

Financial Assistance Policy of GEMS

General principles of financial Assistance Policy of GEMS (Gaddi Education Mission Support)

1. Student for financial assistance must be recommended by a Member of GEMS council only. GEMS council members are those who have taken the life time membership or ordinary membership of GEMS and regular in contributing at least Rs 500 per months. GEMS council members may recommend equal no of students as multiple of Rs 500 they are contributing per month. For example a Council member contributing Rs 1000 per month may recommend two students per year for financial help and so on. Alternatively GEMS council members may induct one new member in GEMS council with annual contribution for each additional students recommended for financial help. The motive behind the provision is to ensure the financial sustainability of GEMS mission as presently contribution by the members is the sole source of funding. However, once other avenues of fund flows are tied up we may review and relax this policy. There may be no differentiation between ordinary and permanent membership. **GEMS council henceforth will have only one type of membership @ Rs 2000 per member.**
2. GEMS council members to guide the applicant deserving students to fill the online form (two types of format will be used one for class 1 to class 8th and second for class 8th onward . The filled and complete Online forms will be shared in the GEMS Council whatsapp group for further action by local facilitation centers near to the residence of the applicant students. Local facilitation centre to arrange visit and verification as per the prescribed format (Annexure-1) . As far as possible Visit and Verification to be done by the members other than the recommending members.

3. Academic and career counseling, General Guidance, other life skills, yoga and meditation, guest lecturers by experts from diverse fields to be arranged by GEMS for All GEMS students free of cost irrespective of financial status of the family and also irrespective of caste, creed, religion and gender of the students.
4. Only Government School and Government Colleges will be covered under the scheme. In case of other than Government School or colleges amount equivalent to the Government School and Government Colleges to be met by the GEMS rest to be met outside the purview of GEMS. Additional cost of studies may be met by the scholarships, savings of parents or relatives as the case may. Sources of funds to be ascertained before admission to private schools or private colleges by the GEMS students. **However, for deserving bright and outstanding students if specifically approved by the board of trustee and consented upon by GEMS council higher education cost will also be borne by GEMS (process: proper justifications to be placed before board of trustee by the recommending GEMS member and if all board of trustee members agreed same shall stand approved. Gist of the proposal then placed in the GEMS council group and in case no objection received in seven days same shall stand approved by GEMS Council too)**
5. In the deserving cases GEMS members may assist in arranging the educational loans to the extent of collateral free loans under education loan scheme without offering any guarantee for its repayments. Such deserving cases to be followed up by local facilitation centres with the concern bank or the case may be taken up with the Banking professionals of GEMS family/ council posted in the vicinity of the institute or residence of the student. However, sanction of the loan by the Bank will solely be guided by the credit norms of the Bank.
6. GEMS on best efforts basis will ensure that each GEMS student get mean cum merit scholarship or other scholarships offered by government and non government organizations. However, in case a student fails to get any scholarship he/she will be assisted with quarterly scholarship apart from the cost of books, stationary, mobile phone, uniform etc. Quantum of the

scholarship to be decided and approved by the Board of trustee based on the specific recommendations of mentor/ gems council member

Types of Financial Assistance

Three types of financial assistance by GEMS are as under:

1. Purely on humanitarian grounds for Class 1st to 10th
2. Merit cum merit for students of 10+1 onwards
3. Mobile Phone/ tablets to deserving cases as recommended by mentor/ GEMS council members and approved by board of Trustee .to the most deserving students Rs 10,000 or cost of the phone/tablet whichever is less. GEMS may purchase not more than five such phones or tablets per year for most deserving students. It is over and above the phone donated by other inside or outside agencies or persons.

1. Purely on humanitarian grounds:

There will be no selection criteria for financial assistance to the students identified and recommended by GEMS council members purely on humanitarian grounds. Followings are the humanitarian grounds for financial assistance:

1. Students having one parent alive and healthy with no regular source of income.
2. Students having no parents alive.
3. Either or both of the parents of the student suffering from serious ailment or handicapped or incapacitated and unable to support the family.

All above is subject to the condition that none of the male sibling of the students is above 24 years of age# and family has miniscule networth/ no pension income/or other family income or property.

31st of March will be cut off date to determine the age of the sibling. For example for students to be inducted in academic year 2021-22 cut of age as on 31.03.2021 will be reckoned.

Further financial assistance may be discontinued as and when male sibling of such students acquire the age of 24 years.

A-1 Type of assistance: Students from 4th to 10th class will be supported by providing free of cost life skills, yoga classes, counseling, tuition or coaching for admission to JNV, Sainik Schools or preparing for Olympiad, NTSE or similar other exams irrespective of the financial status of the family. Financial support will be provided only on humanitarian grounds as discussed above. Per student per month honorarium may be decided by the Board of trustee to the deserving tutors. Further Endeavors to be made to approach professional tutors with proven track records who can guide the students through online platforms so as to provide coaching facility to large no of the students irrespective of their location.

A-2 Nature of financial assistance for the students from 4th class to 10th class.

Entire cost of Books, Stationary, Uniform, Admission fees, examination fees, tuition fees etc. Mobile or other gadget etc. and Rs 100 to 200 per month may also be disbursed as pocket money/ cost of conveyance (to students above class 8th) with recommendation of Gems council member to be approved by board of trustee. All the above cost is subject to the cap given as under:

Class	Q1	Q2	Q3	Q4	Total
4 th	500	500	500	500	2000
5 th	500	500	500	500	2000
6 th	500	500	500	500	2000
7 th	500	500	500	500	2000
8 th	500	500	500	500	2000
9 th	3000	1000	1000	1000	6000
10 th	3000	1000	2000	1500	7500

- 2. Financial assistance on the basis of Means cum Merit : The existing selection criteria will be applicable for financial assistance on the basis of means cum merit basis. Selection Matrix is given as per Annexure-ii. Annual budget (no of students) to be decided by Board of trustee.**

Entire cost of Books, Stationary, Uniform, Admission fees, examination fees, tuition fees etc. Mobile or other gadget etc. and Rs 200 per month may also be disbursed as pocket money/ cost of conveyance with recommendation of Gems council member to be approved by board of trustee. All the above cost is subject to the cap given as under:

SN	CLASS	Q1	Q2	Q3	Q4	TOTAL
1	10+1 (ARTS)	5000	1000	1000	1000	8000
2	10+2 (ARTS)	5000	1000	2000	1000	9000
3	10+1 (science)	6000	1000	2000	1000	10000
4	10+2 (Science)	6000	1000	2000	1000	10000
5	BA	6000	1000	2000	1000	10000
6	Bsc	7000	1000	2000	1000	11000
7	Other professional degree	6000	2000	5000	2000	15000

Registration process:

Online registration process for assistance under humanitarian basis to commence on 1st Jan and end on 28th February for class 4th to Class 10th every year. Every gems council member can recommend one student or more students as per the policy explained above for financial assistance. All the online applications will be shared with local facilitation centre who will arrange visit and verification of the applicants (format attached). The time span of registration process can be further extended based on the exigencies by the board of trustee.

For Mean cum merit basis: Application may be accepted till 31st August (further extended if need arise) and selection matrix will be applied apart from visit and verification by local facilitation centers.

Every year 4-5 students may be nominated for vocational training institute also on humanitarian grounds as explained in the policy. Board of trustee may decide on the recommendations of mentor/ gems council members on case to case basis.

Role and responsibilities of "Resource - cum- Facilitation Centres".

GEMS will identify Resource-cum- Facilitation centers to implement its policies. The role and responsibilities of such centre may include: (indicative list and not the exhaustive one)

- 1) To identify needy potential students through local schools for preparing them for admission in schools like JNVs/Eklavya/Sainik/Army
- 2) To identify suitable faculty and recommend their name for approval for the purpose.
- 3) To arrange awareness programmes in the villages in association with the local administration involving officials of education department to make people aware of the GEMS and it's activities.
- 4) To arrange offline motivational lectures by inviting field experts for the students, teachers and parents in a similar fashion the GEMS has been organizing the same online twice a month.
- 5) To submit quarterly progress report to GEMS highlighting issue with suggestions for more improvement in the system
- 6) To arrange one set of mic with speaker for the above programmes.
- 7) To arrange other activities in the area as and when asked by GEMS to do so in public interest.
- 8) To arrange career counseling sessions for the 10th and 12th students.
- 9) Honorarium of Rs. 500/- per student per month shall be paid to the tutor by GEMS.

Visit and verification report

I(Name).....(Mobile no).....(Address) have visited the home of the applicant and verified all the information submitted by the applicant

Master/Mr/Ms..... S/O, D/OSh/Smt(Name of the parents/guardian in the online application)

I am fully satisfied with the genuiness of the financial requirement of the applicant.

Details of the family members is given as under: (checked in the Ration card)

Name	Relation with the applicant	Date of Birth	Present occupation	Annual income from all sources

Ration Card of the family and family photographs with Home in the background is attached. (Applicant in encircled in the photograph)

Certificate by parents/guardian of the applicant

I do hereby certify that my family can not support the education of my ward and hence I request GEMS (Gaddi Education Mission Support) to consider the request of financial assistance. We further undertake to keep all the assets/books funded by GEMS in good conditions and return on demand for the benefits of other needy students, . Further I on behalf of my ward undertake to contribute minimum of 10% of earnings to GEMS after he/she get an employment.

Signature of of the parent/Guardian of the applicant

Recommendations:

Recommended for Financial assistance as per the policy of GEMS

Signature of Visit and Verifying GEMS Member as nominated by GEMS Resource –cum-facilitation Centre (Other than the recommending GEMS Member) with date and place mentioned.

GEMS Financial Assistance Scheme for Meritorious but Financially weaker section of Gaddi Community in Chamba and Kangra District of Himachal Pradesh

Following Category of Families are to be Excluded from the Scheme (Exclusion List)

1. Confirmed Employees of State or Central Govt Employee
2. Confirmed Employees of Limited Company
3. Family Owning Four Wheelers.
4. Family Owning House in Urban Area/Town
5. 5. Education Boards other than HPBOSE.
6. Public Schools Other than Local Public Schools

Selection Criteria (100 points selection matrix)

SN	Segment	Weight/Points
1	Marks Obtained in previous Board Examinations	50%
2	Financial and Family Conditions	35%
3	Psychometric Test (general aptitude/ General awareness Intelligence quotient and Emotional quotient (to be conducted by Central Selection Committee through Video conference)	15%

1. Marks obtained (Maximum 50 points): Points allotted under this criteria shall be in proportion to the percentage marks Obtained (for example if candidate secure 80% marks he/she will get 40 points. (%age of marks obtained divided by 2) Minimum Marks obtained should not be less than 70 % with None of the subjects less than 60%. (relaxation of 5 % for Girl Child) in Qualifying 10th or 10+2 as the case may be. Board of trustee may further relax/ increase the minimum qualifying marks as and when it deems fit on justifiable grounds.

2. Financial and Family Conditions: (maximum 35 points)

	Parameter		points
1	Annual Family income as per Income certificate issued by Executive Magistrate (10)	More than Rs 2,00,000	0
		1,00,000 to 2,00,000	2
		Less than 1,00,000	5
2	Status of Parents (5)	Both parents alive and Healthy	0
		One parent alive and Healthy	5
		None of the parent alive	10
		Differently abled Child or Parents or/and parents suffering from serious ailments or bed ridden.	5
3	Nature Of House (5)	Pakka house	0
		Kacha House	5
4	Gender of the Candidate (2)	Female	2
		Male	0
5	Household Cultivable Land Holding (4)	More than 5.00 Acre	0
		2.50 acre to 5.00 acre	2
		Less than 2.50 acre	4
6	Live stock ownership (2)	Ownership of Livestock (Atleast 50)	0
		Ownership of Livestock less than 50	2
7	Family owning Two Wheeler (2)	Owned in the name of Family Member	0
		Family without Two Wheeler	2
8	School Education (5)	Govt Schools	5
		Local Public Schools	0

Gaddi Education Mission Support (GEMS) Student Enrolment Form for the Academic Session 2020-21

Name of the Student with complete address and date of Birth (DOB)	Contact detail i.e. Mobile No. and E-mail ID	Exam Passed with marks obtained in %age*	Name of the School/ Institution	Parents Status i.e. literate/illiterate/ dead/alive and current occupation, if any	Annual Family Income (Rs.)*	Interest of the student	Views of the Candidate about his goal in life and about the community in brief, not more than 50 words.

*please attach supporting certificate

UDERTAKING : I hereby undertake that the information furnished above is true and correct to the best of my knowledge & belief and nothing has been concealed in this regard. However, If GEMS finds anything wrong at later stage my candidature for assistance may be cancelled without assigning any reason thereof. I further undertake that I will abide by all the rules and regulations of GEMS and also I will serve my community after I get established in life and contribute at least 10% of my Income to GEMS for the welfare of my community fellows the way I am being taken care of by GEMS now.

Documents to be enclosed:

1. Mark sheet of Matriculation and 10+2 (Both sides)
2. Income certificate of family . Not older than 3 months
3. Income Certificate Affidavit (non judicial stamp paper)
4. Good conduct certificate by the school principal /Head Master.
5. Domicile certificate as Aadhaar ID/Voter ID/Ration card/Certificate Issued by concerned authority
6. Copy of Bank Passbook (1st Page, containing A/C No.) 7. Family Photograph with House in the Background
8. Land Holding certificate by Revenue authority.
9. Visit and verification done by the GEMS facilitation centre.