IM|Sciences is rigorously working alongside international development organizations, corporate sector and donor agencies to provide equal higher education opportunities to local and marginalized communities in Khyber Pakhtunkhwa such as Karak, Swabi, Charsadda, districts in Peshawar outskirts, D.I. Khan, Lakki Marwat, FATA Agencies and Frontier Regions, Malakand Division, Gilgit & Baltistan and the country at large. IM|Sciences has funded a significant number of students who had financial constraints and were unable to continue their education. In session 2013-2014, under 46 financial aid / scholarship programs, a total of 1417 students, which is 52 % of the total strength has been provided financial support worth Rs. 157.51/- Million, in the form of need-and-merit based scholarships, interest free student loans, siblings-fee-rebate, work study and global cultural exchange programs.

The following is the details of all financial aid / scholarship programmes which are operational at IM|Sciences for the needy and talented students.

**PAK - USAID Fully Funded Need Based Merit Scholarships for BBS (2 Years) Programmes**

Under the supervision of Higher Education Commission - USAID Fully Funded Need Based Merit Scholarship Program for Pakistani University Students aims at providing equal opportunities to talented students who belong to marginalized areas of the country and are unable to enter higher education due to financial constraints. The scholarship covers full tuition fee and monthly stipend (accommodation, books, travelling and incidentals) of the said scholarship holders for their entire duration of stay in IM|Sciences. Since session 2004 till 2011 the Institute of Management Sciences, Peshawar has availed a total of 166 (96 MBA and 70 BBA) fully funded scholarships amounting Rs. 62.26 Million for needy and deserving students from rural areas of Pakistan. These scholarship programs are targeted towards BBA -(4 Years) and BBS (2 Years) study programs.

This year the Institute of Management Sciences has been awarded a total of 20 scholarships: 12 for BBA and 8 for BBS. Students from marginalized and less developed areas such as Karak, Swabi, Charsadda, districts in Peshawar outskirts, D.I. Khan, Lakki Marwat, FATA Agencies and Frontier Regions, Malakand Division, Gilgit & Baltistan and the whole country at large, are encouraged to apply. 50 % seats are reserved for highly deserving and talented female students from these areas for ensuring increased gender ratio in higher education. Last date to submit scholarship application form will remain the same as the last date of admission forms. The prescribed scholarship form will be available along with admission prospectus and downloadable from website. The said scholarship form can only be submitted at Grants Office IM|Sciences. Incomplete and late application forms will not be entertained.

**IM|Sciences Fully Funded FATA Scholarship Program for BBS & MS Management Sciences**

Based on the development need of FATA region, IM|Sciences has recently achieved another milestone in the shape of "IM|Sciences FATA Scholarship Program” with the cooperation of FATA Secretariat Peshawar. This new valuable scholarship program is funded by FATA Secretariat Peshawar for the duration of next 20 years. This program focuses on equal access of FATA students to graduate and post graduate degree courses in IM|Sciences.

At graduate level these scholarships were awarded in the discipline of BBS and MS Management Sciences. The award covers full tuition fee support and monthly stipend for transportation, accommodation, books and incidental charges for the whole duration of these study programmes in IM|Sciences. In Session 2013 a total of 21 students were awarded these valuable scholarships.
This year a total of eight (8) scholarships will be awarded to BBS students and four (4) scholarships to MS Management students accordingly. **Last date to submit scholarship application form will remain the same as the last date of admission forms.** The prescribed scholarship form will be available along with admission prospectus and downloadable from website. The said scholarship form can only be submitted at Grants Office IM|Sciences. Incomplete and late application forms will not be entertained.

**NTS Need Based Merit Scholarship Program for All Disciplines at Graduate Level**

IM|Sciences and National Testing Services (NTS) has signed an exemplary Memorandum of Understanding (MoU) to provide opportunities for meritorious and financially needy Pakistani students studying at IM|Sciences. At first stage the applicants will need to participate in NTS test for securing admission at IM|Sciences such as NAT for Undergraduate program and GAT for graduate level programs. After taking the test all the interested candidates have to submit their scholarship application form. Last date to submit scholarship application form will remain the same as the last date of admission forms. The prescribed scholarship form will be available along with admission prospectus, and downloadable from IM|Sciences and NTS websites. The said scholarship form can only be submitted at Grants Office IM|Sciences. Incomplete and late application forms will not be entertained.

The award covers full tuition fee support and monthly stipend of Rs. 5,000/- for transportation, accommodation, books and incidental charges for the whole duration of these study programmes in IM|Sciences.

**Prime Minister's Tuition Fee Payment Scheme for Masters / M.S / M.Phil and Ph.D Students of Less Developed Areas**

The Federal Government, in move to support the educational sector of less developed areas of Balochistan, Gilgit/ Baltistan, FATA, Interior Sindh, South Punjab, Malakand, Kohistan and D.I. Khan areas of Khyber Pakhtunkhwa has decided to pay the tuition fee of all the students of these areas studying in Masters, M.S, M. Phil in the Public Sector Universities of their respective area of domicile and all Public Sector Universities of Pakistan for Ph. D. In the last session a total of 265 students were approved for reimbursement of their tuition fee under this valuable scholarship program.

The scheme is focused on enhancing opportunities for access to higher education especially to talented but financially constrained students belonging to remote and far flung areas of the country who despite possessing academic merit, are unable to finance their education. The fee disbursement would be ensured through a transparent and well defined mechanism. Under this innovative and special scheme, along with tuition fee, the federal government have paid other academic, incidental, or mandatory fees charged by educational institutions as one-off or on a per semester basis of Masters, MS/ M. Phil and PhD students of selected areas. For further details please visit: [http://www.hec.gov.pk/InsideHEC/Divisions/HRD/tfp/Pages/Introduction.aspx](http://www.hec.gov.pk/InsideHEC/Divisions/HRD/tfp/Pages/Introduction.aspx)

**IMSciences Merit Based Partial Scholarships BBS / MBA (3 Semesters) / MPA**

IMSciences Partial Scholarships are merit based and awarded to undergraduate and graduate level students depending on IM|Sciences admission aggregate merit list. A total of two hundred and fifty (250) students were awarded partial scholarships in session 2013. This scholarship program is available for BBA, BCS, BBS, MBA (3 Semesters), and MPA disciplines. At the undergraduate level, seventy (70) percent and at graduate level sixty five (65) percent fee relaxation is provided to scholars. Scholars are tenable to hold their scholarships for the whole duration of the program.

**IM|Sciences Academic Talent Gender Based Merit Scholarships for BBS (Banking & Finance)**

The BBS (Banking & Finance) is run in collaboration with the Institute of Bankers Pakistan (IBP), the premier knowledge institute & professional examining body of Pakistan. The IM|Sciences Academic Talent Gender Based Scholarship Programme is for individuals who demonstrate remarkable academic excellence. The beneficiaries would be best potential candidates for a leading role in banking sector in future. The award distribution is equality based among male and female students. The
programme is renewable for 100% tuition fee award in all semesters. The successful candidates are expected to be in top 10 positions in this programme with minimum 3.00 CGPA at the end of each semester.

**IMSciences Trust Semester Wise Merit Scholarships**

These scholarships are purely based on merit and are granted to the most intelligent students of IMSciences who demonstrate their intellectual capabilities and achieve the maximum GPA in each Semester. These scholarships are granted in all semesters both at Under-Graduate and Graduate level programs. In session 2013 total 252 IMSciences Trust scholarships were awarded to students from different disciplines.

**Dr. Hidayatullah Need Based Merit Scholarships**

This scholarship program is established and funded by the faculty and staff members of IM|Sciences for the benefit of those financially needy students who face financial hindrances in the middle or final stages of their study program. Under this financial aid program, IM|Sciences has successfully facilitated a total of fifty one (51) such students from different disciplines and backgrounds for the completion of their higher education studies in IM|Sciences.

**IM|Sciences Brother/Sister Fee Rebate**

Through this programme, IM|Sciences offers 50% fee rebate to students if their brother/sister study at IMSciences. A total of 91 students were awarded fee rebate during session 2013.

**Workers Welfare Board Directorate of Education Khyber Pakhtunkhwa Scholarship Program for All Study Programs**

This program is administered by Workers Welfare Board, Directorate of Education Khyber Pakhtunkhwa for the benefit of those students whose parents are registered labor employees in industrial sector of Khyber Pakhtunkhwa province. The scholarship covers full tuition fee support and other charges including transport, accommodation, library and computer lab charges.

**Ihsan Trust Financial Assistance Program for Higher Education: QARZ-E-HASNA (Interest Free Loan) for All Graduate Level Study Programs**

One of the major focuses of the trust is to provide Qarz-e-Hasna (Interest free loan) for Education to the needy and deserving students of major and leading universities of Pakistan. Through this scheme the Ihsan Trust bears the educational expenses of the students on purely "Need cum Merit" basis in order to enable them to complete their Higher Education. During the study period, the student has to pay a nominal, token repayment amount on monthly basis (depending upon the financial position of the candidates, his/her parents/guardians monthly income) to the Ihsan Trust as repayment.

After completion of the degree program, the repayment amount for the Qarz-e-Hasna is to be adjusted according to the income of the beneficiary. In last three years the Ihsan Trust has beneficently funded 26 deserving but talented students of IM|Sciences. Application forms should be submitted for this valuable programme as early as possible, after announcement of this scheme. For further details please visit [www.ihsantrust.org/education.html](http://www.ihsantrust.org/education.html)

**IM|Sciences Frontier Education Foundation Scholarship Program**

With cooperation of Frontier Education Foundation, these scholarships are on the basis of merit-cum-in affordability. In academic year 2012-2013, FEF provided a total of ten (10) scholarships to IMSciences students. The grant provides Rs. 24,000/- per annum for tuition fee support. The award is renewable in 2nd year on the basis of academic performance. This scholarship scheme is available for the following graduate level programmes.

1. MBA (3 Semesters)
2. MS (Management Sciences)
3. MS (Applied Economics)
4. MS (Computer Science)
5. MS (IT)
6. MPA
7. MPH
8. M.Sc (Development Studies)
9. M.Sc (Finance)
10. M.Sc (Applied Economics) and
Fauji Foundation Excellence Award

Fauji Foundation Educational Stipend Scheme is the oldest education welfare measure of the Fauji Foundation for the welfare of Ex-servicemen and their families. The benefits of this scheme are reaching Beneficiaries studying in schools, colleges, universities as well as those undergoing professional or technical education. It was introduced in 1954 and has continued ever since, uninterrupted. For further details please visit http://www.fauji.org.pk/fauji/welfare/stipends

Shaheen Excellence Award

With an aim to acclaim and encourage outstanding performance by the children of serving and retired PAF personnel, Shaheen Foundation is granting "SHAHEEN EXCELLENCE AWARD" of Rs. 50,000/- to PAF children securing first position in Higher Secondary School Certificate examination from any Board of Intermediate & Secondary Education in Pakistan since, 1997.

Chief of the Air Staff, Pakistan Air Force has now approved the Shaheen Excellence Award for those students securing first position in a university examination (BA/BSc, MA/MSc, MPhil and PhD). Eligible students may apply with supporting documents duly verified to Shaheen Foundation PAF Post Box No. 2225 GPO Islamabad within three months of the declaration of results. For details please visit http://www.shaheenfoundation.com/fellowships.html

FFC (Fauji Fertilizer Company Limited) Ward of Farmers Scholarships

FFC has been encouraging education to the less privileged talented youth by providing them scholarship. Scholarship is granted under three different categories including Scholarship to the wards of the farmers, Merit scholarships for the students of districts Ghotki and Rahim Yar Khan and Children of FFC employee. Every year, FFC awards a combined quota of 184 scholarships under its scholarship program at a cost of 4million (PKR). In future this program will be extended in order to accommodate more students, thus assisting them in changing their future. For further details please visit http://www.ffc.com.pk/education.aspx

UNESCO Scholarship Program

These scholarships are awarded by UNESCO (United Nations) to the dependants of its employees. These scholarships are awarded in both undergraduate and graduate levels. The average amount of this scholarship is 100 % tuition fee per annum and also depends on parents / Guardian ranking in UNESCO.

National Bank of Pakistan Student Loan Scheme

Pursuant to the announcement made by the Federal Finance Minister in his 2001-2002 budget speech, a Student Loan Scheme (SLS) for education was launched by the Government of Pakistan in collaboration with major commercial banks of Pakistan (NBP, HBL, UBL, MCB and ABL). Under the scheme, financial assistance is provided by way of interest free loans to the meritorious students who have financial constraints for pursuing their studies in various educational institutions within Pakistan. The scheme is being administered by a high powered committee comprising Deputy Governor, State Bank of Pakistan, Presidents of the commercial banks and representative of Ministry of Finance, Government of Pakistan. For further details please visit http://nbp.com.pk/StudentLoan/index.aspx

Other Scholarship Programs

- Prof. Dr. Rahim Gul Memorial Scholarship Program
- Nawab Gul Need Based Scholarship Program
- TANZEEM Lissail-e-Wal Mahroom Financial Assistance for Orphan Students
- IM|S|ciences Human Resources Development Center (HRDC) Need Based Scholarships
- MORA Scholarships
- Tribal Areas Political Scholarships