

WHAT NEXT?

A CAREER GUIDANCE BOOKLET

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PREFACE

The world is moving faster than ever before. Every single day has something new to offer. We are seeing a lot of changes in academics and we have too many career avenues opening up.

The batch of 2004-11 from JNV Chikmagalur has put in a lot of effort in compiling this information. We have referred to a lot of sources in getting this document to you. We have tried our best to give a brief overview of the various academic courses, competitive exams and career options which are widely popular. This hand-out was drafted in the time period of April to November 2016.

A sincere effort has been put to include the latest and accurate information. Although the hand-out contains information on a lot of career options this doesn't mean that these are the only career choices you should follow. There are a lot of other exciting career options which might be more suitable for you.

Contact JNVCKM Alumni Association for any suggestions and improvements of this booklet.

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This material is for education purpose only.

Alumni association requests you to make the best use of this hand-out given to you and shine with colors in your respective careers.

We wish you all the best in all your future endeavors.

BASIC SCIENCES

Basic science develops scientific knowledge and predictions, principally in natural sciences but also in other empirical sciences, which are used as the scientific foundation for applied science. In contrast, applied science focuses on the development of technology and techniques. Basic science develops and establishes information to predict phenomena and perhaps to understand nature, whereas applied science uses portions of basic science to develop interventions via technology or technique to alter events or outcomes. Applied and basic sciences can interface closely in research and development.

WHY TO STUDY BASIC SCIENCES?

Basic science offers ample opportunity to study different subjects in different disciplines. There is a wide range of career opportunity including fields like defence, industry, research and development and so on. To a curious mind basic science is an ocean of wonders.

BASIC SUBJECTS (*broadly*)

- Physical sciences
- Mathematical Sciences
- Chemical sciences
- Biological science

OVERVIEW OF CAREER LEADING STUDY PATTERN

To make a career in basic science generally one can undertake any one of the following study options based on interest and the kind of career: Research Oriented, General Courses and Teaching Oriented.

- 1. Research Oriented** aims to nurture budding scientists, these courses are intensively structured to encourage in depth study of

particular subject with training and greater exposure for research works.

Note: These are heavy courses in particular subjects chosen.

Financial support:

- Most likely chances of getting financial support from the institute itself.
- Other Government bodies and even private sectors offer good scholarships.

Career opportunities:

- Greater career opportunities in academic world like universities and research institutes.
- Opportunities in industries are even more.
- Teaching is treated as an added value of research. One with research work in concerned subject is preferred more for teaching at graduation and post graduation.

For courses please refer table below.

2. General Courses:

These courses are kind of open ended. There is no specific scope emphasised in the course structure but aiming to gain good knowledge in basic subject requirements at the undergraduate level.

Usually Post graduation (like MSc) courses encourage for research.

Note: These are standard and traditional courses.

Career opportunities:

- More flexibility in choosing career.
- Include placement in pharmaceutical companies, quality assurance and quality control, chemical companies, defence, space research, aeronautical research etc.

Financial support:

- Though some colleges and universities support its students, mostly its individual's responsibility to hunt for scholarships.
- Any general scholarships, especially by govt. bodies, can be availed for these courses. E.g.: Merit cum mean scholarship.

3. Teaching Oriented

Emphasising the importance of teaching-learning of science subjects at secondary and higher secondary schools, these courses aim to train teachers to facilitate proper learning of science lessons.

Note:

- Best chance to learn both science and education subjects at once.
- These are equivalent to usual degree courses in science and education. (e.g.: B.Sc. + B.Ed.)
- Great career opportunity in teaching and education.
- Preference by central schools in recruitment of teachers.
- Increasing role of private schools and tuitions open up greater opportunities
- Industries and NGO working for educational technology.
- Research in both education and science can be taken up.

Scholarships:

- Pursuing these courses under NCERT, right now, is the only option spotted, offers NCERT scholarship.
- One may also avail other scholarship given for pursuing basic science courses.
- B.Sc. Ed and M.Sc. Ed RIE, Mysuru

TOP COLLEGES AND COURSES

For Research Oriented: (after +2)

INSTITUTE/ UNIVERSITY	COURSES	SUBJECTS	GATEWAY
IISc ^[1]	Bachelor of science (BS)		IIT-JEE, KVPY, AIPMT, NEET etc.
Chennai Mathematical Institute ^[2]	B.Sc. (Honours)	Mathematics and Computer Science, Mathematics, Physics.	Entrance exam by the institute itself.
Indian Statistical Institute ^[3] (Bengaluru, Calcutta, Chennai etc.)	B.Math (Honours) B.Stat (Honours)	Mathematics Statistics	Entrance exam by the institute itself.
IITs	BS Int. MSc	Physics Mathematics Chemistry	IIT-JEE
IISERs ^[4]	BS-MS Int. MSc	Physics, Mathematics, Chemistry, Biology.	IIT-JEE, KVPY, AIPMT, NEET etc.
NISER ^[5]	Int. MSc	Physics, Mathematics, Chemistry, Biology.	National Entrance Screening Test ^[6]

Teaching Oriented

RIE, Mysuru	M.Sc. Ed	PCM	Entrance exam by the institute
Mysuru, Bhopal, Bhubaneswar, Ajmer	B.Sc. Ed	PCM, CBZ	

General Courses

- All state and national universities accredited by UGC^[7].

HIGHER STUDIES

There is a scope for the following higher studies with a suitable scholarship for the same:

- Doctor of Philosophy (Ph.D.)
- Int. Ph.D. after under graduation.
- Post Doctoral Fellow (PDF- Mainly research based)
- Master of philosophy (M.Phil.)
- M. Tech. In biotechnology

IMPORTANT FELLOWSHIPS

- Inspire fellowship For university toppers
- CSIR-UGC NET-Junior research fellowship (JRF)
- DBT-JRF

IMPORTANT EXAMS:

- KVPY: Conducted for providing scholarship and other encouragements for those who pursue only basic science. Many institutes consider the same for entry into UG and PG courses.
- IIT-JEE
- NEET
- CSIR- UGC NET (For lecturing and research fellowship)
- KSET (for lecturing)
- BITPS (for Industrial training)
- IIT-JAM (M.Sc. Entrance exam for IIT)
- NBHM : <http://www.nbhm.dae.gov.in/>
- TIFR : <http://www.tifr.res.in/> (for higher studies.)

NEWLY EMERGING AREAS:

- Bioinformatics – combination of biology and computer applications
- Biophysics- combination of biology and physics
- Biostatistics- mainly used in statistically evaluating different biological entities.
- Biological patenting- IPR (Intellectual Property Rights) and related rights.
- Applied Genetics

PROFESSIONAL COURSES

- CFTRI Food technology course
- Para-medical courses
- BMLT (Bachelor of Medical Lab Technology)
- Diploma in yoga, food and nutrition, physiotherapy, speech and hearing etc.
- B. Pharma – M. Pharma
- BSc. Nursing
- Food technology
- Marine biology
- BCA-MCA

NOTE:

- Many opportunities to do projects and camps to learn are available with good fellowships at UG and PG level.
- INSPIRE and KVPY is well known recommended scholarship for all basic science subjects.
- Many of the institutes are autonomous, hence it is recommended to check the accreditation of their courses by proper authority.

DIFFERENT STREAMS OF AGRICULTURE

- B.Sc. Agriculture
- B.Sc. Sericulture (Reshme Krishi)
- B.Sc. Food Science
- B.Sc. Agricultural Biotechnology
- Agricultural Engineering
- Agricultural Marketing
- B.Sc. Horticulture
- B.Sc. Forestry
- B.V.Sc. (Bachelor of Veterinary Sciences)
- Dairy Sciences
- Fishery

B.SC. AGRICULTURE

BASIC COURSE DETAILS

- It is a **4 years** long **Undergraduate** Bachelor Degree program. B.Sc. Agriculture program consists of topics such as- agriculture science, use of modern scientific equipment and techniques in agriculture, land surveying, soil science, water resource management, animal and poultry management, basics of biotechnology etc.

ELIGIBILITY CRITERIA

- 10+2 **Science** **stream** students with **Physics**, **Chemistry** and **Biology** subjects, who have passed their board examination from a **recognized board**, are eligible to pursue this course. Minimum marks criteria exist, which varies from one University to another.

- Also, to be considered eligible, students must also have appeared for state level **entrance examination** too.

Entrance exams:

1. Karnataka CET
2. ICAR (Indian Council of Agricultural Research) for UG—will have opportunity to get NTS scholarship of 2,000/- per month.

SCOPE, JOB OPPORTUNITIES AND SALARY AFTER GRADUATION

1. Lots of Government as well as private job opportunities are present in front of Graduates. Talking about Government jobs, State Agriculture Departments Recruits Graduates to fill up Officer level posts. Government Banks also recruits Graduates to fill up Officer level posts (generally dealing with Loans).
2. Talking about Private Sector jobs, graduates may find jobs as Managers at Plantations, as Officers at Fertilizer Manufacturing firms, Agriculture Machinery Industries, Agricultural Products Marketing firms, Food processing units etc. Average starting salary is generally between 3-4.5 Lakh Rupees per year.
3. The Research and Development Sector associated with this field is a promising one. After completing relevant M.Sc. and PhD courses, one may build a career in that sector.
4. One may also work as an independent consultant after gaining work experience in the above mentioned fields. After B.Sc. Agriculture, one may also go for M.Sc. Agriculture and take up a teaching job, or even go for PhD and build a career in the Research sector associated with the field of Agriculture.

B.SC. FORESTRY

SCOPE, JOB OPPORTUNITIES AND SALARY DETAILS

- Ample job opportunities are available for B.Sc. Forestry graduates in the Forest Department of Indian Government. One may land the job of a forester or forest department officer in State Governments' Forest Department. For this, one has to go through the selection process and examination though. In case of private sector jobs, some job posts available are- plantation and resort manager, forest product marketing, forest products purchasing manager, Research and Development sector etc. Starting salary is generally around 15k-25k per month. In case of Government job, it depends on the Pay Band (class and Grade of job post).
- One may also follow up B.Sc. Degree with M.Sc. Degree and take up a teaching job also. Some good job posts available for graduates are

SOME GOOD JOB POSTS AVAILABLE FOR GRADUATES ARE:

- Officer- State Governments' Forest Department
- Plantation Manager
- Nursery Manager
- Forest products marketing
- Purchase Manager (Forest products)
- Researcher (after completing M.Sc. and PhD programs also)
- Lecturer (after completing M.Sc. Degree also).

COLLEGES IN KARNATAKA

Ponnampete (Kodagu)

B.SC. HORTICULTURE

Students who have an interest in plant cultivation, research in the field of plant genetics and outdoor work may pursue this course. It is a course that will help one land jobs in Government as well as Private

sector. Especially with the help of PG courses like M.Sc. and PhD, one really has a good chance to build a rewarding career in the R&D sector

JOB OPPORTUNITIES:

1. **Government sector jobs:** Officer level posts are available for B.Sc. Horticulture Graduates in State-wise Agriculture Departments, State wise Forestry Departments as well as Boards like Spice/Coir/Rubber boards etc.
2. **Private sectors:** Private Plantations, Agricultural Machinery and Equipment manufacturing firms, Agricultural Products marketing firms, Ornamental plants and flowers businesses, Food Production and Technology Industry etc.

COLLEGES IN KARNATAKA:

UHS, Bagalkote: KRCCH, ARABAVI

College of Horticulture in Bengaluru, Mysuru, Sirsi, Bagalkote, Kolar, Koppal, Bidar, Hiriyur.

UAHS, Shivamogga

B.V.SC. (BACHELOR OF VETERINARY SCIENCE AND ANIMAL HUSBANDRY)

Students hailing from 12th Science Biology group, who are interested in animals, their welfare and treatment, may choose this course. After graduation, students will get the title of Doctor.

Talking about the course, it is a 5 years long Undergraduate Degree program. Students are taught important subjects like Animal Anatomy, Physiology, Animal Diseases and Animal Nutrition etc.

SCOPE AND JOB OPPORTUNITIES:

After Graduation, one may join Government/Private veterinary hospital and start working as a Veterinary Doctor or Surgeon. Also, one may start own clinic and start practice, for example- pet care clinic. NGOs working for Animal welfare causes also hires Veterinary Science graduates.

Graduates may work as research professionals in the field of Animal health and medicines. Also, one may work at places like- Poultry farms, Livestock farms, Zoos etc. One may also work in the Pharmacy sector that deals with veterinary medicines and vaccines.

Food Processing Industries also hires Veterinary Science graduates to take care of Quality control, Livestock healthcare and Livestock management activities.

COLLEGES IN KARNATAKA: Bangalore, Hasan, Shivamogga, Bidar

AGRICULTURAL COLLEGES FOR B.SC. AGRICULTURE

- UAS, Bangalore (GKVK), *GKVK Bangalore, Mandya, Hassan, Chintamani, UAS- Raichur, Bheemarayanagudi, Kalburgi*
- UAS, Dharwad and its sub-campus
- UHAS, Shivamogga and its sub-campus

MBBS

WHY MBBS?

- *A great need of doctors*
- *Working with the common people*
- *The ability to help people directly and make them happier*
- *Respect in society*
- *Team work*
- *Plenty of opportunities on graduating*
- *Safe job, lifestyle, etc.*

HOW TO GET INTO MBBS?

NEET, AIIMS, AIPMT, AFMC, COMEDK, EAMCET

NEET: The National Eligibility cum Entrance Test or NEET-UG is an entrance examination in India, for students who wish to study any graduate medical course (MBBS), dental course (BDS) or postgraduate course (MD / MS) in government or private medical colleges in India

Conducted by CBSE, Replaced AIPMT

Colleges not included in NEET: AIIMS, JIPMER, PGI Chandigarh.

COLLEGES TO CHOOSE

<http://www.directmbbsadmission.com/medical-colleges-list-india/mbbs-in-karnataka/>

WHAT NEXT AFTER MBBS?

- MS/MD/DNB
- UHC/PHC
- Private practice
- Armed forces
- Research services
- Civil services

HOW MANY YEARS COURSE?

- 5.5 years of MBBS
- 3 years MS/MD
- 3 years DNB
- 3 years MCH/DM

MD/MS? HOW TO GET? WHY?

- Passion in particular branch

- Improve the skill
- NEET/AIIMS/PIGEE/JIPMER
- Preparation for PG

NURSING COURSES

COLLEGES

<http://collegedunia.com/bsc-nursing/karnataka-colleges>

- Bachelor of Science in Nursing is an under graduate course in the stream of nursing.
- The duration of the bachelor's degree in nursing is of 4 years.
- The basic eligibility for the course is 10+2 in Physics, Chemistry and Biology.
- The average fee of the course is from 8000 to 30000 INR per year.
- Nursing staff can find employment in areas like hospitals, nursing homes, clinics and health departments, railways and defense etc.

DURATION

- The duration of the course is of 4 years, however the course is divided into two parts
- B. Sc. (Basic) -This is the regular course where the duration is of 4 years.
- B. Sc. (Post-Basic) -It is further subdivided into two categories
- Regular-This course is of 2 years which consist of 10+2+General Nursing and Midwifery (G.N.M).
- Distance- This course is of 3 years which consist of 10+2+G.N.M+2 years of experience.

AFTER THIS COURSE

- Masters in nursing
- Ph.D. for teaching

BACHELOR OF VETERINARY SCIENCE (B V SC)

WHAT AND WHY?

- Veterinary science is the application of medical, diagnostic, and therapeutic principles to companion, domestic, exotic, wildlife, and production animals.
- Prevention of diseases in humans
- Veterinarians assist in ensuring the quality, quantity, and security of food supplies by working to maintain the health of livestock.
- Veterinary scientists are very important in chemical, biological, and pharmacological research.

DURATION: 5 years including 6 months of internship

ELIGIBILITY CRITERIA

The candidate should have completed his 12th class with Science subjects such as Physics, chemistry, biology as the main subjects during the time of the exam.

Not less than 50% of the aggregate marks in English, Physics, Chemistry and Biology

ENTRANCE EXAMS

- K-CET
- All India Common Entrance Examination
- All India Pre Veterinary Test
- College of Veterinary Science and Animal Husbandry Entrance Exam
- Engineering, Agriculture & Medical Common Entrance Test

- Indian Council of Agricultural Research Entrance Examination
- Indian Veterinary Research Institute Entrance Exam

Colleges available

<http://collegedunia.com/veterinary-sciences/karnataka-colleges>

AFTER B. V. SC?

Masters Program /PG: 2 years of duration

WHAT IS YOUR ROLE?

- Protection of livestock and household animal wealth.
- Vets also perform surgery; put a stop to spreading of diseases in animals
- Taking care and treatment of the animals and the domestic pets animals in the zoo, laboratory, sporting animals or animals with the government's animal husbandry departments.
- The doctors take up the treatment of large zoo animals as well as small domestic animals which are seen as pets generally at homes.

JOB TYPES:

- *Animal Care and Service Workers*
- *Associate Scientific Manager*
- *Biological Scientists*
- *Lecturer*
- *Manager Animal Farm*
- *Partner, Assistant to Practitioners*
- *Pharmacy Research Scientists*
- *Private Practice*
- *Self Employment - Entrepreneur in L.S. Farms, Poultry Farms*
- *Senior Medical Representative*

- *Veterinarian / Veterinary Doctor*
- *Veterinary Consultant*
- *Veterinary Researcher*
- *Veterinary Surgeon*
- *Veterinary Technologists and Technicians*

ENGINEERING

Why Engineering?

- *Need for Engineers all over the world*
- *You will be ready to solve any problem*
- *You get a chance to improve the world*
- *It sets you up for professional success*
- *It brings financial security*

How to get into Engineering

- JEE
- CET
- COMDEK
- Other State Entrance Exams

WHICH BRANCH TO TAKE?

Most students and parents seem to be very focused on getting in to the “best” branch (Computer Science, Electronics & Telecommunications, Mechanical, Chemical, Civil, etc.) Everybody wants to get into the “top” branch. Everybody wants to know which branch has the best “scope” in the future.

This is a myth. There are a number of reasons why the branch doesn’t matter all that much:

If you study in a good college, all branches have ‘good’ scope. There are successful businesses and well-paying jobs in all disciplines, including civil engineering, and chemical engineering. And the vast majority of computer science graduates in the country do not have decent jobs (because there are so many of them!) If you study in an average college, a good branch is not going to help you. Also, so called “good” branches

with lots of “scope” tend to be over-crowded, because everyone is entering that field. And finally, nobody really knows which branch will have the most “scope” 10 years from now. (When I did my Engineering, my friends took Computer Science because they couldn’t get into more sought after branches like E&TC and Mechanical!)

Changing of field is very common among engineers. Just looking at my batch mates, I know metallurgical engineers who are in advertising agencies, mechanical engineers who are into banking and finance, and computer scientists in the insurance industry doing non-computer stuff.

WHAT ARE THE VARIOUS CAREER OPTIONS AFTER ENGINEERING?

5 Career choices that you can consider after Engineering:

1. Go for an M. Tech degree

Specialization always adds to the quality. If engineering is your passion, then pursuing higher education in the subject is the recommendation. With focused knowledge into the subject you would definitely be enhancing your career in engineering field and would be able to contribute quite better in your industry. On national Level, one of the criteria is to qualify GATE exam and based on your score you can apply in IIT, NIT or other universities and colleges. Fields for M. Tech can be categorized as- Research, Academics, Development, Engineering Equipment.

2. Do an MBA

If you are more inclined towards corporate world and managerial position rather than a core engineering technical profile, then MBA is for you. It’s a lucrative career option for engineering aspirants. But, don’t go by the myth that MBA from engineering background fetch more salary than others. It’s a myth. Reality is engineering students happen to qualify more score in CAT which help them attain admission in top B

schools like IIM, XLRI, FMS etc. and that is the key behind good salary figures. You can look for following MBA branches as your career-Management, Finance, Banking, Consultancy, International Relations.

3. Prepare for Civil Services

Bureaucratic positions never lose its charm, come what may. No doubts it's a tough cookie to crack but only students like you become successful IAS, IPS, IES officers. If you want to come in main streamline, then go for IAS and if you are interested in engineering services profile then go for IES

4. Entrepreneurship-Start your venture

Who doesn't want to be his own boss? Scintillating but challenging career option after B. Tech. We say it challenging because with minimal work experience, at times it gets very challenging to survive in cut throat competition coming from established and experienced business set ups. Not putting damper on your thoughts though. If you believe in yourself and has proven some actual results during your studying years then give your entrepreneurial skills a go. After all, established businesses have also taken the leap and started from somewhere.

5. Campus Placement

This is coolest of all. How wonderful does it feel to have a job in hand even before you pass out? If your college has a good rapport and initiative for campus placement drive, in most likelihood you will end up getting an offer letter to lighten up your pocket as soon as you graduate in Engineering. In case you don't have any intention to study further or at least immediately after your B. Tech, then you can happily settle with campus placements offer. Gear up for campus interviews and presentation

WHAT IS GATE? WHY TO TAKE-UP THIS EXAM?

The Graduate Aptitude Test in Engineering (GATE) is an all-India examination that primarily tests the comprehensive understanding of various undergraduate subjects in engineering and science. GATE is conducted jointly by the Indian Institute of Science and seven Indian Institutes of Technology (Bombay, Delhi, Guwahati, Kanpur, Kharagpur, Madras and Roorkee) on behalf of the National Coordination Board – GATE, Department of Higher Education, Ministry of Human Resources Development (MHRD), Government of India.

The GATE score of a candidate reflects the relative performance level of a candidate. The score is used for admissions to various post-graduate education programs (e.g. Master of Engineering, Master of Technology, Doctor of Philosophy) in Indian higher education institutes, with financial assistance provided by MHRD and other government agencies. Recently, GATE scores are also being used by several Indian public sector undertakings (i.e., government-owned companies) for recruiting graduate engineers in entry-level positions. It is one of the most competitive examinations in India. Based on the success story of IITs all over the world, GATE is also recognized by various international institutes such as Nanyang Technological University, Singapore.

WHAT IS CAT?

The Common Admission Test (CAT) is a computer based test held in India. The test scores a candidate on the bases of Quantitative Ability (QA), Verbal Ability (VA) and Reading Comprehension (RC), Data Interpretation (DI) and Logical Reasoning (LR). The Indian Institutes of Management (IIMs) started this exam and use the test for selecting students for their business administration programs. The test is conducted every year by one of the IIMs based on a policy of rotation. In August 2011, it was announced that Indian Institutes of Technology (IITs) and Indian Institute of Science (IISc) would also use the CAT

scores, instead of the Joint Management Entrance Test (JMET), to select students for their management programs starting with the 2012-14 batch. Common Admission Test (CAT) 2015 was conducted by the Indian Institute of Management Ahmedabad (IIM Ahmedabad) on November 29, 2015. IIM Indore held Common Admission Test for the years 2013-14.

WHAT IS UPSC?

The Union Public Service Commission (UPSC) is India's central agency authorized to conduct the Civil Services Examination, Indian Forest Service examination, Engineering Services Examination, Combined Defense Services Examination, National Defense Academy Examination, Naval Academy Examination, Combined Medical Services Examination, Special Class Railway Apprentice, Indian Economic Service/Indian Statistical Service Examination, Combined Geoscientist and Geologist Examination, and Central Armed Police Forces (Assistant Commandant) Examination.

WHAT IS GRE?

The Graduate Record Examination (GRE) is a standardized test that is an admissions requirement for most Graduate Schools in the United States. Created and administered by the Educational Testing Service (ETS) in 1949, the exam aims to measure verbal reasoning, quantitative reasoning, analytical writing, and critical thinking skills that have been acquired over a long period of time and that are not entirely based on any specific field of study outside of the GRE itself. The GRE General Test is offered as a computer-based exam administered at prometric testing centers.

In the graduate school admissions process, the level of emphasis that is placed upon GRE scores varies widely between schools and between departments within schools. The importance of a GRE score can range from being a mere admission formality to an important selection factor

TIPS FOR ONLINE CET COUNSELING

1. What is CET?

The Karnataka Common Entrance Test is conducted for the purpose of determining the eligibility / merit, for admission of Karnataka candidates to the First year or First semester of full time courses in Medical, Dental, Ayurveda, Unani, Homoeopathy, Naturopathy & Yoga, Engineering, Technology and Architecture courses, in institutions within the State of Karnataka.

2. There are more than 25 options available, and many of them, just because they are not well-known and popular, are available even if your merit rank is not very high.

3. Do not go by the herd mentality of selecting only those streams that everyone else seems to be going in for. Remember that scope will increase and decrease numerous times in the 40-50 years of your working life.

4. If you have a passion for a particular branch of engineering, and have found out sufficiently about it, do go ahead and take it up, regardless of what well-meaning but ill-informed people tell you about their "scope." However, if you do not have a strong interest in any particular branch, then it would be advisable to take up one of the basic streams that keep your options open for diversifying into any career of your choice later on.

5. If you are a drawing or design related person, mechanical or civil may interest you, if you are a purely logical person then electronics, telecommunication, instrumentation may be of use to you, if you have a love for computers and can work for long hours on your terminal without getting distracted, then you may opt for Computer Science or Information Science (the latter is 90% same as the former, but less in demand only because not many people know much about it).

6. If you are people and leadership oriented, give a consideration to Industrial Engineering and Management (IEM).
7. Next factor to keep in mind is that the college where you study matters a great deal.
8. Do not select a college only because it seems to have prestigious companies coming in for campus placement. Firstly, you do not know how the campus recruitment will be four years from now.
9. Be aware of the fact that most engineers stay in their first job for an average of 1.3 years. This means that within two years you will anyway be competing in the open market for the next job – so you may as well do so in the beginning itself. Thirdly, if the college is giving you a good foundation, you should be able to compete in the open job market and get your first job on your own merit, which will not only build up your confidence, but will give a good start to your career.
10. Keep in mind that while many top level prestigious organizations go to the most reputed colleges to recruit fresh engineers, it is in your interest to take up your first job in a smaller and less stable company, because your learning there is much better than in huge established set-ups where you are likely to become a cog in the wheel, and start stagnating very soon. This is the reason why even in the best of companies, students recruited through campus placement do not last more than a year or two.

BRANCHES OF ENGINEERING AVAILABLE THROUGH CET IN KARNATAKA STATE

- *Aeronautical*
- *Architecture*
- *Automobile*
- *Biomedical*
- *Biotechnology*
- *Ceramics*

- *Chemical*
- *Civil*
- *Computer science*
- *Electronic Info Tech*
- *Environmental*
- *Industrial Production*
- *Information Science*
- *Mechanical*
- *Medical Electronics*
- *Metallurgy*
- *Mining*
- *Polymer Technology*
- *Printing technology*
- *Silk Technology*
- *Telecommunication*
- *Textile*

Select your college based on the following:

1. Check whether the teachers are well qualified and have remained in the college for long duration.
2. Survey the entire infrastructure, not only to see how good the buildings and equipment are, but also to observe how well they have been maintained.
3. Check out on the quality and attitude of the students already studying there, talk to them and take feedback.
4. Find out if that particular college has a reputation in the branch you are opting for. Do not restrict yourself to your own city or town.
5. Check out the rating that NAAC and AICTE have given the college (see their websites www.naacindia.org, www.aicte-india.org, www.aicte.ernet.in)

6. Please go through the “**ELIGIBILITY CLAUSES and DOCUMENTS REQUIRED**” provided in the brochure. Make sure in which category the candidate comes.
7. Arrange all the documents required for the verification well in advance with a minimum of 3-5 sets of attested copies.
8. Keep the originals ready and make sure the name and all the details are correct in each and every document. No corrections allowed on the original document.
9. Try preparing the list of colleges to enter online well in advance. If possible, analyze the different possibilities by trying different combination of choices.
10. There is no limit for the no. of options to enter online.
11. Refer previous years’ category wise cut-off for all the colleges just to get an idea about the college.
12. Understand the online option entry process fully. Practice the option entry 3-5 times.
13. Understand how the seats are allotted based on the option entry process.
14. Please read the CET brochure carefully and fully for at least 2-3 times.
15. A candidate who selects a Medical / Dental seat in the Casual Vacancy round or the candidate who confirms the Medical / Dental seat selected during the admission round will not be eligible for participating in the subsequent stages of Casual Vacancy round for other disciplines.
16. Try to understand the logic in the seat allotment process for better filling of the options.

17. Decide which is important? College or course? Enter the options accordingly.

IMPORTANT POINTS TO FOCUS ON WHICH ARE AVAILABLE IN THE BROCHURE

1. The Government on 04-06-2015, has enhanced the annual income limit from '**4.50 Lakhs to '6.0' Lakhs** per annum for claiming reservation benefit. The candidate and his / her father's - mother's whose Gross Annual Income is below Rs.6.00 Lakhs are eligible to claim benefit of reservation under **2A, 2B, 3A and 3B** categories.
2. The options entered by the candidate for the first round **will remain same** for all the rounds of seat allotment. The candidates **will not be allowed to enter options again**. Option Entry done before the first round will be the final list of options. The priority of options entered by the candidate will be shown on the option entry module by obtaining the candidate credentials. Candidate may delete or alter order of higher options. The candidate will be allowed to add new options for any colleges and course that came into the seat matrix after the first round.
3. KEA will allot the seats ONLINE in the order of merit and based on the priority of options obtained from the candidates. Candidates have to enter the options of their choice on the specified URL at KEA Website on their own arrangements. Candidates will have the choice to enter as many number of options as they desire. Candidates may note that they should enter their options carefully by following the prescribed procedures.
4. According to the candidate's final option entry, college and course will be allotted. The candidate has to report to the finally allotted college / course compulsorily and candidate does not have the right to admit to the previous college and course selected. Therefore, he / she is advised to enter their options carefully.
5. If a candidate decides to surrender the seat, he / she has to surrender the seat only to KEA in writing. Merely not reporting to

- the selected / allotted college should not be presumed by the candidate that he / she have surrendered the seat to KEA.
6. **5%** of the seats in each college and in each course will be reserved as **Supernumerary Quota** in all Engineering Colleges. This quota is over and above the seat matrix issued by the Government. **The tuition fee prescribed by the Government in that particular college will be waived off.** The candidate has to pay the other fees only. This Supernumerary quota is not available for Architecture Course. All candidates including General Merit are eligible for allotment of seats under Supernumerary quota whose annual income of the family from all the sources is less than Rs.6.00 Lakhs.
 7. Minimum of 50% marks in Practical Examination is required to claim seat under Agriculturist Quota. Further, Agriculturist Quota is applicable only for Farm University courses. Practical Examination will be conducted at Bangalore, Hassan, Mandya, Raichur, Mysore, Munirabad (Koppal District), Arabhavai (Gokak Tq) Tamaka (Kolar District), Mangalore, Bidar, Bagalkot, Dharwad and Shimoga.
 8. Candidates applying under 'Agriculturist Quota' for Under Graduate Degree Programmes of Agriculture / Horticulture / Veterinary Universities etc., will have to appear for Document Verification (restricted to Agriculturist Quota) in the district chosen by the candidates.
 9. Candidates should carry all the relevant certificates including the Agriculturist Quota in the prescribed format, along with, Practical Test Fees: Rs.500/- for General and OBC (Rs.250/- for SC, ST and Category -1), this fee amount shall be paid at the respective Practical Test Centre on the day of verification of documents in the form of Demand Draft drawn in favour of Comptroller of the respective University.
 10. In the case of Agriculturist Quota, the merit list will be prepared based on 25% marks each, secured in concerned combinations in II year PUC (PCMB) & CET and 50% marks secured in the Practical

Test. In case of B.V. Sc & AH merit will be prepared based on 50% of Marks secured in CET (Physics, Chemistry and Biology) and 50% of marks scored in the practical test.

11. WHAT IS NATA? 'National Aptitude Test in Architecture' or NATA is an All India level entrance examination conducted by the Council of Architecture for 200 marks, for admission of candidates to First year of five-year full time B. Arch. Degree course. The Architecture seats in Government, Aided and Un-aided institutions of the State are offered ONLY to the candidates who have appeared for NATA and who have obtained the prescribed minimum marks in both Qualifying Examination and NATA. Therefore, all the candidates who want to be considered for allotment of Architecture seats, should compulsorily appear for NATA, and should obtain a minimum of 40% marks including SC, ST, Category-I and OBC category candidates in NATA (In other words one has to secure a minimum of 80 MARKS OUT OF 200). Visit website for LIST OF INSTITUTIONS CONDUCTING NATA (NATIONAL APTITUDE TEST IN ARCHITECTURE) IN KARNATAKA.

5. ACADEMIC ELIGIBILITY FOR VARIOUS PROFESSIONAL COURSES

Sl. No	For Admission to 1st Year	Eligibility		Criteria for Determination of Merit / Rank
		In Qualifying Examination, candidate should have	In CET- Examination	
1	Medical / Dental (MBBS / BDS)	Passed in 2nd PUC / 12th Std / Equivalent Exam with English as one of the Languages and obtained a Minimum of 50% of Marks in aggregate in Physics, Chemistry, Biology subjects. (Aggregate of three) (40% for SC, ST, Cat-1, 2A, 2B, 3A and 3B category candidates)	Minimum of 50% of marks in aggregate in PCB Subjects (40% for SC, ST, Cat-1, 2A, 2B, 3A and 3B category candidates)	Only on the basis of marks obtained in PCB Subjects in CET.
2	Ayurveda, Homoeopathy, Unani, Naturopathy and Yoga (ISM & H)	Passed in 2nd PUC / 12th Std / Equivalent Exam with English as one of the Languages and obtained a Minimum of 50% of Marks in aggregate in Physics, Chemistry, Biology subjects. (Aggregate of three) (40% for SC, ST, Cat-1, 2A, 2B, 3A and 3B category candidates)	No Minimum Marks prescribed in CET	By taking marks in equal proportions in QE and CET in PCB subjects.

Sl. No	For Admission to 1st Year	Eligibility		Criteria for Determination of Merit / Rank
		In Qualifying Examination, candidate should have	In CET- Examination	
3	Engineering / Technology (B.E. / B.Tech)	Passed in 2nd PUC / 12th Std / Equivalent Exam with English as one of the Languages and obtained a Minimum of 45% of Marks in aggregate in Physics and Mathematics along with Chemistry / Bio-Technology / Biology / Electronics / Computer. (40% for SC, ST, Cat-1, 2A, 2B, 3A and 3B category candidates)	No Minimum Marks prescribed in CET	By taking marks in equal proportions in QE and CET in PCM subjects.
4	Architecture (B.Arch)	Passed in 2nd PUC / 12th Std / Equivalent Exam with Mathematics as Compulsory optional subject and obtained a Minimum of 50% of Marks in aggregate in all the subjects. (45% for SC, ST, Cat-1, 2A, 2B, 3A and 3B category candidates)	Minimum of 40% of Marks in NATA for all categories of students including SC, ST and Other Backward Classes.	By taking marks obtained in all subjects in Qualifying Examination and NATA taken in equal proportions
NOTE: For admission to Architecture course candidate should compulsorily appear for NATA conducted by the Council of Architecture. The last date to appear for NATA is on or before 20-05-2016. Last date to submit NATA Score Card to KEA is 24-05-2016. Visit KEA Website for list of examination centres conducting NATA.				

5	B.Sc. (Agriculture), B.Sc. (Forestry), B.Sc.(Sericulture), B.Sc.(Agri. Biotech), B.Sc.(Horticulture), B.H.Sc.,(Home Science) B.Tech.(Food Technology), B.Tech.(Dairy Technology), B.F.Sc (Bachelor of Fisheries Science) B.Tech. (Food Science &Tech.), B.Sc.(Ag. Marketing and Co-operation) and B. Tech (Agriculture Engineering)	Passed in 2 nd PUC / 12 th Std / Equivalent exam with Physics, Chemistry, Mathematics and Biology as optional subjects.	No Minimum Marks prescribed in CET	By taking marks in equal proportions in QE and CET in PCM subjects.
6	Bachelor of Veterinary Science and Animal Husbandry (B.V.Sc. & A.H.)	Passed in 2nd PUC / 12th Std. and obtained an aggregate minimum of 50% marks in Physics, Chemistry, Biology and English subjects. (Aggregate of Four) (40% for SC, ST, Cat-1, 2A, 2B, 3A and 3B category candidates)	No Minimum Marks prescribed in CET	Only on the basis of marks obtained in PCB in CET.

PUBLIC SERVICES EXAMINATION

Some Important Notes:

India is one of the countries where govt. job is given much more importance than private jobs. There are a lot of reasons for people to do so. Govt. job comes with the best salary packages, and also offers job security, promotions and bonuses and other perks, provident fund, insurance, pension, and an extended retirement age of 60. The Government of India follows very stringent procedures and rules while inducting new employees and the whole process of recruitment is very methodical and well thought out. One needs to go through a series of written examinations and interviews before he/ she is effectively hired. Here are some of the competitive exams one can write after graduation (or during final year of graduation)

STAFF SELECTION COMMISSION (COMBINED GRADUATE LEVEL EXAMINATION)

Almost all Central Govt. non-Gazetted jobs are filled by this exam. So, the number of vacancies for this exam is relatively higher than most of the recruitment drives and so are the applicants.

Organization's Name: Staff Selection Commission (SSC)

Examination's Name: Combined Graduate Level Examination (CGLE)

The Application form will be available from: February 2017

Mode of Apply: Online and Offline

Mode of Exam: Computer Based Test (CBT)

Eligibility Criteria:

Education: Candidate must have done graduation in any stream from a recognized university.

Age Limit – Candidate's age must be between 18 to 27 years old to be eligible for this examination.

CGL Exam will be conducted in 4 tiers as given below:

Tier -I: Written Examination (Multiple Choice- Computer Based Test)

Tier -II: Written Examination (Multiple Choice- Computer Based Test)

Tier -III: Descriptive Test (Pen and Paper Mode)

Tier -IV: Data Entry Skill Test/Computer Proficiency Test(wherever applicable)/ Document Verification

There are some more criteria, please go through official website.

For more information: www.ssc.nic.in

LIFE INSURANCE CORPORATION ASSISTANT ADMINISTRATIVE OFFICER (AAO)

LIC AAO Eligibility Details: Life Insurance Corporation of India (LIC) is the largest Life Insurance Company in India having 2048 Branches and 109 Divisional Offices. Here are some basic information about the exam:

Name of the Recruiter: Life Insurance Corporation (LIC)

Name of the Post: Asst. Administrative Officer

Examination Level: All India Level

Mode of Examination: Online Examination (followed by personal interview)

Eligibility Criteria: Please go through official website given below

www.licindia.in

IBPS/RBI

The Institute of Banking Personnel Selection (IBPS) is an autonomous body set up to evolve and implement processes of assessment and

selection of personnel for various client organizations. Various exams are conducted by IBPS. The following gives a gist of the exams conducted:

- *Common Written Examination(CWE) Specialist Officers*
- *CWE for Probationary Officers(PO)/Management Trainees*
- *CWE for Clerical Cadre*
- *CWE for Regional Rural Banks(RRB)*

The eligibility criteria and age limit are given in detail in the official website. The link for the website is given below. Basically IBPS conducts various exams to induct personnel into various bank and other Public Sector Undertakings(PSU). It becomes very confusing to give details of all the exams, you are requested to go through www.ibps.in for more information.

ISRO AND DRDO

At least once in a year ISRO and DRDO call for an examination for the recruitment of Scientists, Medical Officers, Engineers etc. Exams conducted by DRDO usually ask for a GATE score (Centre for Personnel Talent Management exam does not ask for GATE score) Please go through official website given below for more details:

<http://www.drdo.gov.in/drdo/ceptam/ceptamnoticeboard.html>

<http://www.isro.gov.in/careers>

MAHARATNA, NAVRATNA AND MINIRATNA COMPANIES:

These are some of the elite Public Sector Undertaking companies. They call for recruitment as per the vacancies generated. Students are advised to Google and get updates for the same.

INDIAN ENGINEERING SERVICES (IES)

Indian Engineering Services comprise of engineers who work under the government of India and designated as Class – 1 officer. A combined competitive examination is conducted by the Union Public Services Commission (UPSC) for recruitment to the Indian Engineering Services. The Examination constitutes of a written examination followed by an interview for the personality test. The recruitment of qualified candidates is made under the following categories:

Electronics & Telecommunication Engineering
Electrical Engineering
Mechanical Engineering
Civil Engineering

For more information: www.upsc.gov.in

KPSC/STATE PSC

The Karnataka Public Service Commission (KPSC) conducts the civil services exam for all the candidates who wish to work under different state administrative services of different cadres. The commission conducts the all India level exam basically for the recruitment of candidates in the Group I and II. The Karnataka Public Service Commission Civil Service Examination is conducted at the following two levels namely:

1. Preliminary Examination
2. Mains Examination and Personal Interview

Preliminary Examination:

The Preliminary Examination of the KPSC Civil Services Exam is an objective type paper having multiple choice questions of 100 Marks. The candidates will be given questions on the following sections:

Paper I: General Studies & Humanities

Paper II: General Studies, General Science & Technology and General Mental Ability

Main Examination:

The Main Exam will be conducted for only those candidates who qualify in the preliminary examination. The Main Exam consists of questions on the following 8 papers:

Paper I: Kannada (150 Marks)

Paper II: English (150 Marks)

Paper III & IV: General Studies (300 Marks)

Paper V, VI, VII & VIII: 1200 Marks (Each paper of 300 Marks)

Total Marks Allotted: 2100

Personal Interview:

This shall be followed by the PI (Personal Interview) to be held for all the Prelims and Mains qualified candidates. The candidates selected finally for the Civil Services will be done on the basis of marks secured in all the three stages of exam.

Total Marks: 200

For more information about eligibility criteria and syllabus:

<http://kpsc.kar.nic.in>

COMBINED DEFENSE SERVICES

The Combined Defence Services Examination (CDS) is conducted twice a year by the Union Public Service Commission for recruitment into the Indian Military Academy, officers Training Academy, Indian Naval Academy and Indian Air Force Academy.

The Notification for the examination is usually released in the months of October and June, and the examinations are conducted in February and November respectively. Only unmarried graduates are eligible to sit for the exam. Successful candidates are admitted into the respective Academies after an interview conducted by the Services Selection Board (SSB).

The Age Limit for different Academies are as follows:

Indian Military Academy 19-24 years

Air Force Academy 19-24

Naval Academy 19-25 years

Officers' Training Academy 19-25 years.

For more details on exam pattern, physical standards etc. please visit:

www.upsc.gov.in

NATIONAL DEFENSE ACADEMY

The candidates who want to join National Defence Academy (NDA) have to appear in the entrance examination conducted by the Union Public Service Commission (UPSC), New Delhi. The authority schedules the examination two times within a year in the month of April and September. This exam is an exception from others since this is the only exam in our list that can be applied if the candidate has passed 12th or equivalent degree.

There are rigorous physical standards to be maintained. For information on eligibility, age, exam pattern and other information please visit:

www.upsc.gov.in

CIVIL SERVICES EXAMINATION (IAS, IPS, IFS ETC.)

The Civil Services Examination (CSE) also called as 'Mother of all Examinations' is a nationwide competitive examination in India conducted by the Union Public Service Commission for recruitment to various Civil Services of the Government of India, including the Indian

Administrative Service (IAS), Indian Foreign Service (IFS), Indian Police Service (IPS) and Indian Revenue Service (IRS). It is conducted in two phases - a preliminary examination consisting of two objective-type papers (general studies and aptitude test). A Main examination consisting of nine papers of conventional (essay) type followed by a personality test (interview).

Number of Attempts:

The number of times a candidate may attempt the exam is limited as follows:

General category candidates = 6

OBC category candidates = 7

SC/ST candidates = unlimited attempts till 37 years of age

Appearing to attempt one of the papers in the preliminary examination is counted as an attempt, including disqualification/ cancellation of candidature. However, applying to sit the exam but failing to attend is not counted as an attempt.

Following are the services which one gets on qualifying the Civil Service Examination:

Group A Services

- Indian Administrative Service |
- Indian Audit and Accounts Service
- Indian Civil Accounts Service
- Indian Corporate Law Service
- Indian Defence Accounts Service
- Indian Defence Estates Service
- Indian Foreign Service
- Indian Information Service
- Indian Ordnance Factories Service
- Indian Police Service
- Indian Post & Telecommunication Accounts and Finance Service

- Indian Postal Service
- Indian Railway Accounts Service
- Indian Railway Personnel Service
- Indian Railway Traffic Service
- Indian Revenue Service (Income Tax)
- Indian Revenue Service (CBEC)
- Indian Trade Service
- Railway Protection Force

Group B Services

- Armed Forces Headquarters Civil Service
- Delhi, Andaman and Nicobar Islands Civil Service
- Delhi, Andaman and Nicobar Islands Police Service
- Pondicherry Civil Service
- Pondicherry Police Service

For eligibility criteria and age relaxation please visit: www.upsc.gov.in

The rest of the important things necessary for this exam will be discussed while presentation.

EDUCATION LOAN

With increasing competition and growing cost of education, applying for education loans has become common these days.

Their biggest advantage is that your EMIs will start only after you start working.

BENEFITS OF EDUCATION LOANS

1. *Loans can cover your travel expenses, book costs, even college deposits.*

It is a common misconception that student loans cover only tuition fees. College acceptance letter is a crucial document for your loan application, and accordingly the amount will be approved. Hostel fees, cost of buying books, refundable deposit and even travel costs can be claimed as a part of this amount.

2. *Those without sufficient annual income, can receive subsidized loans*

If your family's annual income is less than Rs. 4.5 lakhs, the central government will provide a subsidy on your loan (central scheme to provide interest subsidy on education loan. The moment the borrower begins to pay off the EMIs, the interest will be paid by the government on their behalf. Effectively, only the principal amount of the loan needs to be paid off in this case. Remember:

- *This is not an interest free loan; the government pays the interest but the bank earns the same amount of money*
- *This subsidy is applicable only for students studying in India*

3. *Your parents can claim tax benefits on your loan.*

Education loans come with tax benefits. According to Section 80E of the Indian Constitution, you can claim tax deduction for a sum equal to your interest amount. This allows the borrower (whether you or your parents, or your guardian or your spouse) to lighten the load without any extra cost. Keep in mind that this rebate can be used to pay off only the interest, and not the actual amount

Here's what you need to keep in mind before applying for one:

- Have an account opened in your place of residence. (preferably national banks)
- Know your loan amount eligibility
- Look for loan options with zero margin
- Compare the interest rate offered by different banks
- Look for courses and colleges that are approved by banks
- Assess your repayment based on future earning capacity

TIPS TO MANAGE EDUCATION LOAN

1. Evaluate All Course-related Expenses

Before taking a final decision on the education loan, evaluate how much the course will cost inclusive of everything cost of living, tuition fees, uniform, course equipment costs etc. Draw comparisons between various banks and their offers and then pick the bank offering the best interest rates and moratorium periods, and overall terms and conditions. The moratorium period is a holiday period during which the education loan repayment needs not to be made. The period typically lasts through the course duration, plus one additional year after the course is completed or six months after employment.

2. Many leading banks provide **a discount on the applicable interest rate in case the loan interest** is serviced during the moratorium period.

3. **Check if the bank permits early loan repayment** and allows advance EMI payments or part payments for loan repayment ahead of schedule. Find out applicable service charges on your loan, part payments and prepayments sometimes carry a penalty so, before signing, read and understand the final print.

4. **Check available Financial Aid**

Before opting for an education loan, ensure you check all financial aids (grants, scholarships, etc.) that you qualify for. These offer great financial support and do not have to be repaid unlike your education loan

Banks are in business for profits and they charge interest on the total disbursed amount as education loan. It is smarter to take the loan as and when required as this largely reduces the interest burden. Instead of having the full amount sanctioned in a single lump sum, check if your bank can disburse the loan in parts as and when required.

5. **Need for a Guarantor or Collateral**

An education loan features the student as the primary borrower. However, the student's parent or guardian needs to be a co-signor for the loan. In case of loan amounts higher than Rs. 4 lakhs, bank acceptable collateral such as fixed deposits, LIC policy, etc. will have to be provided by the student.

6. **Tax Benefits**

Section 80E of the Income Tax Act offers tax benefits on the interest paid on education loans. Also, the tax deductions are available for initial assessment years and seven years post that, or until all the interest is paid off, whichever is earlier

7. **Effect on tenure on the Education Loan**

Some borrowers take loans for a longer tenure only because of the lower EMIs it entails.

However, doing so increases the total interest payable on the loan. If you foresee good prospects of a well-paying job after your course, it is better to opt for shorter loan tenure. Although this would mean slightly higher EMIs, your loan will be less expensive and you will be done with the repayment quicker.

8. Moratorium Period and Repayment consideration

It is a great idea to leverage the extra time gained during the moratorium period to build a corpus. During the moratorium period, although students need not make loan repayments, interest still accumulates

- Banks begin levying interest from the time of loan disbursement. This amount keeps accumulating, adding to the student's overall debt burden. It makes sense to pay off at least a portion of interest during this time this is where the corpus you build can be put to good use. Partial EMI payment during the moratorium period will lower the total loan cost when you finally begin paying your EMIs. Many leading banks offer a 1% interest concession to borrowers who start repaying the interest charged during the moratorium period.

9. What happens if you are unable to make your scheduled payment

If a legitimate case is made, wherein the student is genuinely unable to secure a job owing to reasons beyond the student's control, the lender may adjust the repayment schedule. Though convincing the bank may be a herculean task, once convinced about the genuineness of the situation, the bank may agree to extend the moratorium of repayment period. Banks may also make this exception for other situations beyond the borrower's control due to which the

course cannot be completed on time. However, such extensions are decided on a case by case basis. It is advisable to avoid defaults on repaying the education loan because it not only affects the student's creditworthiness, but also the credit score of the parent who is the co-borrower on an education loan.

10. *Work out a repayment strategy for your education loan before your EMI payments begin.*

Start budgeting and strategizing as soon you begin earning, to pay back the loan comfortably and at the earliest. Extra cash, bonuses etc. could be directed towards making part payments as it would help save on a sizable amount of interest. Taking an education loan must be backed by solid planning and research, along with an understanding of all the associated implications.

DOCUMENTS YOU NEED TO SUBMIT FOR LOAN APPROVAL

- *Admission proof.*
- *Income proof.*
- *Course related documents.*
- *local address proof.*

Approved courses of studies in technical and professional streams

- *Engineering*
- *Medical*
- *Agriculture*
- *Computer*
- *Management*

How much education loan you can get?

- Banks provide 75% to 90% of the cost of courses as education loan.
- Before you apply, need to check if course is eligible for an education loan

Disbursement and Repayment

The fees for all years will be disbursed to the college or institute directly by bank and repayment starts from six months to a year.

CSIS (Central Scheme to provide Interest Subsidy)

The Government of India has now approved a scheme to provide full interest subsidy during the period of moratorium i.e., Course Period plus one year or six months after getting job, whichever is earlier, on loans taken by students belonging to Economically Weaker Sections from scheduled banks under the Educational Loan scheme of the Indian Banks' Association, for pursuing any of the approved courses of studies in technical and professional streams, from recognized institutions in India. The nomenclature of the Scheme would be " Central Scheme to provide Interest Subsidy (CSIS) for the period of moratorium on Educational Loans taken by students from Economically Weaker Sections from scheduled banks under the Educational Loan Scheme of the Indian Banks' Association to pursue Technical Professional Education studies in India".

Moratorium Period

Under the Central Scheme, the interest payable by the student belonging to EWS for availing of the Educational Loan for Technical Professional Courses in India for the period of moratorium i.e., Course Period plus one year or six months after getting job, whichever is earlier, as prescribed under the Educational Loan Scheme for the Indian Banks' Association, shall be borne by the Government of India. After the period

of moratorium is over, the interest on the outstanding loan amount shall be paid by the student.

Income Limit Proof

The benefits of the Scheme would be applicable to those student belonging to economically weaker sections, with an annual gross parental family income upper limit of Rs. 4.5 lacs per year (from all sources). Income proof shall be required from the students from such public authorities which are authorized by the State Governments for certification of income status for this Scheme, including Central and State Sector Schemes. The present scheme is intended to cater-to the needs of students belonging to economically weaker sections with prescribed upper parental gross income limit of the family from all sources, which is based on economic index and not on social background.

Eligibility for Interest Subsidy

The interest subsidy under the Scheme shall be available to the eligible students only once, either for the first undergraduate degree course or the post graduate degrees' diplomas in India. Interest Subsidy shall, however, be admissible for integrated courses (graduate + post graduate). interest Subsidy under this Scheme shall not be available for those students once they discontinue the course midstream, or who are expelled from the Institutions on disciplinary or academic grounds. However, the interest subsidy will be available only if the discontinuation was due to medical

grounds for which necessary documentation to the satisfaction of the Head of educational institution will have to be given. Disbursement of Interest Subsidy claims The disbursement of interest subsidy claims to the Banks shall be on half yearly or yearly basis, as decided by the Ministry of HRD, Govt. of India. The government has launched an

education loans portal, where students can apply for a loan to avail this facility to reduce burden on poor and middle class parents

<https://www.vidyalakshmi.co.in/Students/>

Finance Minister Arun Jaitley in his Budget speech for 2015-16 had proposed to set up a fully IT based student financial aid authority to administer and monitor scholarships as well as educational loan schemes through Pradhan Mantri Vidya Lakshmi Karyakram (PMVLK).

It is aimed to ensure that no student misses out on higher education for lack of funds, said the release, adding that the launch of the portal is the first step towards achieving this objective.

Vidya Lakshmi Portal is the first of its kind portal providing single window for students to access information and make applications for educational loans provided by banks as also government scholarships. The portal will provide information about educational loan schemes of banks;

common educational loan application form for students;

facility to apply to multiple banks for educational loans; and facility for banks to download students' loan applications. It also has facility for banks to upload loan processing status; facility for students to email grievances/queries relating to educational loans; dashboard facility for students to view status of their loan application and linkage to National Scholarship Portal for information and application for government scholarships.

Finance Ministry said so far 13 banks have registered 22 educational loan schemes on the Vidya Lakshmi Portal and **SBI, IDBI Bank, Bank of India, Canara Bank Union Bank of India** have integrated their system with the portal for providing loan processing status to students. This initiative aims to bring on board all banks providing educational loans. It is expected that students throughout the country will be benefited by this initiative of the government by making available a

single window for access to various educational loan schemes of all banks.

Average loan interest

- The rate of interest for education loan is in the range of 10-12%.
- Less rate of interest is available for girls.

SCHOLARSHIP

What is Scholarship?

A scholarship is an award of financial aid for a student to further their education. Scholarships are awarded based upon various criteria, which usually reflect the values and purposes of the donor or founder of the award. Scholarship money is not required to be repaid.

Who is providing scholarships?

- Government (Central and state)
- Private Organization (Trusts/companies)
- Colleges/Universities (As soon as you join any institute, enquire about local scholarships provided within institute /university)

How the organizations share information about scholarships?

- Through Newspapers
- College Notice Boards
- Mass Media (Radio, TV)
- Internet

Who can apply for a scholarship?

In every scholarship scheme there will be eligibility criteria, read it before applying for any scholarship. It will be clearly mentioned in the scheme about eligibility criteria.

HOW TO APPLY FOR ANY SCHOLARSHIP?

As soon as you will come to know about any scholarship, please google it before proceeding.

Do some research on the scholarships and write down points like eligibility criteria, documents required, last date to apply, last date to send the documents and mode of apply (online or Post).

Be ready with the following documents (Hard copy + Soft Copy):

- 10th Marks card
- 12th Marks card (For UG students)
- Previous year marks cards (While pursuing any degree)
- Income Certificate
- Caste certificate (for Minorities)
- Fee Receipt issued by college/university/CET board.
- Bank pass book of student (Account details)
- Aadhar card
- Study certificate from your school/college
- Admission order (CET, AIEEE or any)
- Student Photo
- Student Signature (Scanned copy)
- Address proof

Scan all the above documents and store them in your mail/Drive, so whenever you want them you can retrieve them easily.

Be careful while entering the details in scholarship form.

Do not make any mistakes while filling application form.

If by chance anything goes wrong don't hesitate to contact the organization/Point of Contact (POC) for clarification.

Online Mode:

- Open the website with appropriate URL.
- Register using student details.

- Note the registration ID properly. (Student will get Temporary or Permanent ID after registration. These details will be sent to your email and registered mobile number as well in some schemes).
- Fill the application form.
- Upload the required scanned documents.
- Check the details once again.
- Submit the form.
- Download the acknowledgment form and take printout.
- Do the proper attestations (either self or from Gazetted officer) (Depends on scholarship)
- Send the documents with downloaded application form in case if they request. (Else only online submission is enough).

Offline Mode:

- Download the application form through internet using appropriate URL or Get the hardcopy via institution/Trust/college/Point of contact in scholarship.
- Fill the details carefully.
- Get the Institutional signatures required on the form (Principal signature).
- Attach the required documents.
- Attestation is must on photocopies of documents.
- Send the form to the proper address provided to you (Either in application form/ POC)

LIST OF GOVERNMENT SCHOLARSHIPS

- MHRD
- Pre Matric Scholarships (Minorities)

- Post Matric Scholarships (Minorities)
- Merit cum Means Scholarship for Professional and Technical Courses (Minorities)
- Maulana Azad Scholarships (Minority Girl students)
- Prathibha Puraskar Scholarship (State Govt.)
- CBSE Single Girl Child Scholarship for Class 10 passed ONLY SINGLE GIRL CHILD of their parents.

List of other organization Scholarships

- Foundation for excellence Scholarship
- Prerana Scholarship
- North South Foundation Scholarship
- L’Oreal India - For Young Women in Science Scholarships (FYWIS)
- INSPIRE Scholarship for Class 12 Board performers (Top1 percentile), Performance in JEE Mains, Advance, NEET, KVPY, NTSE, IMO etc. Competitive Examinations.
- Indian Oil Academic Scholarship for Class 10, 12 passed students
- Gaurav Foundation Scholarship
- LIC Scholarship
- Trust Fund Scholarship Schemes for Disables

DETAILED DESCRIPTION ABOUT SOME IMPORTANT SCHOLARSHIPS

MHRD (MINISTRY OF HUMAN RESOURCE DEVELOPMENT)

Purpose- The objective of the scheme is to provide financial assistance to meritorious students from poor families to meet a part of their day-to-day expenses while pursuing higher studies.

Award- The rate of scholarship would be Rs.1000/- p.m. at Graduation level for first three years of College and University courses and Rs.2000/- per month at Post- Graduation level. Students pursuing professional courses would get Rs.2000/- per month in the 4th and 5th year. The scholarship would be paid for 10 months in an academic year

Eligibility- 80% and above in 12th Class, family income should be less than 6 lakhs per annum

Application Mode – Offline

Source: <http://mhrd.gov.in/scholarships-education-loan-0>

PRATHIBHA PURASKAR SCHOLARSHIP (STATE GOVT.)

Purpose- Backward Classes Welfare Department scholarship.

Award–Rs 20000/-

Eligibility- 80% and above in 12th Class, family income should be less than 6 lakhs per annum

Application Mode – Online

Renewal – Available

Source: <http://karepass.cgq.gov.in/#>

POST MATRIC SCHOLARSHIP SCHEMES FOR MINORITY STUDENTS

Purpose- To provide financial support to minority communities studying in government or private higher secondary schools/ colleges/ universities. In addition to this, technical and vocational courses in Industrial Training Institutes affiliated with the National Council for Vocational Training (NCVT) for classes' 11th and 12th level.

Award- Rs. 9,300 to Rs 13,800 per year

Eligibility- Class 11th, 12th, 12th+ Candidates of Muslims, Sikhs, Christians, Buddhists and Zoroastrians (Parsis). The family income of students applying for this scheme must be less than Rs. 2 lakh

Application Mode -Online, By Post

Apply online- August, September

Renewal – Available every year until u complete course.

Source: www.momascholarship.gov.in/ or <http://scholarships.gov.in/>

MERIT CUM MEANS SCHOLARSHIP FOR MINORITY STUDENTS

Purpose- To provide financial help to the poor and deserving students belonging to minority communities to enable them to pursue professional and technical courses

Award- Rs 25,000 to Rs 30,000 per year

Eligibility- 12th passed, graduates of Muslim, Christian, Parsis, Buddhist, Sikhs and Jain community

Application Mode- Online

Renewal – Available every year until u complete course.

Apply- June to September

Source: <http://minorityaffairs.gov.in/ScholarshipSchemes> or <http://scholarships.gov.in/>

MAULANA AZAD NATIONAL SCHOLARSHIP SCHEME FOR MINORITY COMMUNITY GIRLS

Purpose- Scholarship Schemes for Muslims, Christians, Buddhists, Sikhs, Parsis Girls studying in class 11 & 12

Award- Cash scholarship of Rs 12,000

Eligibility- Class 11th and 12th girls

Application Mode- Online

Last Date to Apply online- 30th September

Source: <http://maef.nic.in/>

LOREAL INDIA – FOR YOUNG WOMEN IN SCIENCE SCHOLARSHIPS (OPEN TO ALL)

Purpose- Scholarship scheme for girls pursuing degree course in science/medical/ engineering/ biotechnology or any other scientific field

Award- Cash Rs 2.5 lakh to each girl

Eligibility- 85% PCM/PCB, family income should be less than 4 lakhs per annum

Application Mode – Online, By Post

Apply online: June, July month

Official Link: www.foryoungwomeninscience.com

FOUNDATION FOR EXCELLENCE SCHOLARSHIP

Academic Eligibility Criteria

The academic eligibility criteria for professional courses in engineering, technology and medicine are:

- Only the professional degree courses BE/B Tech, integrated 5-Yr Dual-Degree M Tech and MBBS are eligible for scholarships. Diploma students admitted to BE, B Tech courses on a lateral basis, B Arch, BDS & B Pharma students are not eligible.

- Only first year applicants beginning their studies in BE, B Tech, integrated 5-Yr Dual-Degree M Tech or MBBS in the academic year 2016-17 are eligible.
- The applicants should have passed their Higher Secondary/Pre-University/Intermediate/ CBSE/ISC or equivalent board qualifying examination not earlier than in 2015.
- The applicants should have scored not less than 70% marks at the qualifying examination.
- The applicants' admissions to their professional degree courses/institutions should be on the basis of the open/general merit rank awarded to them at the state or national level entrance tests or through a counseling process conducted at the state level (as in the case of Tamil Nadu), as per the table given below.

Award- Rs 30000 per year

Application Mode- Online

Source: <http://www.ffe.org>

PRERANA SCHOLARSHIP

Prerana, a NGO supported by Infosys Foundation has expressed its intent to help students coming from poor financial background and who have finished their 10th standard this year securing more than 80 per cent marks. Such students should contact the NGO, which would conduct a written test and those clearing it would be eligible for financial help for their further studies.

NORTH SOUTH FOUNDATION

The NSF Scholarship program in India is designed to encourage excellence among the poor children who excel academically but need help to attend college. Each scholarship is \$250 per student per year.

Eligibility criteria for college scholarships are listed below

- You are among the top 10% in 10th and 12th and CET/JET ranks in your state
- Your annual family income is less than Rs. 80,000
- You have secured admission to professional courses like Engineering, Medicine, Dental, Veterinary, B. Pharm, BSc Agri or Polytechnic in a government college (including seats in Government Aided colleges) and do not receive other aid or scholarships

Source: <http://www.northsouth.org>

TRUST FUND SCHOLARSHIP SCHEMES FOR DISABLES

Purpose- To provide financial aid to the differently abled students to enable them to pursue higher courses

Award- 2500 scholarships of Rs 25,000 to Rs 30,000 per year and other benefits

Eligibility- Family income should be less than Rs 3 Lakh per year.

Application Mode- Online

Apply- Year long application

Source: www.nhfdc.nic.in/schemes

LIC SCHOLARSHIP

Purpose- The objective of the scheme is to award scholarships to meritorious students belonging to economically weaker families so as to provide them better opportunities for higher education and thus enhance their employability.

Award- Rs 1000/- per month

Eligibility- Family income should be less than Rs 1 Lakh per year. Student who passed +2 with minimum of 60% and perusing any PG course.

Application Mode- Online

Apply- Before September.

Renewal – Available

Source: www.licindia.in

INSPIRE SCHOLARSHIP

This scheme offers 10,000 scholarships every year @ Rs. 80,000/- each for undertaking Bachelor and Masters level education in the Natural & Basic sciences, possessing any of the following criteria

- Students who happen to be among the top 1% in 12th standard at their respective Board Examinations and are pursuing courses in Natural and Basic sciences at the B.Sc. or Integrated M.Sc. levels.
- Students who have secured in the Joint Entrance Examination of JEE-Advance top 10,000 ranks, JEE-Main (top 10,000 ranks) plus those clearing NEET (top 10,000 ranks), and who also opt to study Natural and Basic sciences in any academic institute or university leading to graduate and post-graduate degree, would be eligible for scholarship
- Students admitted to Indian Institute of Science Education and Research (IISER), National Institute of Science Education and Research (NISER), Department of Atomic Energy Centre for Basic Sciences (DAE-CBS) at the University of Mumbai or happen to be Kishore Vaigyanik Protsahan Yojana (KVPY), National Talent Search Examination (NTSE), Jagadish Bose National Science Talent Search (JBNSTS) scholars and Science Olympiad Medalists,

opting to undertake courses in the Natural & Basic sciences leading to B.Sc. and M.Sc. degrees are eligible for "SHE" scholarship.

Official Link- <http://www.inspire-dst.gov.in/>

CBSE SINGLE GIRL CHILD SCHOLARSHIP FOR CLASS 10 PASSED ONLY SINGLE GIRL CHILD OF THEIR PARENTS.

Purpose- The main aim of CBSE Scholarship scheme 2016 is to provide the scholarship to those girl children who have obtained 60%/6.2 CGPA & are the only child of their parents & identify the efforts of the parents in promoting education among girls.

Award- There will be Rs. 500/- per month scholarship rate. The scholarship scheme will be paid for two years' period. Scholarship payment will be through Demand Drafts / ECS.

Application Mode- Offline

Source: <http://www.cbse.nic.in/>

REFERENCES

[1] IISc: <http://www.iisc.ac.in/>

[2] Chennai Mathematical Institute:
<https://www.cmi.ac.in/admissions/>

[3] Indian Statistical Institute : <http://www.isibang.ac.in/>

[4] IISERs : <https://www.iiseradmission.in/>

[5] NISER : <http://www.niser.ac.in/>

[6] National Entrance Screening Test: <https://www.nestexam.in/>

[7] UGC: <http://www.ugc.ac.in/>