from dependency on traditional welfare subsidies, establishing long-term financial self-reliance through sustainable business ownership.

As of 2025, the University supports **79 active start-ups**, of which **53 operate within campus-based facilities** and **26 function in nearby rural and peri-urban communities**. This balanced model ensures that innovation extends beyond academic spaces and translates into tangible, community-centred livelihood opportunities. Centurion University's interventions empower youth, women, farmers and artisans to establish financially viable and socially sustainable ventures that contribute to local economic resilience.

Key enterprise milestones

- **79 start-ups supported:** CIE has supported 79 incubated start-ups, including 32 faculty-led enterprises, many of which are listed on the Micro, Small and Medium Enterprises (MSME) platform of the Government of Odisha.
- **15 LLPs established (2025):** In 2025 alone, 15 Limited Liability Partnerships (LLPs) were formally incorporated with direct incubation and coordinator support from CUTM faculty (Section 9).
- **Notable portfolio enterprises:** Flagship ventures supported include Skyy Rider Electric Pvt Ltd, Likhan EcoWriting LLP, Centurion Transformers, Sangam Designs and Centurion Pavers. These businesses operate across green mobility, circular manufacturing, sustainable agriculture and women's rural livelihoods.

Sectoral profile of supported enterprises

The supported enterprises span a diverse range of sectors:

Sector	Number of enterprises
Information and Communication Technology (ICT) and Software	14
Manufacturing	11
Textiles and Apparel	8
Agriculture and Food Systems	19
Clean Energy	3
Other sectors – healthcare, social innovation and community-driven initiatives	Several

This sectoral diversity is aligned with the livelihood structure of local economies, particularly agriculture, food processing, manufacturing and renewable energy in Odisha's rural districts. Through these ventures, Centurion University contributes to poverty reduction by creating local employment, strengthening farmer linkages and promoting inclusive and sustainable economic growth.

List of start-ups incubated by Centurion University

Centurion University Incubated Companies – by Sector		
S. No.	**Company Name**	**Sector**
Agriculture, Agribusiness and Allied Activities (13)		
1	AGRODYAAN PVT. LTD	Agriculture / Agribusiness
2	RR AGRO	Agriculture / Agribusiness
3	AJAVIKA FARMS	Agriculture / Farming
4	GRAM TARANG FOODS PVT. LTD. (GTF)	Food Processing / Agribusiness
5	CENTURION DAIRY	Dairy / Livestock
6	CENTURION MUSH	Mushroom Cultivation / Agriculture

Centurion University Incubated Companies – by Sector		
S. No.	**Company Name**	**Sector**
7	CENTURION SEEDS	Seeds / Agriculture
8	CENTURION GREEN FEEDS	Animal Feed / Agriculture
9	MITTILAND LLP	Metaverse, AR & VR
10	KALINGA FRESH	Fresh Produce / Food Supply
11	FAMILIN	Agri Sector
12	LITTLE FLOCK	Poultry Farm & Feed Formulation
13	HEAVENLY HARMONY PRIVATE LIMITED	Fishing and Aquaculture / Freshwater Aquaculture
Food and Beverage (6)		
14	CENTURION COFFEE CONNECT	Food & Beverage / Coffee
15	SCOTTISH CAFE PVT. LTD	Food & Beverage / Hospitality
16	SHINING OPEN KITCHEN LLP	Food & Beverage / Catering
17	DMSAMRAT FOODS LLP	Food Processing / Food Products
18	BEVERAGE BEES	Food & Beverage
19	ZOLA INDIA	Food
Environment, Clean Energy and Sustainability (5)		
20	ODISHA CLEAN ENERGY PRODUCTS AND SERVICES PVT. LTD	Renewable Energy / Clean Technology
21	CENTURION RENEWABLES	Renewable Energy

Centurion University Incubated Companies – by Sector		
S. No.	**Company Name**	**Sector**
22	CENTURION COMPOST	Waste Management / Composting
23	CENTURION HANDMADE PAPER UNIT	Paper Manufacturing / Sustainable Products
24	LIKHAN ECOWRITING PVT LTD	Eco-friendly Paper Pens, Pencils and Chalks
Healthcare, Wellness and Biotechnology (7)		
25	VATSALYA WELLNESS PVT. LTD.	Healthcare / Wellness
26	ASMI SKINCARE PVT. LTD.	Skincare / Personal Care
27	YARDHEALTH INNOVATION AND RESEARCH PVT. LTD.	Healthcare / Health Research
28	M/S. DR. RATH'S LABORATORIES LLP	Pharmaceuticals & Cosmetics
29	BIOVENX GLOBAL LLP	Health and Pharmaceuticals
30	CENOMICS PVT. LTD	Biotechnology and Life Sciences
31	JIVADA VENTURES	Personal Care and Wellness
Education, Training and Skill Development (6)		
32	SKYY RIDER INSTITUTIONS FOR ADVANCED SKILL AND RESEARCH PVT LTD	Education / Skill Development / Research
33	GRAM TARANG TECHNICAL VOCATIONAL TRAINING SERVISES PVT. LTD. (GTVET)	Vocational Education / Skill Development

Centurion University Incubated Companies – by Sector		
S. No.	**Company Name**	**Sector**
34	GRAM TARANG EMPLOYABILITY TRAINING SERVICES PVT. LTD. (GTET)	Employability / Skill Development
35	KILIMANJARO EDUTECH PVT. LTD	Education Technology
36	AEROMASTERCLASS PVT. LTD	Technical and Vocational Training
37	SHRINE VENTURES	Education in Beauty & Wellness
Business Services, Enterprise Development and Social Impact (7)		
38	URBAN MICRO BUSINESS CENTRE (UMBC)	Microenterprise / Business Development
39	GRAM TARANG INCLUSIVE DEVELOPMENT SERVICES PVT. LTD. (GTIDS)	Inclusive Development / Social Enterprise
40	CENTURION GRAM SANJEEVANI	Community Development / Rural Livelihoods
41	CILENTA SERVICES PVT LTD	Domestic Placement Services
42	PROSOCIO SPORTS AND GAMES FEDERATION	Sports / Recreation
43	CENTURION REPAIRS	Repair / Maintenance Services
44	CAMPUS KIOSK LLP	Retail / Campus Services
Textiles, Fashion, Handloom and Handicrafts (10)		
45	GRAM TARANG GARMENTS	Textiles / Apparel
46	SANGAM DESIGNS LLP	Handloom / Handicrafts

Centurion University Incubated Companies – by Sector		
S. No.	**Company Name**	**Sector**
47	ODESI HANDLOOMS AND HANDICRAFTS PRIVATE LIMITED	Handloom / Handicrafts
48	AUSSIE FASHIONS	Fashion / Apparel
49	BIVABARI FASHIONS PVT LTD.	Fashion / Apparel
50	DANDY FASHION NETWORK	Fashion / Apparel
51	R FASHION HOUSE PVT. LTD	Fashion / Apparel
52	KORAPUT HANDMADE LLP	Handicrafts / Artisan Products
53	CENTURION CRAFTS	Handicrafts / Artisan Products
54	SUSMITA ENTERPRISES	Apparel Manufacturing from Waste Materials
Manufacturing, Engineering and Industrial Production (8)		
55	CENTURION FAB	Fabrication / Manufacturing
56	CENTURION WOODWORKS	Woodworking / Manufacturing
57	GRAM TARANG TRANSFORMERS	Electrical Equipment / Manufacturing
58	CENTURION MACHTECH	Mechanical Engineering / Manufacturing
59	CENTURION PAVERS	Construction Materials
60	EVART AUTO MOBILE ENGINEERING	Automotive Engineering
61	CENTURION WONDERWOOD	Woodworking / Wood Products

Centurion University Incubated Companies – by Sector		
S. No.	**Company Name**	**Sector**
62	CHALK PRODUCTION UNIT	Manufacturing / Educational Materials
Automotive and Electric Mobility (3)		
63	NANDIGHOSH ROADAXE MOTORS PVT LTD	Automotive / Mobility
64	SKYYRIDER ELECTRIC PVT LTD	Electric Mobility
65	GARAGE X	E-Vehicle Maintenance Skill Training and Spare Parts Supply
Information Technology, Software and Emerging Technology (12)		
66	FUTURATOR INDIA PVT. LTD.	Manufacture of Solar and General-Purpose Machinery
67	HIDS TECHNOLOGY PVT. LTD	Manufacture of Motor Vehicles
68	BETAPOINT TECHNOLOGIES PRIVATE LIMITED	Information Technology
69	TRY INNOVATION SOFTWARE SERVICES INDIA OPC PVT. LTD	Software / IT Services
70	NEWRUP TECH SOLUTIONS PRIVATE LIMITED	Website Maintenance and Multimedia Creation
71	MINIATURIZED SOLUTIONS AND APPLICATIONS PRIVATE LIMITED	Engineering / Technology
72	SEARCHINGYARD SOFTWARE PVT. LTD.	Software / IT Services
73	CENTURION VR	Virtual Reality / Immersive Technology

Centurion University Incubated Companies – by Sector		
S. No.	**Company Name**	**Sector**
74	GRAM TARANG TECHNOLOGIES PVT. LTD. (GT TECH)	Technology / IT Services
75	GLOWTECHMOR PVT LTD	Technology / IT Services
76	BLOCKCATION PVT. LTD.	Technological Innovation
77	VRAM STUDIOS	Technological Innovation
Design, Creative Industries and Gifts (2)		
78	KQUANTICO GIFTS PRIVATE LIMITED	Gifts / Retail
79	LOEV CREATIVE VENTURES PVT. LTD.	Creative Industries / Design



Fig. 10: Entrepreneurship initiatives at Centurion University of Technology and Management

11.3 PART A — 1.4.1 LOCAL START-UP ASSISTANCE: EDUCATION AND RESOURCES (FREE)

Free of charge: All mentoring, training workshops and access to university incubation and prototyping facilities for local start-ups and community entrepreneurs are provided free of charge. Facilities are regularly opened, free of charge, to local entrepreneurs, farmer producer organisations (FPOs), women's self-help groups (SHGs) and rural youth.

11.4 Entrepreneurship Mentorship and Training Ecosystem

Mentorship programmes

Mentorship forms a key component of Centurion University's start-up support system. Every batch of students is assigned two faculty mentors, while start-up teams receive additional sector-specific guidance from domain experts. Prominent mentors such as **Dr. Durga Prasad Padhi, Mr. Parthasarathi Mohanty and Mr. Kailash Nayak** guide early-stage ventures in business planning, prototype development, financial modelling and market validation. Mentoring and training programmes are also extended to community organisations and Farmer Producer Companies.

Training workshops – "Empowering Tomorrow's Innovators"

During 2025, Centurion University organised mentoring and training sessions under its **"Empowering Tomorrow's Innovators"** initiative. These sessions covered business plan preparation, digital marketing, financial literacy, intellectual property management and access to finance, enabling students and community members to convert innovative ideas into feasible business models. The incubator's support also includes structured product testing for product–market fit, workshops on business and entrepreneurial skills, and taxation, intellectual property and regulatory advisory.

Entrepreneurship education in the curriculum

Entrepreneurship education is also integrated into the academic framework. Students across programmes participate in project-based learning, live labs and design-thinking workshops, often co-developing prototypes and solutions in collaboration with local communities.

Faculty development: building mentoring capacity (2025)

Institutional incubation is reinforced through continuous faculty training. On **7 June 2025**, CUTM hosted a university-wide Faculty Development Programme (FDP) on Mentoring, attended by **300 faculty members** across all schools (including the School of Engineering and Technology).

Led by Vice Chancellor **Prof. Supriya Pattanayak**, the session focused on ethics, goal setting, active listening and building structured developmental partnerships. This training equips faculty to effectively

guide community entrepreneurs, students and SHGs from idea generation through to commercial incorporation.

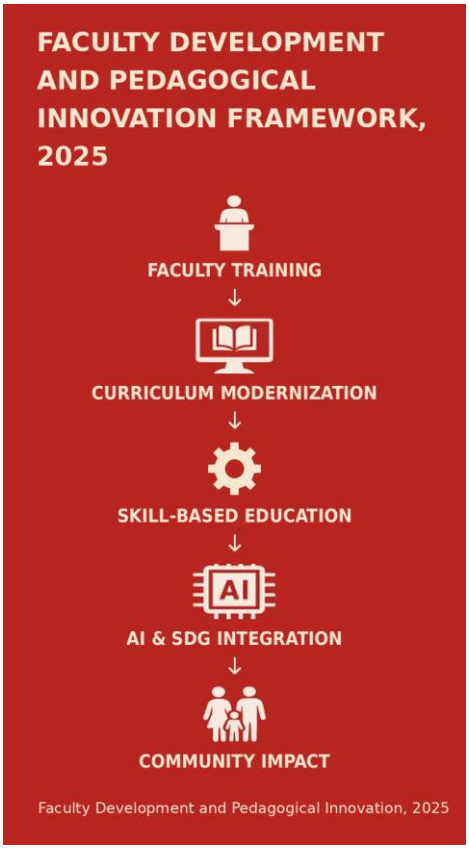


Fig. 11: Faculty Development and Pedagogical Innovation Framework, 2025



Fig. 12: Faculty Development Programme on Mentoring, 7 June 2025

Impact examples of mentoring

- **Sangam Designs LLP** – A women-led enterprise that upcycles waste fabric into apparel while providing employment opportunities for differently-abled and marginalised women in Gajapati district.
- **Mihir's Coffee on Wheels** – A student-led venture that created self-employment opportunities for rural youth through mobile café services in Odisha.

These examples demonstrate the direct link between university mentoring, innovation and community entrepreneurship (see also Section 9 and Figures 12–13).

11.5 Access to University Facilities: Infrastructure and Technological Resources

Centurion University's state-of-the-art incubation and prototyping infrastructure plays a vital role in converting local innovations into market-ready products. Facilities include:

- **Incubation Centre and Co-working Spaces** – collaborative hubs for entrepreneurs and mentors. Two incubators, including one rural incubation centre at the Paralakhemundi campus, with plug-and-play workspace of approximately 5,400 sq ft.
- **Technology Labs** – specialising in E-Vehicles, Drones, Agri-Processing and Waste-to-Wealth solutions.
- **Live Labs** – university-run farms, fishery tanks, rural health units and village markets where prototypes are tested under real conditions.
- **Fabrication Units** – CNC machining (including a five-axis CNC machine), 3D printers and scanners, enabling local artisans and students to develop affordable, scalable technologies.
- **Digital design and AR/VR studios** – for product design, visualisation and prototyping.
- **Mentorship** – mentoring and training programmes for community organisations and Farmer Producer Companies.
- **In-house production units** – more than 30 industry-integrated units (e.g. electric vehicles, transformers, garments, woodwork, pavers, handmade paper, chalk and ceramics) that demonstrate replicable small-business models and supply chains to local enterprises.

Such facilities are regularly opened, free of charge, to local entrepreneurs, farmer producer organisations (FPOs), women's self-help groups (SHGs) and rural youth, offering them exposure to sustainable business practices and advanced technology.

This direct access to university infrastructure underpins Centurion University's claim that its resources serve both internal students and external community innovators, bridging the gap between academia and rural enterprise.

Empowering farmers and artisans through innovation

Centurion University promotes innovation-driven rural development by empowering farmers and artisans through initiatives such as the Utkal Krishi Mela, digital market platforms and Maker Spaces. These initiatives encourage sustainable and climate-resilient agricultural practices while connecting local producers with modern technologies, wider markets and relevant knowledge.

A key component of this initiative is the **Agri-Clinic & Retail Hub**, operated by the School of Agriculture in collaboration with the Utkal Agri-Tech Centre. The hub provides year-round access to eco-friendly agricultural inputs, expert advisory services and farmer–scientist interactions. Through these integrated services, the University seeks to bridge the gap between research and field-level application, strengthen rural livelihoods, support local entrepreneurship and promote sustainable agricultural development.

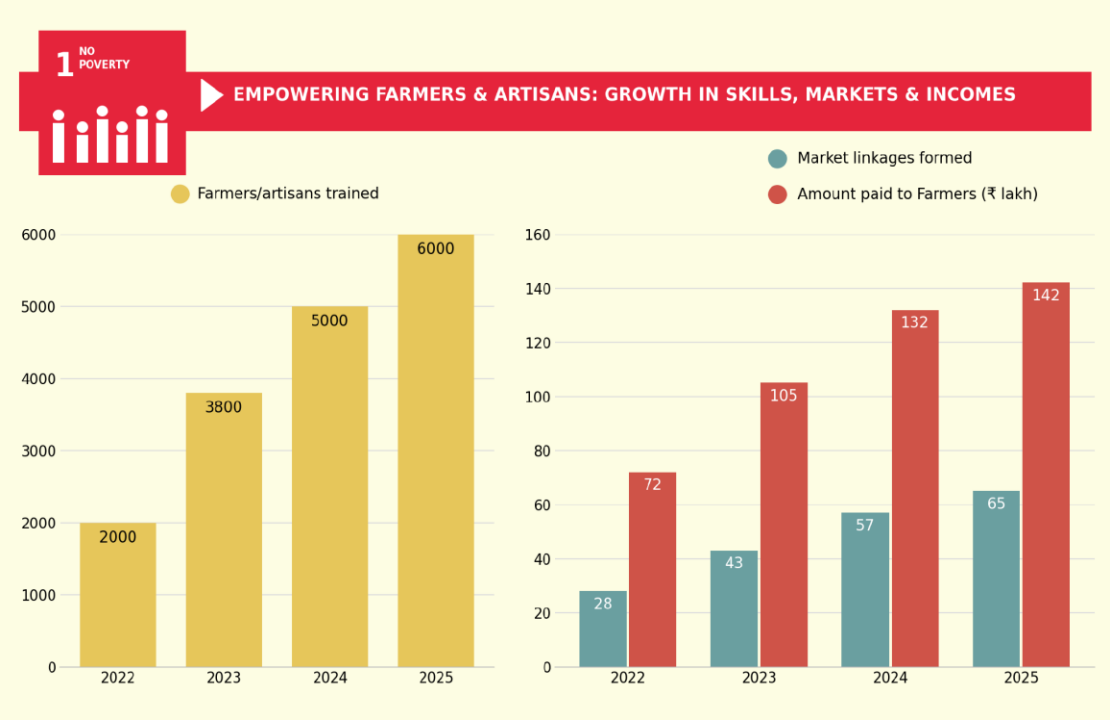


Fig. 13: Empowering farmers and artisans: growth in skills, markets and incomes (2022–2025)



Fig. 14: Glimpses of Utkal Krishi Mela



Fig. 15: Visuals of the Agri-Clinic at Centurion University, Paralakhemundi Campus

11.6 Community Skill Workshops and Capacity Building

Centurion University offers vocational upskilling and practical entrepreneurship training to rural youth, smallholder farmers and artisans:

- **Gram Tarang Employability Training Services (GTETS):** Operates 32 skill centres across India, having trained **over 850,000 youth**, providing direct pathways to self-employment and micro-business ownership and connecting vocational training directly to micro-enterprise creation.
- **Agri Recognition of Prior Learning (RPL) Training:** Jointly executed by Gram Tarang and the M.S. Swaminathan School of Agriculture in the aspirational district of Gajapati. Trained **6,000 farmers** across eight practical modules (details below).
- **Apparel & Manufacturing Labs:** Specialised residential skill development in apparel manufacturing provided to rural, tribal and differently-abled youth (over 70% female participation), enabling them to establish independent stitching and craft units.
- **Drone Pilot Certification & Agricultural Spraying:** Offered through Centurion University's Remote Pilot Training Organisation (RPTO), empowering local youth to start tech-enabled agricultural service ventures.



Fig. 16: Tailoring learning ecosystem of Centurion University of Technology and Management

Agriculture RPL and Sustainable Livelihood Training (Gajapati, January–March 2025)

The Agri RPL trainings for farmers in the aspirational district of Gajapati were organised from **January 2025 to March 2025** by the NSDC-approved skill development training centre Gram Tarang and the M.S. Swaminathan School of Agriculture, Centurion University of Technology and Management, Odisha. **6,000 farmers** were trained in eight modules:

- Vermicompost
- Organic farming
- Hydroponics
- Biofertilizer
- Mushroom cultivation
- Paddy seed production
- Dairy farming
- Poultry

The farmers showed their interest in these modules, trained by students and guides assigned to the various modules. The trainings were mainly conducted in nearby villages within 20 km of the university campus.

The coordinator of the training programme was **Dr. Ashok Kumar**, and sub-coordinators were Dr. P. Harsha Vardhan, Dr. M. Mounika, Dr. Arunabha Pal and Dr. Nilanjana Dutta. The guides were Dr. Saurav Barman, Mrs. O. Keerti Priya, Dr. Rama Lakshmi, Dr. Ajay Prusty, Dr. M. Sairam, Dr. D. Gaikwad, Dr. B. Praveen, Dr. Siddharth Das, Dr. R. Pravalika, Dr. Aninda Chakraborty, Dr. Veda, Dr. M. Praveen Kumar (Dairy), Dr. Mounika and Dr. Girish Mohanty, assisted by farm staff Mr. Damodar

in mushroom cultivation and other students working in these units. From Gram Tarang, Mr. Jamajeya and Miss Swagatika Mohapatra looked after the programme.



Fig. 17: Agri RPL training sessions with farmers at Kerandi and Baralanda, Gajapati district (February 2025)

11.7 Enterprise Networks, Market Access and Shared Infrastructure

To overcome rural market barriers and ensure community reach beyond campus boundaries, Centurion University integrates local community businesses into its institutional supply chains and operates through specialised extension entities under the Gram Tarang network:

- **Utkal Krishi Mela & Centurion Agri-Clinic / Retail Hub:** Acts as an ongoing retail hub and extension service co-managed by the M.S. Swaminathan School of Agriculture and the Utkal Agri-Tech Centre. It connects local producers with eco-friendly agricultural inputs, expert scientist advisory, year-round advisory support and direct market buyers.
- **ESSE Naturals and Nutrition Pvt. Ltd:** Provides micro-entrepreneurs in dairy, mushroom, spice and vermicompost processing with contract manufacturing, quality assurance and certification, packaging services and distribution channels.
- **Gram Tarang Self-Help Cooperative (GTSHC):** Organises women-led Self-Help Groups (SHGs) to produce eco-friendly household consumer goods and sanitary hygiene products, bridging the gap to institutional retail markets.
- **Gram Tarang Employability Training Services (GTETS):** Links its 32 skill centres and 850,000+ trained youth to micro-enterprise creation (Section 5).

Soil Health Card service for farm enterprises

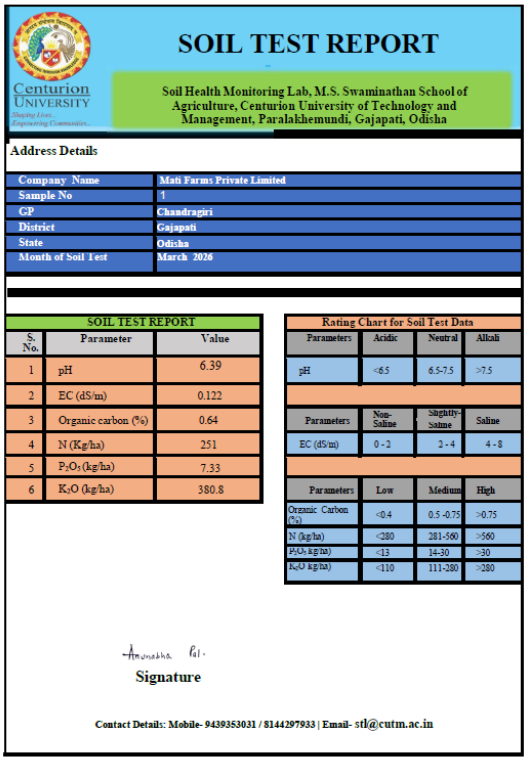
The **Soil Health Card (SHC) Service** is a Government of India initiative aimed at helping farmers understand the nutrient status of their soil and adopt appropriate fertiliser and soil-management practices. A Soil Health Card serves as a **"health report of the soil"**, providing information on nutrient

availability, identifying nutrient deficiencies and recommending suitable fertilisers and soil amendments for improved crop productivity and sustainable soil management.

As part of this initiative, **480 soil samples were analysed during the year 2025** by our institution. The samples were collected from different locations across **Odisha and Andhra Pradesh**, including samples received from various blocks of **Paralakhemundi** and through **NGO/community-based organisations** working with farming communities.

The analysis provided farmers and associated stakeholders with information on the nutrient status of their soils, enabling them to make informed decisions regarding fertiliser application and soil amendments. The initiative contributes to **balanced nutrient management, improved soil fertility, reduced unnecessary fertiliser use, enhanced crop productivity and sustainable agricultural practices**.

Through the Soil Health Card Service, the institution supports farmers by linking **scientific soil analysis with practical farm-level recommendations**, thereby contributing to improved livelihoods and sustainable agricultural development in the region.



SOIL TEST REPORT

Centurion University

Soil Health Monitoring Lab, M.S. Swaminathan School of Agriculture, Centurion University of Technology and Management, Paralakhemundi, Gajapati, Odisha

Address Details

Company Name	Mati Farms Private Limited
Sample No	1
GP	Chandragiri
District	Gajapati
State	Odisha
Month of Soil Test	March 2026

SOIL TEST REPORT

S. No.	Parameter	Value
1	pH	6.39
2	EC (dS/m)	0.122
3	Organic carbon (%)	0.64
4	N (Kg/ha)	251
5	P_2O_5 (kg/ha)	7.33
6	K_2O (kg/ha)	380.8

Rating Chart for Soil Test Data

Parameters	Acidic	Neutral	Alkali
pH	<6.5	6.5-7.5	>7.5

Parameters	Non-Saline	Slightly-Saline	Saline
EC (dS/m)	0 - 2	2 - 4	4 - 8

Parameters	Low	Medium	High
Organic Carbon (%)	<0.4	0.5 -0.75	>0.75
N (kg/ha)	<280	281-560	>560
P_2O_5 kg/ha)	<13	14-30	>30
K_2O kg/ha)	<110	111-280	>280

Signature

Contact Details: Mobile- 9439353031 / 8144297933 | Email- stl@cutm.ac.in

Fig. 18: Sample copy of Soil Health Card issued from the Soil Health Monitoring Lab, MSSSoA, CUTM

11.8 Women and Social Inclusion

CUTM ensures that economic growth is both social and inclusive.

Women Entrepreneurship Cell (WEC)

The Women Entrepreneurship Cell, launched within the CIE in December 2020 in partnership with FICCI Ladies Organisation (FLO), supports and promotes female entrepreneurship among students and in the communities around the University's campuses. It provides tailored mentorship, access to seed money and funding assistance, digital design and 3D printing services and co-working space, ensuring at least **30% of supported start-ups are founded or co-founded by women**.

Social business examples

- **Sangam Designs:** Employs differently-abled women to upcycle discarded textiles into handwoven home décor and apparel.
- **EvArt LLP:** Founded by CUTM alumni, retrofits standard bicycles with solar panels in a waste-to-wealth model.
- **Mihir's Coffee on Wheels:** A student/community-led mobile enterprise model promoting low-cost micro-retailing.

11.9 PART B — 1.4.2 LOCAL START-UP FINANCIAL ASSISTANCE

Financial assistance: CUTM provides direct financial assistance, seed funding and prototype grants, and facilitates micro-finance, revolving credit, CSR capital grants and bank credit linkages to local community members, students and faculty to establish financially and socially sustainable micro-enterprises and start-ups. In 2025, these channels facilitated **over ₹1.5 crore** in start-up, micro-finance and livelihood investment.

11.10 Financial Assistance and Funding Pathways

In 2025, CUTM's multi-channel funding framework facilitated **over ₹1.5 crore** in start-up, micro-finance and livelihood investment. The University's financial assistance operates through the following mechanisms:

Financial and technical support mechanisms

Mechanism	Nature of assistance	Partner / Funding agency
Start-up Odisha Seed Fund	Co-investment and seed grants for high-potential student and community ventures.	Department of MSME, Government of Odisha
University seed funding and prototype	Seed funding and prototype grants to early-stage ventures under the Odisha Start-up Policy 2016 (amended 2018) and	CUTM / Centre for Innovation and

Mechanism	Nature of assistance	Partner / Funding agency
grants	NISP 2020.	Entrepreneurship
Gram Tarang Micro-Finance	Low-interest revolving credit lines and micro-loans for rural entrepreneurs.	Gram Tarang Inclusive Development Services (GTIDS)
CSR & Industry Capital Grants	Direct financial grants, machinery, raw materials and technical hardware.	NALCO, Vedanta, Bosch India Foundation, OMFED, LTI Mindtree, LIC
Banking & NBFC Credit Linkages	Zero-interest/soft-loan programmes tailored for SHGs and rural women-led businesses; microfinance linkages and credit facilitation.	Union Bank of India, Punjab National Bank, SIDBI, Mission Shakti
Women Entrepreneurship Cell	Access to seed money and funding assistance for women-founded and co-founded start-ups.	CUTM with FICCI FLO
Government innovation and incubation schemes	As a Start-up Odisha Recognised Incubator and MSME Innovative Scheme host institute, CUTM channels incubated ventures to subsidised incubation and idea-stage grants (MSME Idea Hackathon calls have offered up to ₹15 lakh per approved idea).	Start-up Odisha; Ministry of MSME, Government of India

How the funding reaches local enterprises

- **Seed funding and prototype grants** to early-stage ventures, enabling founders to build and test products using university facilities.
- **Microfinance linkages** through Gram Tarang Inclusive Development Services (GTIDS) with banks such as Punjab National Bank and Union Bank of India – **4,500+ micro-enterprises financed** and **80+ local cooperative credit cycles** completed.
- **Business advisory and credit facilitation**, helping community entrepreneurs access finance and scale their enterprises.

- **CSR and industry capital** – direct grants, machinery, raw materials and technical hardware mobilised from partners such as NALCO, Vedanta, Bosch India Foundation, OMFED, LTI Mindtree and LIC.
- **Seed grants, revolving credit and SHG micro-finance** supporting **600+ community-based businesses**.

CSR-funded community infrastructure

CSR partnerships mobilised by the University also fund community infrastructure that underpins livelihoods, such as the LTI Mindtree-supported housing project at Alajal, Rayagada block, Gajapati district, Odisha.







Fig. 19: LTI Mindtree housing project at Alajal, Rayagada block, Gajapati district, Odisha

11.11 Enterprises Established with University Support

Newly incorporated LLPs supported by CUTM (2025 cohort)

In 2025 alone, 15 Limited Liability Partnerships (LLPs) were formally incorporated with direct incubation and coordinator support from CUTM faculty. Most are agricultural and allied enterprises –

horticulture, seeds, mushrooms, poultry, piggery, goatery, dairy, bakery, medicinal and aromatic plants, and saffron – aligned with the livelihoods of farming households in Gajapati district.

Sl. No.	Enterprise / LLP Name	Faculty Coordinator / Lead
1	Perala Hills Horti Farm	Dr. Karthik Pramanik
2	Anived Seeds LLP – Perala Hills	Dr. Aninda & Dr. Sree Veda
3	Agro Plus LLP	Dr. Ashirbachan Mahapatra, Dr. Vishal Gupta & team
4	Paddy Straw Mushroom LLP	Dr. Karthik Pramanik
5	Little Flocks LLP	Dr. P. Naga Harshavardhan
6	Mezo Bakes	Dr. Mahazabeen
7	Heavenly Herds (LLP Piggery)	Dr. Avinash Palli
8	KH Agriconnect LLP	Dr. R. Sai Prasanth, Dr. K. Harshavardhan
9	Goatery Unit LLP	Dr. I. Chandrakant Reddy
10	Mini Dairy Unit	Purshottam S.
11	CCC and RTP	Dr. Preetha Bhadra
12	Commercial MAP Farm	Sairam & L. Sagar
13	Smarter Krishi LLP	Dr. Sairam & Dr. L. Sagar
14	Desi Poultry	Dr. Gullu Sachin Narayan
15	Saffron LLP	Dr. Dinkar J. Gaikwad



Fig. 20: Start-up meeting with the Hon. Minister, CUTM faculty and the Vice President, CUTM

Community and social enterprises

Flagship ventures include Skyy Rider Electric Pvt Ltd, Likhan EcoWriting LLP, Centurion Transformers, Sangam Designs and Centurion Pavers, operating across green mobility, circular manufacturing, sustainable agriculture and women's rural livelihoods. University production units also supply larger buyers – for example, transformers supplied to the state government and electric vehicles such as e-rickshaws and golf carts – showing how incubated units become financially sustainable businesses.



Fig. 21: Mihir's Coffee on Wheels



Fig. 22: Sangam Designs



Fig. 23: DiaFit rice and hybrid seeds developed by Centurion University of Technology and Management for sale



Fig. 24: Transformer production unit



Fig. 25: E-vehicle production set-up at Centurion



Fig. 26: Clothing and textile manufacturing unit

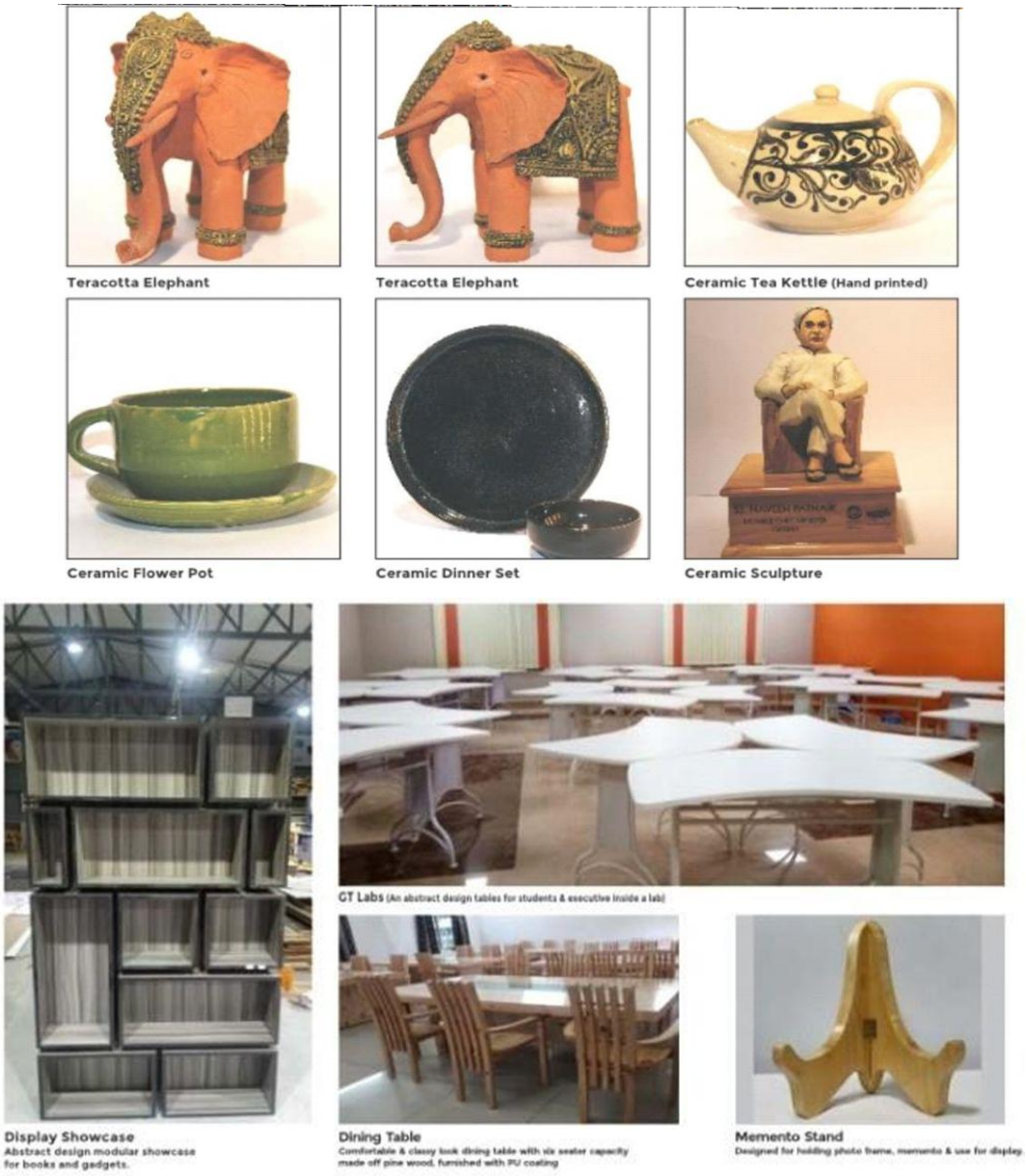


Fig. 27: Craft (terracotta and ceramic) artefacts and wood-based production unit

11.12 Outcomes, Key Performance Indicators and SDG Alignment

Table 17: Outcomes and impact linkages to local start-ups (2025)

Indicator	Result (2025)	Impact area
Active start-ups supported	79	Employment and livelihood creation
Local enterprises benefiting from CUTM infrastructure	110+	Poverty reduction in rural belts

Indicator	Result (2025)	Impact area
Farmers engaged via Utkal Krishi Mela	1,500+	Agri-entrepreneurship and innovation diffusion
Legal aid beneficiaries	50+	Legal empowerment of rural entrepreneurs
Rural youth trained via GTETS	850,000+	Employment generation and skill empowerment
Soil samples analysed (Soil Health Card)	480	Productivity of farm enterprises

Table 18: Key performance indicators

Performance metric	Total impact / achievement
Start-ups incubated & supported	79 incubated start-ups (including 32 faculty-led enterprises); 53 on campus, 26 in communities
New LLPs incorporated	15 (2025)
Funding facilitated	Over ₹1.5 crore in start-up, micro-finance and livelihood investment (2025)
Youth & rural entrepreneurs trained	850,000+ trained via GTETS & UMBC
Micro-enterprises financed	4,500+ through GTIDS micro-finance channels
Women entrepreneurs empowered	1,500+ via WEC & GTSHC
Farmers upskilled under RPL	6,000 farmers (January–March 2025)
Cooperative micro-finance disbursed	80+ local credit cycles
Faculty trained as mentors	300 (FDP on Mentoring, 7 June 2025)

Table 19: Global SDG alignment matrix

Target	University action	Concrete metric & result

Target	University action	Concrete metric & result
SDG 1.4: Equal access to economic resources	Seed grants, revolving credit lines, SHG micro-finance	Supported 600+ community-based businesses through seed grants, revolving credit and SHG micro-finance, alongside 4,500+ micro-enterprises financed through GTIDS.
SDG 8.3: Productive employment & enterprise creation	CIE incubation, GTETS skill centres, vendor linkages	850,000+ youth trained; 79 start-ups incubated.
SDG 3.8: Universal access to health services	Mobile health clinics, low-cost community pharmacies	16,000 rural beneficiaries served annually.
SDG 9.5: Scientific research & innovation	TECHSPARK, R&D labs, 3D printing & design units	60+ working innovation prototypes developed.
SDG 1.5: Vulnerable group resilience	Disaster management training, legal literacy camps with DLSA	350+ students trained as legal and community responders.

11.13 Conclusion

These data points demonstrate how Centurion University's entrepreneurial and community initiatives are integrally linked to the development and sustainability of local start-ups. The University's ecosystem not only nurtures student-led ventures but also incubates community-based enterprises that contribute to inclusive growth, thus directly fulfilling the intent of SDG indicators 1.4.1 and 1.4.2.

On 1.4.1 (education and resources): Centurion University provides a clear and structured institutional mechanism for supporting local start-up development through education, mentorship, infrastructure and market-oriented guidance – free of charge to local start-ups and community entrepreneurs. Its mentorship programmes, "Empowering Tomorrow's Innovators" workshops, Agri RPL and GTETS training, and open access to incubation, fabrication and live-lab facilities connect university innovation with regional livelihood development.

On 1.4.2 (financial assistance): Through seed funding and prototype grants, GTIDS micro-finance and revolving credit, CSR and industry capital grants, and bank and NBFC credit linkages, CUTM facilitated over ₹1.5 crore in start-up and livelihood investment in 2025, financed 4,500+ micro-

enterprises since inception and supported 600+ community-based businesses – moving communities from dependency on welfare subsidies to financial self-reliance through business ownership.

Centurion University's start-up ecosystem exemplifies how higher education can be a transformative engine for local economic resilience. By providing sustained mentorship, training, legal assistance, financial facilitation and access to world-class infrastructure, the University ensures that both students and community members can initiate and sustain financially and socially viable businesses.

Centurion University's model – rooted in local engagement, global best practices and institutional accountability – positions it among India's most effective university-driven entrepreneurship ecosystems. The initiatives demonstrate how the University's education, mentorship, resources and finance translate into tangible support for local start-ups, thereby contributing to poverty reduction, inclusive growth and long-term sustainability.

12. Programmes and Training to Improve Access to Basic Services for All

THE Impact Rankings indicator 1.4.3

Centurion University of Technology and Management (CUTM) designs, staffs and delivers these programmes itself – through its Schools of Nursing, Allied and Healthcare Sciences (including Optometry), Agriculture, Fisheries and Law; its NSS and Youth Red Cross units (1,000+ trained student volunteers); its two Health Care on Wheels mobile units; its registered Community Diagnostic Centre; its Agri-Clinic, Soil Health Monitoring Lab and demonstration farms; and its training arm Gram Tarang. CUTM is also the implementing partner for the Shelter to Habitation tribal housing project. Indirectly, CUTM links communities to government health and welfare services (ASHAs, ANMs, Community Health Centres, Primary Health Centres), financial institutions and CSR partners that fund or extend these services.

2025 at a glance – basic services delivered directly by CUTM

• **Primary health care:** 60+ free Health Care on Wheels camps reaching 10,000+ rural people (2025); 1,600+ specialist tele-consultations (2025); multi-specialty camps such as a two-day Gajapati camp serving 1,050+ villagers, which found 92 new hypertension and 38 suspected diabetes cases and referred them to Primary Health Centres.

• **Eye care:** 40–45 Vision Care Camps a year reaching 7,000–8,000 people; 26,841 people screened and 19,000+ free spectacles since 2023 – including camps for prisoners, pilgrims, school children and peri-urban villages in 2025.

• **Water, sanitation and hygiene:** menstrual hygiene programmes with sanitary kits (360+ women at Kusumati Panchayat, 28 May 2025); NSS/YRC sessions on safe drinking water, handwashing and waste disposal; water harvesting and micro-irrigation in five adopted villages.

• **Housing, water and electricity:** Shelter to Habitation – 80+ all-weather homes with toilets, solar lighting and rainwater harvesting, plus a drinking water system, Anganwadi and solar street lights, for close to 3,000 tribal villagers in Gajapati.

• **Nutrition, maternal and child health:** National Nutrition Week and World Breastfeeding Week outreach in 12 Gajapati villages; family planning drives with ASHAs and ANMs; the SahaCare community child care model in Kargil Basti, Bhubaneswar.

• **Training:** 6,000 farmers trained under Agri RPL; 5,000+ farmers trained a year in sustainable agriculture and aquaculture; 30+ tribal women trained as community health practitioners; 200+ disadvantaged youth trained in health care trades; 500+ school students trained in CPR.

12.1 Introduction: CUTM and Access to Basic Services

Centurion University of Technology and Management (CUTM) has established a strong institutional framework for inclusive education, community health, skills and community development. Guided by its vision of *"Shaping Lives and Empowering Communities,"* the University extends its work beyond academic education by organising training and programmes that bring basic services – health care, eye care, nutrition, maternal and child care, safe water, sanitation and hygiene, housing, clean energy, skills, and essential agricultural and financial services – to rural, tribal and economically disadvantaged communities in Odisha.

THE describes basic services, in line with the Multidimensional Poverty Index, in terms of **health** (including nutrition and child mortality) and **standard of living** (cooking fuel, sanitation, drinking water, electricity, housing and assets). CUTM's 2025 programmes address each of these directly, and also cover education and skills and access to financial services, which are part of UN SDG target 1.4 (equal access to basic services and economic resources).

Special emphasis is placed on rural youth, women, farmers, tribal communities, first-generation learners and economically disadvantaged households, particularly in the aspirational district of Gajapati, where CUTM's Paralakhemundi campus is located. The programmes are delivered mainly by students under faculty supervision, so every programme is also a training ground for the region's future health and agriculture workforce. These initiatives contribute directly to **SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-being), SDG 6 (Clean Water and Sanitation), SDG 7 (Affordable and Clean Energy), SDG 8 (Decent Work and Economic Growth) and SDG 11 (Sustainable Cities and Communities).**

Summary of 2025 programmes by basic service

Basic service	Programme (2025)	How CUTM delivers it	Reach
Primary health	Health Care on Wheels	Direct: free check-ups, NCD	60+ camps;

Basic service	Programme (2025)	How CUTM delivers it	Reach
care	(two mobile units)	screening, maternal and child health, telemedicine	10,000+ people (2025)
Eye care	Vision Care Camps	Direct: Optometry students screen, refract and give free spectacles	40–45 camps; 7,000–8,000 people a year
Health camps and referral	Multi-specialty and village camps	Direct: Schools of Nursing and Allied Health; referral to PHCs	e.g. 1,050+ villagers (Gajapati, Sep 2025)
Diagnostics, medicines, telehealth	Community Diagnostic Centre; PMB Janaushadhi Kendra; GAIL tele-consultation	Direct: affordable tests, generic medicines, specialist tele-consultations	1,600+ tele-consultations (2025)
Maternal, child and reproductive health	Family planning drives; Breastfeeding Week; Preeclampsia Day screening	Direct, with ASHAs, ANMs and CHCs	12+ communities; 6 villages
Sanitation and hygiene	Menstrual Hygiene Day; Swasth Nari Sashakt Parivar Abhiyan; WASH awareness	Direct: sanitary kit distribution and training by NSS and Nursing	360+ women (Kusumati)
Housing, water, electricity	Shelter to Habitation	Direct: CUTM is implementing partner; LTIMindtree Foundation funds	80+ homes; ~3,000 villagers
Nutrition	National Nutrition Week; malnutrition prevention	Direct: Nursing and NSS volunteers	6 villages; 800+ women and children
Child care	SahaCare community child care	Direct: CUTM's Urban Micro Business Centre	Children aged 1–5, Kargil Basti

Basic service	Programme (2025)	How CUTM delivers it	Reach
Health workforce training	DCHP; health care certificate programmes; CPR training	Direct: CUTM trains community members	30+ tribal women; 200+ youth; 500+ students
Education and skills	Gram Tarang; "Empowerment" programme	Direct: Gram Tarang trains and places youth	Target of 800 youth (2025)
Agricultural services and food security	Agri RPL; Utkal Krishi Mela; Lab to Land; Agri-Clinic; Soil Health Card	Direct: School of Agriculture and Gram Tarang	6,000 RPL farmers; 1,987+ mela participants
Financial services	SHG training in digital financial services; credit linkage	Direct training; indirect linkage to NABARD, SIDBI and banks	SHGs, FPOs, farmers

12.2 Health Care Services

Health Care on Wheels – mobile primary health care

CUTM's **Health Care on Wheels (HCoW)** programme operates two mobile health care units – **HCoW-1, supported by LTIMindtree**, and **HCoW-2, supported by the LIC Golden Jubilee Foundation** – with **CureBay** providing telemedicine and diagnostic support. The units take health check-ups, non-communicable disease (NCD) screening, maternal and child health awareness, vision screening and health education to remote villages where health facilities are scarce or absent.

In 2025, HCoW delivered **60+ free health camps** and reached **10,000+ rural beneficiaries**, in villages including Dalki, Salangabahal, Dumerjore, Ushra, Padampur, Kuarmunda, Kantia, Janla and Gangapada. On 17 November 2025, HCoW served the tribal villages of Gurandi, Dr. Banjir and M.S. Pur in Gajapati district. The LIC-supported unit offers free doctor consultations, optical services, nursing care, laboratory tests and physiotherapy; it was launched in 2025 in the presence of CUTM President Dr. Mukti Kanta Mishra and Mr. Siddhartha Mohanty, CEO and MD of LIC of India.



Fig. 28: Vision screening in the Health Care on Wheels van, and geriatric health screening at a community camp

Vision Care Camps – free eye care and spectacles

In 2025, CUTM's Vision Care Camps brought eye care directly to rural and tribal communities in Odisha, where optometry services are scarce, spectacles are often unaffordable and travel to city hospitals is difficult. Through about **40–45 camps** a year, held in schools, panchayat offices and through the mobile units, the programme serves an estimated **7,000–8,000 people** annually. Beneficiaries are screened close to home, given **free prescription spectacles on the spot**, and referred onward for advanced care such as cataract surgery. Camps also check for diabetes and hypertension alongside vision.

Around **50 Optometry students**, working under faculty supervision, deliver this care. Spectacles are supplied by **Essilor International** under its "Vision for All" programme, and **SAIL – Rourkela Steel Plant (RSP)** provides a dedicated mobile vision-care vehicle; LTIMindtree, the LIC Golden Jubilee Foundation and Utkal Hospital (fuel for the mobile unit) also support the programme. **Since 2023, 26,841 people have been screened at 120+ camps in 120 locations, and 19,000+ free spectacles have been dispensed.**

Selected 2025 vision care camps

Camp	Date	Partners	Result
Mobile Eye Camp – 7 villages and schools around Rourkela (Suidhi and Kuarmunda Panchayats, Bisra, Santoshpur and others)	January 2025	SAIL/RSP	790 screened; 589 free spectacles
Jharpada Correctional Home	22 March	DG Prisons;	239 prisoners screened; 185 free

Camp	Date	Partners	Result
(Central Jail), Bhubaneswar	2025	SAIL/RSP vehicle	spectacles
Biswa Shanti Mahajagyan, Patkura	March 2025	–	105 screened; 91 spectacles
Netra Yatra, Puri – during Jagannath Ratha Yatra	June 2025	H.E.L.P. Foundation	500+ pilgrims served
PKD Eye Camp, Paralakhemundi	August 2025	–	455 free spectacles
School eye screening, Bolangir	September 2025	Trilochana Nethralaya; Lions Club	722 school students screened
Aruhabad Gram Panchayat, Balasore	November 2025	CUTM SoAHS and SoPLS	262 screened; 226 spectacles



Fig. 29: Mobile Eye Camp with SAIL/RSP around Rourkela, January 2025: 790 screened, 589 free spectacles



Fig. 30: Vision Care Camps with Essilor International's "Vision for All" programme – free eye tests and spectacles in rural Odisha

Multi-specialty and village health camps

CUTM's Schools of Nursing and Allied and Healthcare Sciences run free multi-specialty camps that bring doctors, screening and referral to villages. In 2025 these included:

- **Gajapati Community Health Outreach Camp (September 2025):** 55 students of Nursing, Radiology, Physiotherapy, Medical Laboratory Technology and Optometry, supervised by faculty clinicians and local health professionals, ran a two-day camp for remote tribal communities. It provided general check-ups for **1,050+ villagers**; vision screening for 420 people, with 170 receiving free spectacles; maternal and child health consultations and nutrition counselling for 350 women and children; and blood pressure and blood glucose screening for 560 adults, which identified **92 new hypertension cases and 38 suspected diabetes cases, all referred to nearby Primary Health Centres**.
- **Tribal health camp, Kalahandi district (2025):** organised with local ASHA workers and the district health administration, benefiting **650+ tribal residents** from remote villages with free consultations, maternal and child health check-ups, nutritional assessment, eye screening and blood pressure and glucose tests.
- **Mega Health Camp, Jajpur Road (October 2025):** about 400 beneficiaries, with Utkal Hospital.
- **World Health Day Camp (April 2025):** about 270 beneficiaries; allopathy, ayurveda, naturopathy, nursing and allied health, with Utkal Hospital and Health Ville; inaugurated by the Director of Medical Education and Training, Government of Odisha.
- **Earth Week Camp, Balasore (April 2025):** about 210 beneficiaries; general and eye care, with Utkal Hospital.
- **Dental Camp at the Community Diagnostic Centre (February 2025):** 280 patients received free dental consultations, screening and oral-health counselling, with Hi-Tech Dental College & Hospital.
- **Nilgiri Fitness Check-up Drive (26 July 2025):** free BMI, blood pressure and general health screening with lifestyle counselling for 325 community members.



Fig. 31: World Health Day 2025 multi-specialty camp, inaugurated by the Director of Medical Education and Training, Government of Odisha

Affordable diagnostics, medicines and tele-consultation

- **Community Diagnostic Centre (CDC)**, CUTM Bhubaneswar (Reg. No. 38/2019, Khordha), provides affordable diagnostic tests and weekly specialist consultations, and hosts community camps.
- **Centurion PMB Janaushadhi Kendra** (Pradhan Mantri Bhartiya Janaushadhi Pariyojana, Government of India) on campus supplies affordable generic medicines.
- **Specialist tele-consultation with GAIL:** using Klinck tele-consultation technology, CUTM delivered **1,600+ tele-consultations in 2025** (6,000+ to date), giving remote patients real-time access to specialists.

Maternal, child and reproductive health

- **Family planning awareness drives** in Gajapati district, in collaboration with ASHAs, Anganwadi workers and ANMs, on birth spacing, contraceptive options, safe motherhood and STI prevention, using street plays, counselling and IEC materials.
- **World Population Day (11 July 2025):** 15+ sessions reaching 1,200+ students and community members; with 25+ ASHA workers, health professionals and NGOs, students ran outreach in **12+ rural communities**.
- **World Breastfeeding Week (1–7 August 2025):** the School of Nursing, Paralakhemundi, and the NSS unit ran a week-long programme in six Gajapati villages – Jubarajpur, Machamara, Binhola, Puduni, Bagasala and Katalakaitha – on breastfeeding, maternal nutrition and lactation counselling, supported by the HCoW mobile unit.

- **World Preeclampsia Day (22 May 2025):** community blood pressure screening for women in surrounding villages; women with abnormal readings were counselled and referred to health facilities.
- **National Girl Child Day (24 January 2025):** "Confidence through Care" training for adolescent girls on menstrual hygiene, nutrition and personal safety, with the Community Health Centre, Gurandi.
- **Breast Cancer Awareness, Kududa village, Gajapati (18 October 2025):** breast self-examination training and early-detection education for tribal women.



Fig. 32: Family planning awareness in rural homes, and Breast Cancer Awareness outreach with tribal women in Gajapati

Disease prevention awareness

- **TB awareness (24 March 2025):** rural community TB education in Rathipur village, with the TB Unit of CHC Jatni.
- **HIV/AIDS, STI and TB campaign (24 September 2025):** under the Odisha State AIDS Control Society IEC-2.0 campaign, with ICTC staff of the District Headquarters Hospital, Paralakhemundi – covering prevention, voluntary counselling and testing, and access to treatment.
- **Antimicrobial Awareness Week (November 2025):** village outreach on rational antibiotic use and infection prevention.
- **Nasha Mukt Abhiyan (18 November 2025):** anti-addiction drive with 450+ students of M.S. Pur High School.

Disability support and vulnerable groups

World Cerebral Palsy Day, 6 October 2025. The School of Nursing, CUTM Paralakhemundi, observed the day at the tribal village near the PKD Campus under the theme "Unique and United." Students and faculty joined the tribal community in an awareness walk, screened a patient interview

video and held a seminar on early intervention, therapy support and social acceptance. Organised by Miss T. Sunita, Miss Rasmi Jena and Mr. Milan Ku. Muduli, the event **provided basic screening and trained caregivers in home-based rehabilitation** – bringing disability-related care skills to a community with little access to therapy services.



Fig. 33: World Cerebral Palsy Day outreach and caregiver training at the tribal village near PKD Campus, 6 October 2025

- **Persons with disabilities (10 October 2025):** mental health awareness and psychosocial support at the Composite Regional Centre for Persons with Disabilities (CRC-SRE), Bolangir, with its clinical psychologist.
- **Street-connected children (28 January 2025):** health check-ups for 280+ children at the Hope Through Sports meet, Pragati Kendra, Bhubaneswar.

- **Orphanage (9 November 2025):** free health assessments, vital-sign monitoring and nutrition counselling for children at Aama Ghara Orphanage, Tamando.
- **Older people (26 November 2025):** free health check-ups and counselling for residents of an old age home, by the School of Nursing, CUTM Balasore.
- **Migrant workers:** free health check-ups, vaccination awareness and referral to government hospitals and PHCs in peri-urban localities around Bhubaneswar and Balasore.

Training community members to deliver and reach health care

- **Diploma in Community Health Practice (DCHP):** with Swasthya Swaraj, Bhawanipatna, CUTM trains young women from tribal districts as frontline community health practitioners – **30+ trainees** to date – strengthening last-mile health care and maternal health in Western Odisha.
- **Health care certificate programmes:** through CSR partnerships with NMDC, MOIL, LTIMindtree and TMREIS, CUTM has trained **200+ economically disadvantaged students** as Operation Theatre Technicians, Phlebotomy Technicians, General Duty Assistants, Ward Technicians and Emergency Medical Technicians.
- **Life-saving skills:** on 21 January 2025, CUTM trainers taught CPR and emergency response to **500+ students** of Kendriya Vidyalaya, Jatni.
- **Community screening skills:** on World Hypertension Day (17 May 2025), 150+ students were trained by health professionals to carry out community blood pressure checks.
- **Student volunteers:** 1,000+ students are trained as NSS and Youth Red Cross volunteers to deliver community health outreach.



Fig. 34: Diploma in Community Health Practice training, Bhawanipatna

12.3 Water, Sanitation and Hygiene

Menstrual hygiene

- **Menstrual Hygiene Day (28 May 2025):** workshops at **Kusumati Panchayat benefiting 360+ women**, led by NSS and Nursing volunteers, with distribution of sanitary pads and reusable hygiene kits, and awareness activities for school children to dispel myths and taboos.
- **Swasth Nari Sashakt Parivar Abhiyan (23 September 2025):** the School of Nursing, Paralakhemundi, ran a women's health programme in a tribal village with sanitary napkin distribution, menstrual hygiene and nutrition education, and a free health camp (blood pressure, BMI, counselling).
- **Menstrual hygiene street play (24 January 2025):** the School of Law, with the District Legal Services Authority (DLSA), Cuttack, staged a *Nukkad Natak* on Female Menstruation Awareness, performed by all first-year law students, to break myths, promote hygienic practices and support women's dignity. Faculty coordinators were Mr. Achint Dubey, Mr. Jayprakash Mishra and Ms. Shraddha Suman Paikray.

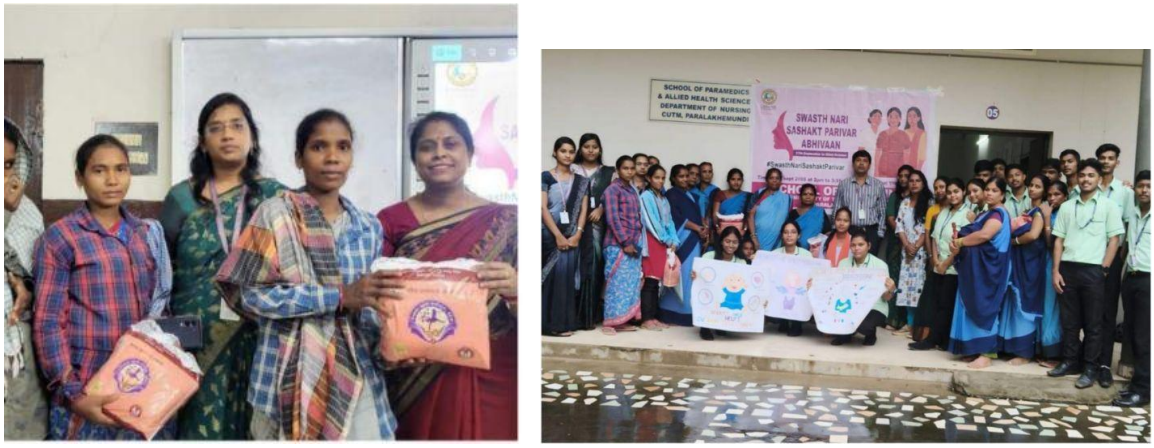


Fig. 35: Menstrual hygiene programmes – sanitary kit distribution and Swasth Nari Sashakt Parivar Abhiyan in a tribal village (2025)

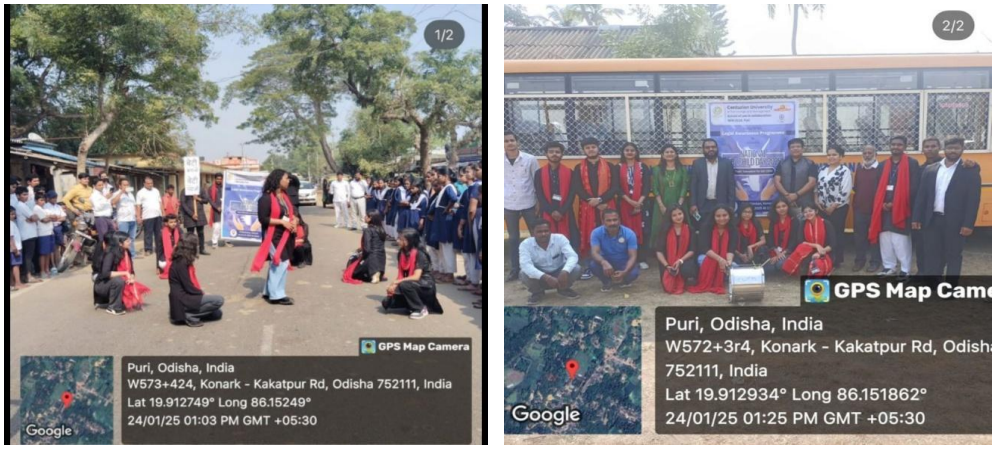


Fig. 36: Menstrual hygiene awareness street play by School of Law students with DLSA, 24 January 2025

Safe drinking water, sanitation and hygiene awareness

NSS, Youth Red Cross and Nursing student volunteers, under faculty supervision, run community hygiene programmes in rural villages and peri-urban settlements, including those with large migrant populations. Interactive workshops, demonstrations, street plays and poster campaigns cover **handwashing, safe drinking water, waste disposal, food hygiene and prevention of waterborne and seasonal diseases** such as diarrhoea, dengue and malaria.



Fig. 37: NSS and YRC sanitation and hygiene awareness sessions – "Safe Water, Clean Surroundings, Stronger Communities"

Water access in adopted villages

Under **Unnat Bharat Abhiyan**, CUTM has adopted five villages in Gajapati district – **Badigam, Engersingh, Jampiguda, Barlanda and Routpur** – with integrated development that includes **water harvesting** (Badigam), **micro-irrigation** and post-harvest storage training (Routpur), soil testing, quality inputs and market linkage, improving water security for households and farms.

12.4 Housing, Drinking Water, Sanitation and Clean Energy

Shelter to Habitation – tribal housing project, Gajapati district

Under a Memorandum of Understanding signed with the **LTIMindtree Foundation** (November 2024), CUTM is the **implementation partner** for **"Shelter to Habitation"**, which is building **over 80 all-weather homes** for underprivileged tribal families, including below-poverty-line households, in the villages of **Alajhola, Gayaljuba and Rashika Rajpur** in Gajapati district. The project will benefit **close to 3,000 villagers**.

The project brings several basic services together in one place:

- **Housing:** climate-resilient homes, each with a bedroom, living room and kitchen.
- **Sanitation:** a toilet in every home.
- **Electricity and clean energy:** solar lighting in each home and solar street lighting.
- **Drinking water:** a village drinking water system, with rainwater harvesting at each home.
- **Community services:** village roads, a community centre and an Anganwadi (child care and nutrition centre).
- **Livelihoods:** local villagers take part in construction and earn fair wages.

The first homes were scheduled for completion by mid-2025, with the full project due in early 2026. The project is fully funded by LTIMindtree under its CSR mandate.







Fig. 38: Shelter to Habitation: LTIMindtree-supported tribal housing at Alajhola (Alajal), Gajapati district, Odisha

12.5 Nutrition and Food Security

- **National Nutrition Week (1–7 September 2025):** the School of Nursing and the NSS unit ran a seven-day outreach across six Gajapati villages – Dhamunigaon, Ranadevi, Kantragada, 7th Mile, R. Sitapur and Dalimbapur. Each day, students and faculty provided dental check-ups, eye screening (280–310 people screened and 170–200 spectacles given each day), education on balanced diets and malnutrition prevention, dietary counselling and a food fest of locally sourced nutritious foods.
- **Malnutrition prevention:** NSS volunteers run regular sessions on iron, calcium, vitamin A and protein deficiencies among women and children, exclusive breastfeeding, complementary feeding, anaemia prevention and maternal nutrition – benefiting **800+ people** – and promote fortified foods such as iron-fortified rice.
- **World Food Day (16 October 2025):** food safety and sustainable diet education in Barlanda village.

- **Farmer and SHG nutrition education:** at the Utkal Krishi Mela (7–8 April 2025), sessions for farmers, SHGs and rural households covered balanced diets using millets and leafy greens, maternal and child nutrition, and dietary diversity.



Fig. 39: National Nutrition Week 2025 – nutrition education and locally sourced food fest in Gajapati villages

12.6 Child Care – SahaCare

CUTM's **SahaCare** initiative, developed under its Urban Micro Business Centre (UMBC), provides **safe, affordable and accessible child care for children aged 3–6 years**, integrating caregiver training, early childhood learning, nutrition, safety and community participation. Its pilot in **Kargil Basti, Bhubaneswar**, an urban low-income settlement, supports children, low-income families and women caregivers – addressing child care, nutrition and early learning together, and freeing mothers to take up work.



Fig. 40: SahaCare community child care model, Kargil Basti, Bhubaneswar – early learning and nutrition for children aged 1–5

12.7 Education and Skills Training

Gram Tarang Employability Training Services (GTETS)

GTETS, CUTM's skill development arm, provides industry-oriented skill training and employment-oriented support:

- More than **850,000 youth** have received training in areas including construction, automobile repair, electrical maintenance, apparel and other vocational sectors.
- Training is complemented by entrepreneurship guidance, enabling beneficiaries to explore self-employment and micro-enterprise opportunities.
- The programme particularly supports rural, tribal and first-generation learners, helping them acquire practical skills and move towards financial independence.

7.2 "Empowerment" skill development programme with LTIMindtree (2025)

In August 2025, CUTM and LTIMindtree CSR launched the latest edition of the **"Empowerment" Skill Development Programme**, now in its 11th year. This phase trains rural youth as **Assistant Electricians and CNC Operators**, with a target of **800 rural youth** to be trained and placed in gainful employment over the coming year; 50 students began hands-on training in the first batch. More than **2,000 candidates** were trained and placed in earlier editions.

12.8 Agricultural Extension and Livelihood Services

Centurion University gives farmers and artisans access to services that are otherwise hard to reach in remote areas – expert advice, quality seeds and bio-inputs, soil testing, technology and markets – through the **Utkal Krishi Mela, Mini Kisan Melas, the Lab to Land programme, the Agri-Clinic, adopted villages, digital market platforms and Maker Spaces**. These initiatives encourage sustainable and climate-resilient practices and protect household food security and incomes. CUTM trains **5,000+ farmers a year**, and reaches **11,800+ farmers** through 38–39 active Self-Help Groups whose representatives it trains.

Agri-Clinic & Retail Hub

The **Agri-Clinic & Retail Hub**, operated by the M.S. Swaminathan School of Agriculture with the Utkal Agri-Tech Centre, provides **year-round, walk-in access to crop diagnosis, eco-friendly agricultural inputs, expert advisory services and farmer–scientist interactions**, bridging the gap between research and field-level application.

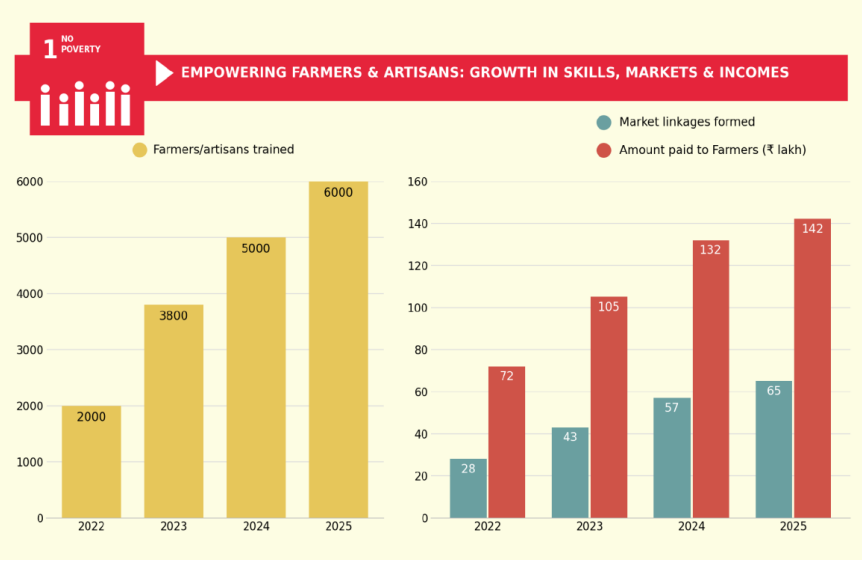


Fig. 41: Farmers trained, market linkages formed and amount paid to farmers, 2022–2025

8.2 3rd Utkal Krishi Mela – 7–8 April 2025

The 3rd Utkal Krishi Mela, organised with Krishi Jagran at the Paralakhemundi campus on 7–8 April 2025, brought together **1,987+ participants** – farmers from Gajapati and neighbouring districts, scientists, institutions, NGOs, FPOs/FPCs, agri-entrepreneurs and students – with 54 stalls from 45 institutes, 10 private companies, 6 national institutes and 6 FPOs. It featured exhibitions, technical sessions, live demonstrations and farmer quizzes, and CUTM signed an MoU with ICAR-CTCRI during the event.

Farmers received **1,200+ packets of improved seeds** (Suprio series and RNR rice), biopesticides and bio-control agents, and **1,100 knowledge kits** on best practices and government schemes, and met agri-input companies, banks and insurance providers. The mela also showcases affordable technologies from incubated start-ups and university researchers – such as agri-drones, hydroponic systems and value-added spice processing – for community adoption, and links farmers with student entrepreneurs to form micro-enterprises.



Fig. 42: Utkal Krishi Mela & Agri-Clinic impact model, 2025



Fig. 43: Glimpses of Utkal Krishi Mela

Lab to Land – free inputs from university labs to farms (2025)

Product	Type	2025 distribution	Farmer benefit
Jagannath Tricho Card	Biological pest control	1,890 units	Natural crop protection; lower pesticide cost
Trichoderma packets	Soil-health biofungicide	3,160 packets	Root protection; better crop establishment
Suprio seeds (maize and rice)	High-yield varieties	870+ packets of 5 kg	12–15% yield increase over local cultivars (2024)
RNR seeds	High-yield rice	330+ packets of 3 kg	17–21% yield increase over local cultivars (2024)
Biofertiliser packets; dragon fruit saplings; banana suckers	Inputs and planting material	Free / periodic distribution	Lower input cost; crop diversification

Free farmer training in sustainable agriculture and aquaculture

Programme	Farmers trained
Mushroom cultivation for SHG women farmers (Odisha Livelihoods Mission)	730
Apiculture (beekeeping) for women farmers	214
Organic fish farming	713
Recirculating Aquaculture Systems (RAS) fish production	23
Sustainable aquaculture in adopted villages	33
Livelihood development through organic farming	1,140
Food production and management for women SHGs	77
Integrated crop protection (Harsha Trust farmers)	73
Commodity and food storage for women farmers	27

Farmers and women's groups also receive practical training in biofloc technology, value addition, post-harvest management and food processing, using CUTM's 230+ acres of demonstration farms, fish hatchery, RAS unit, mushroom and spawn unit, post-harvest technology lab and apiculture unit. Outcomes recorded in programme villages include **12–21% higher yields** with improved seeds and inputs, about **10% lower input costs**, and an **11% reduction in post-harvest losses** among trained SHGs.

Agri RPL training – 6,000 farmers

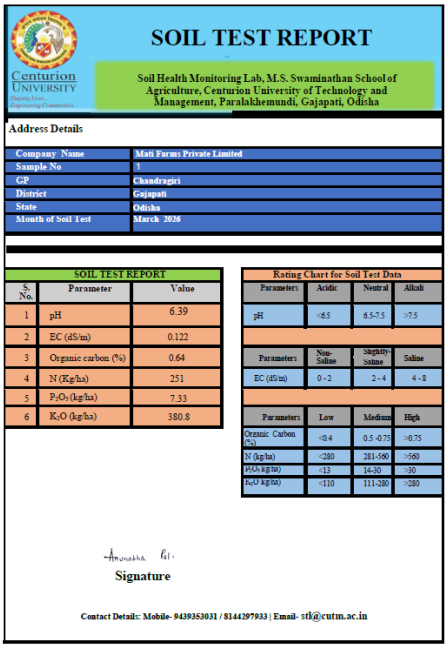
From **January to March 2025**, Gram Tarang (an NSDC-approved training centre) and the M.S. Swaminathan School of Agriculture trained **6,000 farmers** in the aspirational district of Gajapati in eight modules: vermicompost, organic farming, hydroponics, biofertilizer, mushroom cultivation, paddy seed production, dairy farming and poultry, mainly in villages within 20 km of the campus. The programme was coordinated by Dr. Ashok Kumar, with sub-coordinators Dr. P. Harsha Vardhan, Dr. M. Mounika, Dr. Arunabha Pal and Dr. Nilanjana Dutta, faculty guides and farm staff, and Mr. Jamajeya and Miss Swagatika Mohapatra from Gram Tarang.



Fig. 44: Agri RPL training with farmers at Kerandi and Baralanda, Gajapati district (February 2025)

Soil Health Card service – 480 samples tested in 2025

The **Soil Health Card (SHC) Service** is a Government of India initiative that helps farmers understand their soil's nutrient status and use fertilisers correctly. CUTM's Soil Health Monitoring Lab gives farmers direct access to it: **480 soil samples were analysed in 2025**, from locations across **Odisha and Andhra Pradesh**, including blocks of Paralakhemundi and samples sent by NGOs and community organisations. Each farmer receives a card – a "health report of the soil" – with recommendations for balanced nutrient management, lower fertiliser costs and higher yields.



SOIL TEST REPORT

Centurion University

Soil Health Monitoring Lab, M.S. Swaminathan School of Agriculture, Centurion University of Technology and Management, Paralakhemundi, Gajapati, Odisha

Address Details

Company Name	Mati Farms Private Limited
Sample No	1
GP	Chandragiri
District	Gajapati
State	Odisha
Month of Soil Test	March 2026

SOIL TEST REPORT

S. No.	Parameter	Value
1	pH	6.39
2	EC (dS/m)	0.122
3	Organic carbon (%)	0.64
4	N (Kg/ha)	251
5	P_2O_5 (kg/ha)	7.33
6	K_2O (kg/ha)	380.8

Rating Chart for Soil Test Data

Parameters	Acidic	Neutral	Alkali
pH	<6.5	6.5-7.5	>7.5

Parameters	Non-Saline	Slightly Saline	Saline
EC (dS/m)	0 - 2	2 - 4	4 - 8

Parameters	Low	Medium	High
Organic Carbon (%)	<0.4	0.5 -0.75	>0.75
N (kg/ha)	<280	281-560	>560
P_2O_5 kg/ha)	<13	14-30	>30
K_2O kg/ha)	<110	111-280	>280

Signature

Contact Details: Mobile- 9439353031 / 8144297933 | Email- stl@cutm.ac.in

Fig. 45: Sample Soil Health Card issued by the Soil Health Monitoring Lab, MSSSoA, CUTM

12.9 Access to Financial Services and Enterprise Support

CUTM promotes financial inclusion and entrepreneurship through Self-Help Groups (SHGs), Farmer Producer Organisations (FPOs) and community-based micro-enterprises. The University provides training in:

- Business planning and financial management
- Digital financial services
- Marketing and branding
- Quality control and value addition
- Enterprise management and market linkage

Where appropriate, CUTM facilitates linkages with institutions such as **NABARD, SIDBI and Startup Odisha**, helping community members access credit and institutional support. These interventions have encouraged rural enterprises in areas such as agri-processing, fisheries, millet-based food products and environmentally sustainable manufacturing.

CUTM provides community-based financial and entrepreneurial support through three institutional mechanisms:

- **Centre for Innovation and Entrepreneurship (CIE)** – incubation, mentoring, seed funding, prototyping facilities (3D printing, CNC machining, drone development and AR/VR laboratories) and market and investor linkages. Start-up grants of up to ₹5 lakh per enterprise are supported through government programmes and private-sector partnerships, with special encouragement for ventures in green energy, health care, agriculture and digital technology. Initiatives such as TECHSPARK, hackathons and innovation exhibitions open these opportunities to students, local innovators and community entrepreneurs.
- **Gram Tarang Employability Training Services (GTETS)** – skill development, employability and income-generating opportunities, particularly for rural youth and women.
- **Community Cooperatives and Farmer Producer Organisations (FPOs)** – technical training, enterprise development, financial inclusion and market access for small farmers, producer groups and SHGs.

12.10 How CUTM Improves Access: Directly and Indirectly

Directly: CUTM itself organises and delivers services and training to communities. Its own students, faculty and staff run the Health Care on Wheels units, Vision Care Camps, multi-specialty and village health camps, the Community Diagnostic Centre and Janaushadhi Kendra, maternal and child health and family planning drives, menstrual hygiene and WASH programmes, nutrition weeks, disability and vulnerable-group outreach, the DCHP and health care certificate programmes, the SahaCare child care

model, the Shelter to Habitation housing project (as implementation partner), the Agri-Clinic, Soil Health Monitoring Lab, Utkal Krishi Mela, Lab to Land and farmer training, and Gram Tarang skill training.

Indirectly: CUTM improves access by connecting communities to public services and partners – referring patients to Primary Health Centres, Community Health Centres and government hospitals; working with ASHAs, ANMs and Anganwadi workers; linking farmers and SHGs with NABARD, SIDBI, Startup Odisha, the MSME Directorate and banks for finance; NSDC for vocational certification; and CSR and NGO partners that fund or extend services.

Partnership network

Partner	Role in improving access to basic services
LTIMindtree / LTIMindtree Foundation	Supports HCoW-1, vision care logistics, the Shelter to Habitation housing project and the "Empowerment" skill programme
LIC Golden Jubilee Foundation	Supports HCoW-2 and its camps – consultations, optical services, nursing care, lab tests, physiotherapy
CureBay	Telemedicine and diagnostic support at HCoW camps
GAIL	Klinck tele-consultation technology – 1,600+ specialist tele-consultations in 2025
SAIL – Rourkela Steel Plant	Dedicated mobile vision-care vehicle; 8,000+ early detection cases since 2023
Essilor International ("Vision for All")	Spectacle partner for the 19,000+ free spectacles dispensed since 2023
Utkal Hospital; Health Ville; Hi-Tech Dental College	Multi-specialty, dental and health camps; fuel for the mobile unit (Utkal Hospital)
H.E.L.P. Foundation; DG Prisons; Trilochana Nethralaya; Lions Club	Eye camps for pilgrims, prisoners and school children
Swasthya Swaraj, Bhawanipatna	Diploma in Community Health Practice for tribal women
NMDC, MOIL, TMREIS	Health care certificate programmes for disadvantaged youth

Partner	Role in improving access to basic services
ASHAs, ANMs, Anganwadi workers; CHC Jatni; CHC Gurandi; DHH Paralakhemundi; OSACS	Maternal and child health, family planning, TB and HIV awareness, referrals
District Legal Services Authority, Cuttack	Legal and menstrual hygiene awareness outreach
Krishi Jagran; ICAR-CTCRI; Harsha Trust; Odisha Livelihoods Mission	Utkal Krishi Mela; farmer training; SHG livelihoods
NABARD; SIDBI; Startup Odisha; MSME Directorate; NSDC	Credit linkage, enterprise finance, vocational certification
Tech Mahindra Foundation	Support for innovation and training

12.11 Outcomes in 2025

Indicator	Result	Basic service
Health Care on Wheels camps	60+ camps; 10,000+ beneficiaries (2025)	Primary health care
Specialist tele-consultations (GAIL)	1,600+ (2025); 6,000+ to date	Primary health care
Vision Care Camps	40–45 a year; 7,000–8,000 people a year	Eye care
People screened / free spectacles since 2023	26,841 / 19,000+	Eye care
Gajapati two-day camp (Sep 2025)	1,050+ villagers; 92 hypertension and 38 suspected diabetes cases referred	Health care and referral
Kalahandi tribal health camp	650+ tribal residents	Health care

Indicator	Result	Basic service
Dental consultations (CDC camp, Feb 2025)	280	Health care
Menstrual Hygiene Day, Kusumati Panchayat	360+ women; sanitary kits distributed	Sanitation and hygiene
Family planning / World Population Day	1,200+ people; 12+ communities; 25+ ASHA and NGO partners	Maternal and reproductive health
Nutrition outreach	6 villages (Nutrition Week); 800+ women and children	Nutrition
Shelter to Habitation	80+ homes; ~3,000 tribal villagers	Housing, water, sanitation, electricity
Community health practitioners trained (DCHP)	30+ tribal women	Health workforce
Disadvantaged youth trained in health care trades	200+	Health workforce; skills
School students trained in CPR	500+	Emergency care
Farmers trained (Agri RPL)	6,000 (January–March 2025)	Skills; food security
Utkal Krishi Mela participants	1,987+ (7–8 April 2025)	Agricultural services
Lab to Land inputs distributed	1,890 Tricho Cards; 3,160 Trichoderma packets; 1,200+ seed packets	Agricultural services
Soil samples tested	480	Agricultural services
Youth targeted for trade training and placement	800 (2025)	Skills
Youth trained by GTETS (cumulative)	850,000+	Skills

12.12 External Publicly Available Evidence

- Healthcare on Wheels mobile health care vehicle (LIC Golden Jubilee Foundation), May 2025: https://odisha.plus/2025/05/centurion-university-revolutionizes-rural-healthcare-with-healthcare-on-wheels-initiative/
- Healthcare on the Wheels vision care vehicle (LTIMindtree, Essilor), March 2024: https://odishabytes.com/centurion-university-launches-healthcare-on-the-wheels-vision-care-initiative-in-odisha-check-details/
- Shelter to Habitation tribal housing MoU, LTIMindtree Foundation and CUTM: https://www.ltm.com/news-events/press-releases/2024/ltimindtree-foundation-partners-with-cutm-for-tribal-housing-project
- "Empowerment" skill development programme with LTIMindtree, August 2025: https://ommcomnews.com/odisha-news/centurion-university-and-ltimindtree-launch-empowerment-skill-development-program-to-uplift-rural-youth/

12.13 Conclusion

In 2025, Centurion University organised and delivered training and programmes that directly improved access to basic services for rural, tribal and disadvantaged communities in Odisha. Its students and faculty took primary health care, eye care, diagnostics, tele-consultation, maternal and child health, nutrition, disability support and hygiene services to villages, slums, prisons, pilgrim gatherings and schools; it implemented a housing project that brings homes, toilets, solar power and drinking water to close to 3,000 tribal villagers; it piloted community child care; and it trained thousands of farmers, young people and tribal women while giving them access to health care, soil testing, quality inputs, agricultural advice, markets and financial services.

Because CUTM's own Schools, students, mobile health units, diagnostic centre, laboratories, farms and training arm deliver these services – with partners providing funding and linkages – the University improves access to basic services **directly**, and extends that reach **indirectly** through its government, health system, financial and CSR partnerships, in support of its vision of "Shaping Lives and Empowering Communities."

13. Participation in Policy Development and Advocacy for Poverty Alleviation

THE Impact Rankings indicator 1.4.4

Centurion University of Technology and Management (CUTM) participates in the ongoing **planning, implementation and monitoring of government and government-linked programmes addressing poverty and economic vulnerability**. Engagement is particularly focused on **Scheduled Caste and**

Scheduled Tribe communities, below-poverty-line households, rural communities and economically vulnerable young people in Odisha.

CUTM contributes through **community-based evidence, technical expertise, programme design, skills development, assessment and certification, agricultural and fisheries extension, and implementation of targeted development initiatives**. These activities connect community needs with district, state and national programmes addressing housing and basic services, livelihoods, employability, agricultural and fisheries entrepreneurship, and resilience.

CUTM's case studies below demonstrate engagement **across the government policy and programme cycle, from identified need and community evidence through programme design and collaboration to implementation and monitoring**.

13.1 Local Poverty-Reduction Planning: Climate-Resilient Tribal Habitation, Gajapati District

CUTM participates in local poverty-reduction planning and programme implementation through a climate-resilient tribal habitation initiative in **Alajhola, Gayaljuba and Rashika Rajpur villages, Gajapati district, Odisha**. The initiative supports **below-poverty-line tribal households** experiencing inadequate housing and access to essential services.

Identifying poverty-related needs

CUTM conducted village surveys to identify household priorities, including deficits in **secure housing, safe drinking water and public lighting**. These findings provided the evidence base for programme design.

Planning and programme design

As implementing agency for the LTIMindtree Foundation, CUTM's architecture and civil-engineering teams developed an integrated response combining **climate-resilient housing, rainwater harvesting, solar street lighting, community solar facilities and solar-powered borewells for drinking water**.

Government engagement and implementation

The initiative is implemented with the **Integrated Tribal Development Agency (ITDA)** and **District Rural Development Agency (DRDA), Gajapati**, in alignment with district tribal-development planning. Through this collaboration, CUTM contributes community-level evidence and technical expertise to **local planning and programme implementation addressing multidimensional poverty**.

Measurable outcome

₹42.0 million was committed for FY 2025 for housing and associated village infrastructure across the three participating villages.

Contribution to SDG 1: The initiative addresses poverty through improved access to housing and basic services while strengthening the resilience of economically vulnerable tribal communities, contributing particularly to **SDG Targets 1.4 and 1.5**.

Supporting evidence: LTIMindtree Foundation: tribal housing project with CUTM

13.2 State Government Programme Implementation and Monitoring: OSFDC

Odisha is a state with the third-largest population of Scheduled Castes and Scheduled Tribes in India. CUTM participates in the implementation and monitoring of a **Government of Odisha skills programme for Scheduled Caste youth**, connecting skills assessment and recognised certification with improved employment opportunities for an economically and socially disadvantaged group. On **16 August 2025**, CUTM signed a three-year Memorandum of Understanding with the **Odisha Scheduled Castes & Scheduled Tribes Development Finance Cooperative Corporation (OSFDC)**, under which CUTM was designated as an **Assessment and Certification Body** for trainees participating in OSFDC Skill Development Training Programmes.

Programme implementation
CUTM conducts competency-based assessments and certifies successful trainees in accordance with programme requirements, providing participants with recognised evidence of their skills.

Monitoring and assessment
CUTM reports assessment results within OSFDC's prescribed processes and timelines, providing evidence through which trainee competency and training outcomes can be monitored.

Programme coordination
Continuing coordination between CUTM and OSFDC provides a mechanism for reviewing implementation and assessment processes.

This work draws on CUTM's wider institutional experience in skills and livelihood development through **Gram Tarang**, supporting the University's capacity to engage with large-scale employment and skills programmes.

Contribution to SDG 1: By participating directly in the implementation, assessment and monitoring of a government skills programme targeting Scheduled Caste youth, CUTM contributes to pathways from economic vulnerability towards **skills recognition, employment and sustainable livelihoods**.

13.3 State and Regional Engagement in Agricultural Livelihoods and Entrepreneurship

CUTM also works with Government of Odisha agencies and development organisations on programmes that strengthen **agricultural livelihoods, enterprise development and income-generation opportunities in rural communities**.

Its engagement includes programmes involving **APICOL, the Odisha Livelihoods Mission, Startup Odisha and agricultural and fisheries extension networks**. Activities connect CUTM's agricultural, fisheries and entrepreneurship expertise with farmers, rural entrepreneurs, Self-Help Groups and government agencies.

Platforms including **Utkal Krishi Mela and the Centurion Agri-Clinic** provide opportunities for farmers, extension personnel, public agencies and University specialists to exchange knowledge on agricultural production, soil health, sustainable inputs, entrepreneurship, market opportunities and access to institutional support.

CUTM's engagement with **APICOL's Agri Entrepreneurship Promotion Scheme** further connects University expertise and training with the Government of Odisha's support for agricultural entrepreneurship.

Contribution to SDG 1: These initiatives support poverty reduction by strengthening **livelihood skills, agricultural productivity, enterprise development and income-generating opportunities** for rural households.

13.4 National Engagement in Skills, Fisheries and Livelihood Development

CUTM contributes to national and government-supported initiatives addressing **skills, employability, fisheries entrepreneurship and livelihood development**.

Through its engagement with the **Ministry of Skill Development and Entrepreneurship and national apprenticeship and skills frameworks**, CUTM connects education and vocational training with employment and work-integrated learning.

CUTM also participates in fisheries entrepreneurship initiatives associated with **MANAGE-FISHub and the Department of Fisheries**, bringing University expertise in fisheries, aquaculture and entrepreneurship into programmes supporting fisheries-based livelihoods and enterprise development.

CUTM's wider fisheries engagement includes technical training and demonstrations in **Recirculating Aquaculture Systems (RAS), biofloc systems and freshwater aquaculture**, providing pathways for

farmers and prospective entrepreneurs to develop water-efficient and income-generating aquaculture practices.

Contribution to SDG 1: These programmes address poverty through **employability, entrepreneurship, skills development and livelihood diversification**, particularly for young people and rural communities.

13.5 Community Evidence and Local Development

CUTM's poverty-reduction engagement is grounded in continuing work with vulnerable and underserved communities across Odisha. Through community surveys, household consultation and field-based programmes, CUTM identifies barriers affecting access to **basic services, health, housing, water and livelihoods**, connecting community needs with institutional expertise and development interventions.

An excellent example is CUTM's **Healthcare on Wheels** initiative, which extends essential healthcare to **underserved and remote communities where medical infrastructure is scarce or unavailable**. The mobile healthcare service provides vision screening and optical dispensing, medical consultations, pathological investigations, ECG and EMG testing, and maternal and child healthcare. It builds on CUTM's established rural health outreach, which has reached thousands of people in marginalised communities through health camps, eye screening, eyewear distribution and preventive health education.

Funded by the **LIC Golden Jubilee Foundation** and developed with Essilor and other strategic partners, Healthcare on Wheels demonstrates how CUTM translates its engagement with underserved communities into **targeted interventions that improve access to essential services**.

Evidence link [odisha.plus]

Alongside this healthcare engagement, CUTM undertakes socio-economic and household consultation and works with rural communities, panchayats and local authorities to identify infrastructure and livelihood needs. The **Gajapati climate-resilient tribal habitation initiative** provides a further example of this pathway, with identified community needs informing an integrated response addressing housing, drinking water, renewable energy and resilience.

Contribution to SDG 1: CUTM's community-based work supports a more locally grounded approach to poverty reduction by connecting the circumstances of vulnerable communities with **programme implementation and development planning**.

13.6 International Knowledge Transfer for Agricultural Livelihoods: Gabon Agri-SEZ

CUTM extends its livelihood and rural-development expertise internationally through its participation in the **Gabon Agri-SEZ initiative**, where CUTM has been identified externally as a **technical and knowledge partner**. The initiative transfers agricultural knowledge and technical expertise into a development programme concerned with **agricultural production, food security and economic development**. CUTM's involvement builds on its experience in practical agricultural education, enterprise development and rural livelihoods. The initiative also provides a pathway through which agricultural experience developed in Odisha can contribute to an international development context.

Contribution to SDG 1: The partnership extends CUTM's work on **agricultural livelihoods, knowledge transfer and economic opportunity** beyond India, demonstrating the wider applicability of its rural-development model.

13.7 Contribution to SDG 1

Together, these activities demonstrate CUTM's institutional participation in poverty-reduction programmes and policy development at **local, state, national and international levels**.

SDG 1 target alignment

Target 1.4: Equal rights to economic resources and basic services
The Gajapati tribal habitation programme addresses access to secure housing, drinking water and basic infrastructure, while skills, agricultural and fisheries programmes expand access to livelihood opportunities.

Target 1.5: Resilience of poor and vulnerable communities
Climate-resilient housing, rainwater harvesting and livelihood-development initiatives strengthen the capacity of vulnerable households and communities to withstand environmental and economic pressures.

Target 1.b: Pro-poor policy and programme frameworks
CUTM's participation in government-linked programme planning, implementation, assessment and monitoring provides institutional mechanisms through which University expertise and community evidence can contribute to programmes addressing poverty and economic inclusion.

13.8 Multi-Level Policy Engagement & Poverty Eradication

13.9 Strategic Policy Partners

CUTM collaborates directly with primary institutional, state, industry and national government partners to co-design and execute pro-poor interventions:

- APICOL (Agricultural Promotion and Investment Corporation of Odisha Limited)
- Odisha Livelihood Mission (OLM) (Department of Mission Shakti, Government of Odisha)
- Startup Odisha
- Ministry of Skill Development and Entrepreneurship (MSDE) (Government of India)
- Department of Fisheries – Blue Revolution (Government of India)

13.10 Local & Regional Policy Engagement

- Agricultural & Fisheries Extension Platforms: The *Utkal Krishi Mela* and *Centurion Agri-Clinic* act as living policy platforms where farmers, extension officers, and policymakers interact. Recommendations on soil testing, sustainable inputs, and credit access are adopted by regional bodies including APICOL and OLM. Training in Recirculating Aquaculture Systems (RAS) via the School of Fisheries aligns with state Fisheries revolution objectives.
- Healthcare & Livelihood Safety Nets: Through *Healthcare on Wheels* and the *Veterinary Ambulatory Clinic*, CUTM provides emergency and preventive health services to tribal and Below Poverty Line (BPL) families. Operational information detailing disease prevalence, cost analyses, and healthcare gaps are shared with various district health, agriculture and animal husbandry authorities to inform local planning and subsidy allocations.
- Community Consultation & Primary Data for Governance: CUTM conducts socio-economic and household consultations and awareness programmes in Gajapati, Rayagada, and Koraput districts. These details are shared with local panchayat for better planning.

Case Study A – District level: Climate-Resilient Tribal Habitation, Gajapati (with ITDA and DRDA)

CUTM contributes to district poverty-reduction planning through the “Shelter to Habitation” programme in Alajhola, Gayaljuba and Rashika Rajpur villages, Gajapati district. The programme serves below-poverty-line tribal households in a cyclone-prone district who lacked secure housing, safe drinking water and public lighting.

Formal basis: CUTM signed a Memorandum of Understanding with LTIMindtree Foundation on 27 November 2024 and is the programme’s implementing agency. The project covers more than 80 all-weather houses and benefits close to 3,000 villagers.

- **Evidence of need:** CUTM conducted village surveys of participating households, identifying deficits in secure housing, drinking water and public lighting. These surveys formed the evidence base for the intervention.
- **Programme design:** CUTM's architecture and civil-engineering teams designed an integrated habitation package of climate-resilient houses, rainwater harvesting, solar street lighting, community solar facilities and solar-powered borewells for drinking water.
- **Implementation with government:** The programme is delivered with the Integrated Tribal Development Agency (ITDA) and District Rural Development Agency (DRDA), Gajapati, in line with district tribal-development planning. Through this channel, CUTM's household evidence and technical designs feed into how district agencies plan and deliver basic services in these villages.
- **Community participation:** Villagers take part in construction and are paid fair wages, adding income and building skills.

Measurable outcome: Funding of ₹42.0 million was committed for FY 2025 for housing and associated village infrastructure across the three villages.

13.11 Contribution to SDG 1

The programme addresses poverty in several dimensions at once – shelter, safe water, energy access and resilience to climate shocks (Targets 1.4 and 1.5). It shows a complete pathway: CUTM identifies needs → CUTM designs the response → district government agencies co-deliver it → a funded intervention reaches poor households.

Supporting evidence: LTIMindtree Foundation press release, 27 November 2024 – https://www.ltm.com/news-events/press-releases/2024/ltimindtree-foundation-partners-with-cutm-for-tribal-housing-project

Case Study B – State level: Odisha SC & ST Development Finance Cooperative Corporation (OSFDC), Government of Odisha

CUTM participates in the implementation and monitoring of the Government of Odisha's skill development programme for Scheduled Caste youth, a group facing higher risk of poverty and exclusion from decent work.

Formal basis: On 16 August 2025, CUTM signed a three-year Memorandum of Understanding with OSFDC, under which the state designated CUTM as the Assessment and Certification Body for trainees of OSFDC's Skill Development Training Programmes.

- **Programme delivery:** CUTM conducts competency-based assessments and certifies successful trainees under the programme guidelines, giving Scheduled Caste youth a recognised credential for employment.

- **Monitoring and evaluation:** CUTM publishes assessment results within OSFDC's prescribed timelines. These results form the record OSFDC uses to monitor trainee competency and the performance of training providers.
- **Programme review:** Regular coordination meetings between CUTM and OSFDC review implementation, allowing CUTM's assessment evidence to inform adjustments to the state's skill development initiatives.

Institutional capacity: The role draws on Gram Tarang, CUTM's skill development arm, which enrolled 101,586 learners in FY 2025 across long-term technical training, short-term skilling, vocational education in schools, and work-integrated training and apprenticeships.

Contribution to SDG 1: Recognised certification improves the employability and earning prospects of economically disadvantaged Scheduled Caste youth. By supplying the assessment evidence the state uses to monitor and improve the programme, CUTM helps shape how a government poverty and inclusion programme is delivered (Target 1.4; also SDGs 4, 8, 10 and 17).

Supporting evidence: Memorandum of Understanding between CUTM and OSFDC, Government of Odisha, dated 16 August 2025.

13.12 National Policy Collaboration

At the national level, CUTM acts as an implementing partner and knowledge contributor to government schemes:

- Implementation of National Welfare & Financial Protection Schemes: CUTM operationalizes state and national scholarship policies, including the Post-Matric Scholarships (PMS), Prime Minister's Scholarship Scheme, and Bihar Student Credit Card Scheme. The University Financial Aid Cell compiles beneficiary and disbursement reports submitted to state and central ministries to optimize scholarship delivery policies.
- Evidence-Based Research & Policy Dissemination: Faculty conduct applied research on health equity, inclusive education, agri-value chains and rural entrepreneurship, published in Scopus-indexed journals. Findings are shared with state departments, NITI Aayog working groups, Skill India and Startup Odisha strategies.

13.13 Global & Cross-Border Policy Engagement

CUTM extends its rural development model internationally through government-endorsed knowledge transfer:

- Gabon Agri-SEZ Project ("Gajapati to Gabon"): Endorsed by India's Ministry of Education and Ministry of Skill Development, this project transfers CUTM's agri-entrepreneurship model to Libreville, Gabon. Implemented in partnership with AOM Group, it deploys trainees, including

farmers and students from Gajapati district, as technical agri-consultants supporting Gabon's food security objectives.

13.14 Alignment Table: UN SDG 1 Targets & Institutional Impact

UN Target	CUTM Policy Engagement / Programme	Concrete Institutional Impact
Target 1.4: Ensure equal rights to economic resources and basic services	Gajapati tribal habitation programme with ITDA and DRDA; OSFDC skill development programme; Post-Matric and national scholarship schemes	Secure housing, safe drinking water and solar energy for below-poverty-line tribal households in three villages (₹42.0 million committed, FY 2025); recognised certification for Scheduled Caste youth; scholarship beneficiary reporting to state and central ministries.
Target 1.5: Build resilience of the poor to shocks	Climate-resilient habitation, Gajapati; Healthcare on Wheels; Agri-Clinics	All-weather housing and rainwater harvesting for cyclone-prone tribal villages; health and livelihood data shared with district authorities in Gajapati, Rayagada and Koraput.
Target 1.b: Create pro-poor policy frameworks	OSFDC assessment and monitoring; APICOL and OLM extension platforms; Gabon Agri-SEZ project	CUTM assessment results used by OSFDC to monitor state skill programmes; farmer recommendations shared with regional bodies; CUTM's rural development model transferred to Gabon.

14. Social Protection: Insurance and Welfare Benefits for Students and Staff

Supporting SDG target 1.3 – social protection systems for all

CUTM protects both its students and its workforce against the financial shocks that can push families into poverty. Every enrolled student is insured under the University's group policies, employees are enrolled in India's statutory social security schemes and insured together with their families, and staff are supported with free and subsidised meals.

14.1 Student Health Insurance and Group Policies

Through its **Student Welfare and Health Protection Scheme**, the University covers **all 13,360 enrolled students** under three group policies. Illness, an accident or the death of a parent can force a student from a low-income family to abandon their studies; these policies make sure that such an emergency does not end a student's education or leave the family with medical debt.

Table 20: Student group insurance policies, 2025

Group policy	Cover for every enrolled student
Group Medical Coverage (GMC)	Reimbursement of hospitalisation and treatment costs of up to ₹1,00,000 for illness
Group Personal Accident (GPA) Insurance	₹1,00,000 paid to the student's nominee or 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, so that the student can continue studying

This cover sits alongside the scholarships, fee waivers, subsidised hostels and meals, and campus health services described in Chapters 5 to 9.

14.2 Employees' Provident Fund (EPF) and Employees' State Insurance (ESIC)

The **Employees' Provident Fund (EPF)** builds retirement savings and provides pension and insurance cover, while the **Employees' State Insurance scheme (ESIC)** provides medical care and cash benefits during sickness, maternity and employment injury for eligible lower-wage employees.

According to the University's payroll records for its six campuses, the University contributed **₹2,60,18,215 (₹2.60 crore) to EPF** and **₹5,24,206 to ESIC** in 2025 (January–December). In December 2025, **1,439 employees** were covered by EPF and **429** by ESIC.

14.3 Group Health Insurance for Employees and Their Families

Eligible faculty, administrative, technical and support staff are covered by **Group Medical Coverage (GMC)** of ₹3,00,000 to ₹5,00,000 per employee and by **Group Personal Accident (GPA)** insurance, and the medical cover extends to their eligible dependents.

In 2025, **1,398 employees and 3,336 of their dependents – 4,734 people in all –** were protected against the cost of hospitalisation, with the University investing **₹1,16,70,329 (₹1.17 crore)** in employee and family health insurance.

14.4 Free and Subsidised Meals for Staff

As reported under SDG 2 (indicator 2.3.5), in 2025 the University provided **free breakfast and lunch every day to about 330 support staff** – drivers, maintenance personnel, sweepers, gardeners and green brigade members – and free dinner to emergency maintenance staff who stayed on campus. About **91% of staff (around 1,833)** have access to subsidised meals, including the **₹30 Meal Scheme**, the staff

canteen and free temple and Food Rescue Dhaba meals. These meals reduce daily living costs for the lowest-paid staff and help them save more of their earnings for their families.

15. Conclusion and Future Roadmap

In 2025 Centurion University of Technology and Management showed that poverty reduction can be built into every part of a university. Financial aid reached all low-income students, 86.3% of enrolment, including ₹12.07 crore in scholarships for 5,867 students; targeted admissions brought about half of each intake from the poorest fifth of households; and mentoring, insurance and support services lifted first-year retention to 96%, completion to 90% and cut dropout among low-income students to 4%. Eighty-two per cent of bottom-quintile graduates found work or started their own ventures within a year.

Beyond the campus, 79 start-ups, 15 new LLPs and more than ₹1.5 crore of facilitated investment are creating jobs; Health Care on Wheels, vision camps, nutrition, hygiene and housing programmes bring essential services to poor and tribal communities; and the University's experts help shape the policies and programmes that reach them. Every student is insured under the University's group medical, accident and parents' education protection policies, and staff are protected through EPF and ESIC, group health insurance for their families, and free or subsidised meals.

SDG interlinkage – SDG 1 ↔ SDG 3 ↔ SDG 4 ↔ SDG 8. SDG 1 anchors the University's work on financial inclusion, livelihoods and social protection; SDG 3 strengthens community resilience through health care, nutrition and insurance; SDG 4 provides the skill-based education that enables upward mobility; and SDG 8 turns knowledge into livelihoods through start-ups and enterprise.

15.1 Future Roadmap

Building on the 2025 results and the targets set by the University, the priorities ahead are to:

- Reach a graduation rate above 90%, first-year retention above 96% and employment or self-employment above 85% for bottom-20% students by 2027, as set in the University's progression targets.
- Keep growing the share of low-income students receiving financial aid and track outcomes for every student through the Student Progression and Inclusion Dashboard.
- Expand start-up incubation, women's entrepreneurship and micro-finance linkages for local enterprises.
- Extend Health Care on Wheels, vision care and basic-service programmes to more villages, and complete the Shelter to Habitation homes.
- Continue contributing evidence and expertise to local, state, national and international poverty-reduction programmes.

Through financial inclusion, student success, enterprise and community services, Centurion University will continue to live its motto of "Shaping Lives, Empowering Communities" – ensuring that income is

never a barrier to education and that the communities around it can build lasting pathways out of poverty.