



# ISLAM MEDICAL COLLEGE

KNOWLEDGE HONOUR EXCELLENCE

## Scholarship and Financial Aid Policy

### 1. Introduction

Islam Medical College (IMC) recognizes its responsibility to ensure that talented and deserving students are not deprived of quality medical education due to financial constraints. This policy outlines a transparent, merit-driven, and need-responsive financial assistance framework aligned with established practices in recognized medical institutions across Pakistan.

This policy reflects the guiding standards of the Pakistan Medical & Medical Council (PMDC), Higher Education Commission (HEC), and leading medical colleges known for structured scholarship programs.

### 2. Policy Objectives

The objectives of this policy are to:

- **Promote meritocracy** by rewarding academic excellence.
- **Provide equitable financial support** to students demonstrating financial need.
- **Implement PMDC's requirement** of 5% students receiving a 25% tuition fee waiver.
- **Align with national standards** practiced by reputed medical colleges.
- **Foster retention and academic continuity** for students at risk of dropping out.
- **Ensure consistency, transparency, and fairness** in the awarding of scholarships and financial aid.

### 3. Categories of Scholarships and Financial Aid

IMC adopts a multi-tiered financial assistance framework comparable to Private and public-sector medical institutions.

#### 3.1 Merit-Based Scholarships

Merit scholarships recognize top academic performers.

- Awarded annually based on admission merit or semester performance.
- Covers 5%–50% of tuition fee depending on rank.

---

Pasrur Road, Sialkot

Tel : +92 - 52 - 3310611, 3310612, 3310613 Fax : +92 - 52 - 3310620

Web : [www.imdc.edu.pk](http://www.imdc.edu.pk)



# ISLAM MEDICAL COLLEGE

KNOWLEDGE HONOUR EXCELLENCE

- Includes the mandatory PMDC requirement: 5% of enrolled students shall be awarded a 25% tuition fee waiver strictly on merit.
- Merit lists verified through Examination Department.
- Renewable upon maintenance of academic standards.

### 3.2 Need-Based Financial Aid

Structured financial aid to support economically challenged students.

- Offered after evaluation of socio-economic conditions.
- Modeled on public-sector medical college frameworks.
- Provides partial or complete tuition fee support.
- Reassessed annually.

### 3.3 Institutional Special Scholarships

- Orphan students
- Students with disabilities
- Children of martyrs (Armed Forces, LEAs, Police)
- Students from underdeveloped districts (AJK, GB, Baluchistan, ex-FATA)
- Students belonging to low-income families engaged in labor occupations

### 3.4 Emergency Hardship Fund

- For sudden and short-term financial crises.
- Designed in alignment public-sector hardship grant structures.
- Ensures students remain enrolled during emergencies.

---

Pasrur Road, Sialkot

Tel : +92 - 52 - 3310611, 3310612, 3310613 Fax : +92 - 52 - 3310620

Web : [www.imdc.edu.pk](http://www.imdc.edu.pk)



# ISLAM MEDICAL COLLEGE

KNOWLEDGE HONOUR EXCELLENCE

## 4. Eligibility Criteria

### 4.1 Merit Scholarship Eligibility

- Applicants must secure an admission merit position within the top academic bracket, with a combined score of 85% or above (FSc + SSC + MDCAT). Continuation of this academic standing is required to remain eligible for scholarship short listing.
- Students falling within the **top 5% slot (for the PMDC 25% fee waiver)**.
- Attendance  $\geq$  75%.

### 4.2 Need-Based Aid Eligibility

- Monthly family income below threshold set yearly by FAC.
- Required documents:
  - Income certificate/pay slips
  - CNIC copies of parents/guardians
  - Bank statements (minimum 6 months)
  - Utility bills
  - Property/rental evidence
  - Affidavit of financial hardship
- Home verification (if deemed necessary).
- Priority to students with guardians in low-income sectors

### 4.3 Special Category Eligibility

- Orphan certificate issued by relevant authority.
- Disability certificate (as per government criteria).
- Verified Shaheed documentation for children of martyrs.
- Domicile of recognized underdeveloped districts.

---

Pasrur Road, Sialkot

Tel : +92 - 52 - 3310611, 3310612, 3310613 Fax : +92 - 52 - 3310620

Web : [www.imdc.edu.pk](http://www.imdc.edu.pk)



# ISLAM MEDICAL COLLEGE

KNOWLEDGE HONOUR EXCELLENCE

## 5. Mandatory PMDC Scholarship Requirement (5% Quota)

In strict compliance with PMDC regulations:

- 5% of total enrolled students will receive a 25% tuition fee waiver.
- Awarded purely on merit or merit-cum-need basis
- Administered at the start of each academic session.
- If applications exceed available slots, tie-breakers include:
  - Higher merit score
  - Semester GPA (if applicable)
  - Attendance record
  - Co-curricular and disciplinary record

## 6. Application and Evaluation Process

### 6.1 Merit Scholarship Process

- Automatically evaluated through examination results.
- No form submission required.
- Merit lists verified by Examination Cell → Manager Student affairs → Principal.

### 6.2 Need-Based Scholarship Process

1. Student submits Financial Aid Application Form with documents.
2. Administrative staff performs preliminary scrutiny.
3. Financial Aid Committee conducts:
  - Document verification
  - Interview (if required)
  - Financial background assessment
4. Recommendations forwarded to Principal for approval.
5. Final list displayed on the notice board and college website.

---

Pasrur Road, Sialkot

Tel : +92 - 52 - 3310611, 3310612, 3310613 Fax : +92 - 52 - 3310620

Web : [www.imdc.edu.pk](http://www.imdc.edu.pk)



# ISLAM MEDICAL COLLEGE

KNOWLEDGE HONOUR EXCELLENCE

## 6.3 Emergency Hardship Aid Process

- Student applies directly to the principal.
- Reviewed by Emergency Aid Subcommittee.
- Decision within 10 working days.

## 7. Financial Aid Committee (FAC)

Aligned with structures in leading medical colleges.

### Composition

- Principal (Chair)
- Managing Director
- 2 Senior Professors
- Finance Manager
- Student Affairs Manager

### Functions

- Review and approve all aid applications.
- Conduct financial assessments.
- Maintain confidentiality.

## 8. Coverage, Limitations, and Conditions

### 8.1 Coverage

- Tuition fee concessions only.
- Additional categories (hostel/transport/books) require special approval.

### 8.2 Conditions

- Must maintain academic performance.

---

Pasrur Road, Sialkot

Tel : +92 - 52 - 3310611, 3310612, 3310613 Fax : +92 - 52 - 3310620

Web : [www.imdc.edu.pk](http://www.imdc.edu.pk)



# ISLAM MEDICAL COLLEGE

KNOWLEDGE HONOUR EXCELLENCE

- Must not withdraw or freeze semester without valid reason.
- Must comply with college discipline and code of conduct.

## 8.3 Termination of Scholarship

- Decline in academic performance.
- Misconduct or violation of college rules.
- Submission of fake/forged documents.
- Change in financial situation not reported by student.

## 9. Transparency, Documentation & regulatory Compliance

- Policy displayed on the college website.
- All decisions documented and archived (digital + physical).
- Random audits conducted annually.
- Confidentiality strictly maintained.

## 10. Policy Review and Amendments

- Reviewed every three years.
- Amendments approved by the Academic Committee

Approved By:

  
Principal  
Islam Medical College

Date: \_\_\_\_\_

---

Pasrur Road, Sialkot

Tel : +92 - 52 - 3310611, 3310612, 3310613 Fax : +92 - 52 - 3310620

Web : [www.imdc.edu.pk](http://www.imdc.edu.pk)