## **INSTITUTIONAL DISTINCTIVENESS**

# Institutional distinctiveness to support underprivileged students to complete higher education

Since its inception, the college has worked determinedly in the spheres of women's education and welfare activities, especially for needy, underprivileged by providing them access to free/subsidised education. The motto of the college is to assist the students' complete higher education by providing them physical, psychological and financial support.

Majority of our students are from socio-economically challenged segments of the society. Personal interaction with students has revealed that familial and financial constraints prevent them from completing higher education. Because of this background our students face number of hurdles while completing their education and achieve goals. Scholarship to needy students of our college for reimbursing their admission and examination fees under Shama-Koticha scholarship fund and Shama students Assistance fund and LBW trust fund. We strengthen their confidence and determination by giving them a helping hand and leading them towards the fulfilment of their dreams.

We have three distinctive programmes for achieving this goal. They are as follows:

### I. <u>MICRO-FINANCE PROGRAMME</u>

This micro finance program, known as SHAMA Well loan programme was started in April 2006, where students receive interest free loans for pursuing higher, technical education or professional courses in our own institute or an outside institute. As these courses have good job opportunities, students can easily repay their loans in installments after getting a job. Students get maximum 50% of the course fee as loan. Parents' income certificate, ration card and living conditions are scrutinized before approving the loan.

### II. <u>SCHOLARSHIP PROGRAMMES</u>

The SPRJ Kanyashala Trust's scholarship programmes provide financial aid to needy students to complete their graduation/ Masters programme. The interest from the corpus of each scholarship fund given below is used to pay part of the fees of needy students.

### III. <u>RATION DONATION DRIVE</u>

The college in collaboration with Rotary Club of Mumbai, Ghatkopar conducts a ration donation drive where many underprivileged children receive ration. During pandemic, the college has also donated laptops and desktops.