

## FAZAIA EDUCATIONAL WELFARE SCHEME

### Introduction

1. Pakistan Air Force puts a high premium on the well-being of its human resource assets. It continuously endeavours to ensure welfare of its personnel, not only during their service tenure but also after retirement. Of special significance to PAF remains the education of children of its personnel. PAF sincerely believes that it is through educational empowerment that a long-term welfare of PAF personnel is ensured and materialised.

2. Fazaia Educational Welfare Scheme comprises the following three schemes:

(a) **Fazaia Educational Scholarships.** This scheme aims at providing educational scholarships to both talented and needy wards of serving and retired/deceased PAF officers, airmen and civilians. The policy makes provision for financial support at all levels of studies, starting from Prep to Master's.

(b) **Qarz-e-Hasna for Higher Education.** This scheme aims at providing financial assistance in the shape of Interest Free Loan (IFL) to talented needy wards of serving as well as retired PAF officers, airmen and civilians for Higher education in HEC recognized inland public or private institutions. This is a Qarz-e-Hasna scheme and actual amount of the Qarz-e-Hasna is to be paid back by the individuals.

(c) **Adopt a Student.** The Air Staff desires that no child living on PAF premises is denied education because of financial constraints of the parents. With a view to alleviating the sense of deprivation among students belonging to financially not well-to-do families and ensuring continuation of their schooling, a scheme of "Adopt a Student" (on voluntary basis) by affluent officers / airmen / civilians has been approved by the Air Staff. All serving / retired PAF personnel as well as civilians can contribute to this scheme.

## FAZAIA EDUCATIONAL SCHOLARSHIPS

### Categories of Universities / Institutions

1. Universities / Institutions are divided into two categories. Universities / institutions classified as 'A' category include NUST and its constituent colleges, IBA, Agha Khan University, GIK Institute, LUMS, National University of Computer and Emerging Sciences (FAST), COMSATS Institute of Information Technology, International Islamic University, Air University, Bahria University and SZABIST. All other HEC recognised universities / professional colleges of Pakistan fall into category 'B'.

### Categories of Students

2. Students are broadly divided into four categories:
- (a) **Category-I** : Higher Education (Master's /Bachelor's Level)
  - (b) **Category-II** : Class X / HSSC / Equivalent / Post-Matric Diploma
  - (c) **Category-III** : Class Prep to IX / Equivalent Level
  - (d) **Category-IV** : Students of UMSs, FG Fazaia & Model School for Girls (MSG) Islamabad **studying in Class Prep to XII.**

### Scope of Scholarships

3. Fazaia Educational Scholarships cater for both Merit-based and Need-based Scholarships. Students selected under the scheme shall be awarded scholarships on six-monthly / yearly basis, subject to continuation of studies / satisfactory performance in the class / course. The numbers of scholarships in each category are as follows:

Category	Study Level	Amount / Year / Student(Rs)	Scholarship Type		Total
			Merit-Based	Need-Based	
Cat-I	Master's Level	80,000 or 75% of Annual Fee (whichever is less) for Cat 'A' and	10	20	30
	Bachelor's Level	40,000 or Annual Fee (whichever is less) for Cat 'B'	20	60	80
Cat-II	Class X / HSSC / Equivalent / Post-Matric Diploma	17,000 For officers' wards)	-	550	550
		12,000 (For Airmen's/civilians' wards)			
Cat-III	Class Prep to IX / Equivalent Level	14,500 (For officers' wards)	-	550	550
		11,000 Airmen's/civilians' wards)			
Cat-IV	Class Prep to XII	5,000	-	500	500
<b>Total</b>			<b>30</b>	<b>1680</b>	<b>1710</b>

### **Eligibility Criteria for Merit-Based Scholarships (Category-I)**

4. Merit-based scholarships are only for students of Category-I. Guidelines for eligibility for merit-based scholarships are given below:

- (a) Children of serving, deceased and all those retired PAF officers, airmen and civilians who have retired on completion of prescribed service limit or on medical grounds.
- (b) The students must have obtained admission at Master's / Bachelor's level in any discipline in HEC approved colleges / universities in Pakistan.
- (c) **Master's Level Programme.** The applicants must have secured minimum 85% (or equivalent CGPA) or above marks in Bachelor's or equivalent examination. If the number of applicants exceeds the number of available scholarships, Merit-Based Scholarships will be provided to the top 10 students on merit.
- (d) **Bachelor's Level Programme.** The applicants must have secured minimum 85% or above marks in HSSC or equivalent examination. If the number of applicants exceeds the number of available scholarships, Merit-Based Scholarships will be provided to the top 20 students on merit.
- (e) Upper age limit for a student is 28 and 25 years for master and bachelor level studies respectively at the time of admission for the concerned course. However, there is no age limit for a widow or a divorced daughter of deceased PAF personnel (if she has become dependent again).
- (f) The percentage / eligibility of "O" and "A" level students shall be determined through equivalence certificate issued by IBCC Islamabad.

### **Eligibility Criteria for Need-Based Scholarships**

5. **Category-I (Master's/Bachelor's Level).** Scholarships shall be awarded to wards of PAF officers, airmen and civilians in the following order of priority:

- (a) Shuhada and deceased PAF officers, airmen and civilians.
- (b) Retired PAF officers, airmen and civilians whose debilitating sickness has resulted in physical disability due to limb loss or otherwise, which prevents them from active work.
- (c) Disabled / 'special' children of retired PAF officers, airmen and civilians.
- (d) Retired PAF officers, airmen and civilians, who have special / terminally sick children or parents, who pose extra financial burden on the family.
- (e) All those retired PAF officers, airmen and civilians who have retired on completion of prescribed service limit or on medical grounds.

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- (f) The students must have obtained admission at Master's / Bachelor's level in any discipline in HEC approved colleges / universities in Pakistan.
- (g) Upper age limit for a student is 28 and 25 years for master and bachelor level studies respectively at the time of admission for the concerned course. However, there is no age limit for a widow or a divorced daughter of deceased PAF personnel (if she has become dependent again).
- (h) If the number of applicants is more than the number of scholarships in any category, the scholarships shall be provided as per the following order of priority and within each category the merit shall be calculated on the basis of marks obtained in SSC / HSSC / Bachelor's level exam (as applicable).
- (i) Wards of retired PAF Civilians
  - (j) Wards of retired Airmen
  - (k) Wards of retired Officers

(This clause shall not be applicable to the students mentioned at para 5 (a)).

6. **Category-II,III & IV.** Scholarships shall be awarded to wards of PAF officers and airmen in the following order of priority:

- (a) Shuhada / Deceased PAF officers, airmen and civilians.
- (b) Retired PAF officers and airmen and civilians whose debilitating sickness has resulted in physical disability due to limb loss or otherwise, which prevents them from active work.
- (c) Disabled / 'special' children of retired PAF officers, airmen civilians.
- (d) Serving or retired PAF officers, airmen and civilians who have special / terminally sick children or parents, who pose extra financial burden on the family.
- (e) Serving and all those retired PAF officers, airmen and civilians who have retired on completion of prescribed service limit or on medical grounds.

7. Other related guidelines for need-based scholarships (Cat-II,III & IV) are given below:

(a) **Category-II (Class X / HSSC / Equivalent / Post-Matric Diploma)**

- (i) The students must have got admission to Class X, XI, XII, 'O', 'A' or post-Matric Diploma level studies in any of the schools / colleges affiliated with the concerned BI&SE or Board of Technical Education in Pakistan.
- (ii) Upper age limit for a student is 22 years as on the time of admission for the concerned course. However, there is no age limit for a widow or a divorced daughter of deceased PAF personnel (if she has become dependent again).

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(iii) If the number of applicants is more than the number of scholarships in any category, the scholarships shall be provided as per the following order of priority and within each category and the merit shall be calculated on the marks in the previous year's Board examination. (This clause shall not be applicable to the students mentioned at para 6 (a)).

- (A) Wards of retired PAF Civilians
- (B) Wards of retired Airmen
- (C) Wards of retired Officers
- (D) Wards of serving PAF Civilians
- (E) Wards of Serving Airmen
- (F) Wards of serving Officers

(b) **Category-III (Class Prep to IX / Equivalent)**

(i) The students must have got admission to any Class from Prep to IX and equivalent in any of recognised private sector / Govt schools in Pakistan.

(ii) Upper age limit for a student is 18 years as on the date of admission.

(iii) If the number of applicants is more than the number of scholarships in any category, the scholarships shall be provided as per the following order of priority and within each category and the merit shall be calculated on the marks in the previous year's school examination. (This clause shall not be applicable to the students mentioned at para 6 (a)).

- (A) Wards of retired PAF Civilians
- (B) Wards of retired Airmen
- (C) Wards of retired Officers
- (D) Wards of serving PAF Civilians
- (E) Wards of Serving Airmen
- (F) Wards of serving Officers

(c) **Category-IV (Students of UMSS, FG Fazaia & MSG, Islamabad)**

(i) The students must have got admission to any of the Urdu Medium Schools (UMSS) and FG Fazaia schools established at any of the PAF bases / formations or in Model School for Girls (MSG), E-9, Islamabad.

(ii) Upper age limit for a student is 18 years as on the time of admission.

(iii) If the number of applicants is more than the number of scholarships in any category, the scholarships shall be provided as per the following order of priority and within each category and the merit

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shall be calculated on the marks in the previous year's school examination. (This clause shall not be applicable to the students mentioned at para 6 (a)).

- (A) Wards of retired PAF Civilians
- (B) Wards of retired Airmen
- (C) Wards of retired Officers
- (D) Wards of serving PAF Civilians
- (E) Wards of Serving Airmen
- (F) Wards of serving Officers

### **Application Procedure**

8. Dte of Education shall invite applications for all scholarships every year during the following months.

- (a) Category-I scholarships and Qarz-e-Hasna in the months of November/ December.
- (b) Category II scholarships in the months of August / September.
- (c) Category-III & IV scholarships in the months of March / April.

9. Dte of Edu shall give advertisements in the leading newspapers of the country. The directorate shall also give wide publicity through notices published in BROs / UROs/ FROs and display on the Notice Boards of all schools / colleges established at PAF bases / formations. Dte of Edu shall also send similar information to District Armed Services Boards (DASBs) and PAFROA chapters in the country to display the same on their notice boards. Advertisements are also to be given on FEWS website, SF website and PAF website. The applicants are to apply online for scholarship through FEWS website or submit application in hard copy. Application forms, complete in all respects, are to be submitted to Dte of Education (FEWS Section), AHQ Peshawar.

### **Required Documents**

10. The following documents, in addition to those required as evidence in the application forms, are required to be submitted along with both types (Merit-based and Need-based) of application forms:

- (a) Attested photocopies of all educational certificates. The students of 'O' & 'A' level (where applicable) must attach Equivalence Certificate issued by IBCC Islamabad.
- (b) Attested photocopies of CNIC/Form 'B' of parent and applicant.
- (c) Wards of PAF retired personnel must attach photocopy of discharge / pension book/pen-I of father / mother.
- (d) Certificate of admission from the institution, indicating date of admission and duration of course / class.

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- (e) Breakdown of fee structure duly signed by the concerned competent authority (Headmaster / Headmistress / Principal / Head of Department / Registrar of the College / University).
- (f) Undertaking certificate duly signed by the student and countersigned by the parents.
- (g) Medical certificate by the nearest service hospital in case of disability of the applicant or his father/mother (whoever is PAF employ) or if the applicant is a special child.

### Selection Criteria

11. The selection and merit criteria of all scholarships are as under:
- (a) **Category-I : Master's Level.** The first 10 students falling on merit are selected for award of Merit-based scholarships, while 20 students are selected on account of Need-based scholarships.
  - (b) **Category-I : Bachelor's Level.** The first 20 students falling on merit are selected for award of Merit-based scholarships, while 60 students are selected on account of Need-based scholarships.
  - (c) **Category-II & III.** 550 students each in the relevant category are selected on account of Need-based scholarships.
  - (d) **Category-IV.** 500 students are selected on account of Need-based scholarships.
12. **CA / ACCA / CAT Course.** Students undertaking CA / ACCA are to provide results issued from the institutions in which they are studying. Students admitted to ACCA through CAT (if selected) shall be entitled to claim the scholarship amount for the entire CAT course retrospectively, on producing the result and fee bills.

### Approval of Scholarships

13. For all scholarships, Dte of Edu shall prepare a complete list of applicants in each category. After initial scrutiny, details / credentials of each candidate shall be verified / authenticated from the following for any false statement / duplication in the award of financial help by any other set-up:
- (a) Fauji Foundation
  - (b) Air University
  - (c) Dte of Education
14. After verification, Dte of Edu shall put up the list of candidates for the approval of scholarships. Following will be the chain of approval:
- (a) DCAS (Trg)
  - (b) ACAS (Edu)
  - (c) Dir of Edu

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15. The approved applicants shall be disbursed the scholarship amount within 30 days of the approval. The scholarship shall be provided only for the current (at the time of applying) and subsequent semester(s) / year(s).

### **Sponsorship of special boys of above 12 years for Vocational / Academic Training from civil Institutes**

16. Special boys above 12 years (PAF wards), who don't get admission in PAF Special Schools due to nonexistence of either second shift or disability expertise, would be sponsored by Trg Branch for their academic / vocational training from any civil institution as recommended by their respective Bases / Units as per following procedure:

(a) Only academic fee / expenditure would be borne through FEWS; transport would be arranged / managed by respective Bases / Units through local NPF.

(b) While paying academic expenses, parents / guardian of the child would contribute one time and monthly tuition charges as per the approved fee structure of PAF Schools for Special Education to their category.

(c) All such candidates would apply / approach to i/c PAF School for Special Education for specialist advice. The applications with remarks of i/c and recommendation of Chairperson PAFWA would subsequently be referred to the Base Welfare Officer through LLO PAFWA.

(d) On receipt of the recommended applications, Base Welfare Officer would identify / locate any suitable civil institution (preferably nearby) in consultation with i/c Special School and would seek final recommendation from Patron PAFWA for further perusal of the case with Dte of Edu.

(e) Respective Base would approach Dte of Edu (FEWS section) AHQ, Peshawar with details of deserving applicants, selected institution and its fee expenditures under intimation to DCAS (T) Sectt and Central PAFWA.

17. After requisite approval of the applicants mentioned in para 16, Dte of Edu (FEWS Section) would allocate six-monthly funds out of CAS Discretionary Fund to Base / unit NPF Flt against the beneficiary. Subsequently, Base / Unit NPF Flt would issue month-wise cross cheque in the name of the institution to Base Welfare Officer, who would be responsible for timely payment of monthly dues. The allocated amount, in no case, would be paid to beneficiaries / O i/c in cash form.

### **Sources of Funding for Scholarships**

18. Dte of Edu shall open an account titled, 'FEWS Scholarships Account' at AHQ, Peshawar. The account shall be jointly operated by Dir of Edu and AD Accts (FEWS). The main source of funding for the scholarships shall remain Shaheen Foundation, which will discontinue the erstwhile policies for educational support through Shaheen Fellowship Scheme and Begum Bilquis Scholarship Scheme. Shaheen Foundation will transfer Rs 13.2 M to 'FEWS Scholarships Account' on approval of the Fazaia Educational Welfare Scheme and provide funding required for Cat-I scholarships in subsequent years. Additionally, AHQ (Dte of Accounts) will transfer every year an amount of Rs 9.3 M on 1<sup>st</sup> of January and 9.3 M on 1<sup>st</sup> of July out of Officers' Benevolent Fund (AFO 166-19) and Airmen's Benevolent Fund (AFO



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166-20) to 'FEWS Scholarships Account'. An additional amount of Rs 2.0 M each per month will be provided by Admin Branch and Shaheen Foundation for FEWS scholarships/Qarz-e-Hasna. The same will be utilized for provision of Need-Based Scholarships and Qarz-e-Hasna to PAF wards in addition to those mentioned at para 3 of Fazaia Educational Scholarships and para 9 of Qarz-e-Hasna. The selection criteria for additional Need-Based Scholarships and Qarz-e-Hasna will be the same as defined in this policy for the normal schemes of Need-Based Scholarships and Cat-I Qarz-e-Hasna. Additional amount, if needed, would be provided by the Dte of Accounts subject to approval by DCAS(A).

### **Definition of 'Fee'**

19. The scholarship amount will be disbursed on six-monthly/yearly basis. The term 'Fee' to be considered for calculation of scholarship disbursement in a given semester/year of studies will include Admission, Tuition and Examination Fee, in addition to Registration, Hospital Practice, Lab / Research / Dissertation, Library, Sports, Medical Fund and Computer Lab fee, subject to maximum prescribed limit. Hostel and transportation charges are not admissible.

### **Continuation of Scholarship**

20. Students of Cat-I will remain eligible for annual scholarship for complete duration of the course, subject to successful completion (passing all subjects) of each academic term/semester. However, the student will be required to submit his / her result along with the claim of scholarship (Original receipts of payments made in the institution) to Dte of Edu (FEWS Section). Drop out from any term or failure in maintaining a minimum of 60% or 2.50/4.00 CGPA (in case of merit-based scholarships) will render the candidate ineligible for claiming the scholarship for the remaining period of degree / course.

21. Students of Cat-II, III & IV will remain eligible for annual scholarship for complete duration of the relevant class. For continuation of scholarship in subsequent years, they will have to apply afresh every year by submitting admission certificate duly signed by Head/Principal of respective school/institution.

### **Change of Discipline or University**

22. The student may change his / her discipline or school / college / university during study period. He / she will be required to submit a fresh "Certificate of Admission" in the new institution to Dte of Edu, along with a written application, giving reason / justification for change of institution / discipline. However, he / she will be paid the scholarship amount for the new institution/discipline only for the remaining period of previously selected course duration, if he / she has already been paid the scholarship amount for some completed semesters / years at previous institution.

### **Ineligibility**

23. The following conditions will render a student ineligible for award of scholarship under the Fazaia Educational Scholarships Scheme:

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- (a) Students undertaking non-regular courses or admitted to a non-HEC / BISE / Technical Education Board recognised institution.
- (b) Students already receiving scholarship from any other Foundation, especially, Paying Cadets (PCs) of NUST Institutions selected against PAF reserved seats. [This clause does not debar Additionally Selected Cadets (ASCs) and Nustian Cadets (NCs)].
- (c) Students whose two siblings (brothers / sisters) have already availed / are currently availing any scholarships from SF or FEWS in the respective category (on the basis of study level i.e Cat-I (Bachelor's/Master's) and Cat-II,III & IV (Prep to XII).
- (d) Students having availed a partial scholarship and dropped / discontinued studies due to any reason.
- (e) Students having made false statement in regard to any information endorsed in the application form.
- (f) Wards of personnel who left service under following provisions:
  - (i) Dismissed under Rule-15 PAF Act.
  - (ii) Terminated under Rule-16 PAF Act.
  - (iii) Removed from service under Rule-17 PAF Act.
  - (iv) Compulsory Resignation / Retirement under Rule-18 (1) PAF Act.
  - (v) Pre-mature compulsory Retirement under Rule-18 (2) PAF Act.
  - (vi) Voluntary Resignation or Retirement under Rule -20 PAF Act.
- (g) Maximum 02 children of a PAF person (03 in case of Shaheed) will be provided financial assistance simultaneously under all FEWS schemes.

### **Disbursement of Scholarship Amount**

24. FEWS section will open Current Account in HBL for online payment of scholarships amount to FEWS members. The first installment of Cat-I scholarship amount will be paid to the student' account online in any bank or through SIF/DASB as convenient for the student. For payment of the remaining installments, the student will be required to open account in any online branch of HBL and payment will be made online in that account. Payment of Cat – II, III and IV scholarships amount will preferably be made online to the HBL accounts of the students however, in case the student does not have HBL online account, payment may be made through SIF/DASB as convenient for the student.

### **Special Incentives and Prizes**

25. AHQ (Dte of Schools & Colleges) and Shaheen Foundation provide special incentives to brilliant students. These schemes help promote among students academic excellence by displaying outstanding performance in annual examinations. In order to promote merit and pride among talented and hardworking students,

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**Monetary Award for Brilliant Students** (For those who obtain 85% or more marks in Board Exams) by **AHQ (Dte of Schs & Colls)** will continue as per relevant policy. Special incentives (**Shaheen Scholarships** and **Shaheen Excellence Award**) provided by SF will be shifted to Dte of Edu and continued by FEWS section as per following detail:

(a) **FEWS Special Scholarships.** The existing Shaheen Scholarships will be provided as FEWS Special Scholarships as per the following detail:

(i) **Eligibility Criteria.** FEWS Special Scholarship along with excellence/merit certificate will be provided to the students of class V to X who secure distinction in the previous year's final exam from Fazaia/FG Fazaia and Govt Schools located within PAF Bases. Number of beneficiary students will be determined by number of sections of a class multiplied by 3.

(ii) **Monetary Benefit.** For Fazaia institutions, the top three students in each class will be awarded scholarship of Rs 5000/-, Rs 4000/- and Rs 3000/- respectively along with excellence certificates. Scholarships amount for FG Fazaia/Govt schools for first three positions of each class will be Rs 3000/-, Rs 2000/- and Rs 1000/- respectively along with excellence certificate. The remaining selected students will be awarded Rs 1000/- per student for Fazaia institutions and Rs 500/- per student for FG Fazaia/Govt schools along with merit certificates. An approximate amount of Rs 5.50 Mil per annum will be required from SF for award of these scholarships.

(b) **FEWS Excellence Award.** Shaheen Excellence Award will be replaced with FEWS Excellence Award and the same will be provided as per following detail:

(i) **Eligibility Criteria.** PAF children who secure first position in their final exam from any Board/University in Pakistan will be eligible for FEWS Excellence Award.

(ii) **Monetary benefit.** FEWS Excellence Award of Rs 50,000/- will be awarded to each position holder. For this award, an approximate amount of Rs 0.5 Mil will be required from SF every year.

(c) The annual results of classes IV to IX in Fazaia institutions/FG Fazaia and Govt Schools are announced in March/April every year. The respective Schools/colleges will submit the particulars of the selected students to FEWS immediately after the announcement of the results. Similarly, the student is required to apply for FEWS Excellence Award within one year of the announcement of result. On receipt of lists of the selected students for FEWS Special Scholarship, FEWS section will carry out necessary scrutiny / verification. Similarly, the applications received from the students for FEWS Excellence award will also be verified from the respective Board / university. The required amount will be demanded from SF and on receipt, the same will be disbursed to the students accordingly after the Air Staff's approval. The undisbursed amount along with detail of amount disbursed shall be sent to SF in the 3<sup>rd</sup> week of June and December every year.

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26. This policy supersedes / replaces the scholarship / education allowance / education grants / awards under the following policies / regulations:

- (a) Shaheen Fellowship Scheme of Shaheen Foundation, PAF.
- (b) Begum Bilquis Scholarship Scheme of Shaheen Foundation, PAF.
- (c) Shaheen Scholarships and Shaheen Excellence Award of SF
- (d) Education Allowance under Officers' Benevolent Fund (AFO 166-19)
- (e) Education Allowance under Airmen's Benevolent Fund (AFO 166-20)

### **Review of Policy**

27. The scope and scale of scholarships under this policy may be reviewed by the Air Staff as and when required.

### **Overriding Clause**

28. The Chief of the Air Staff / DCAS (Trg) at his discretion or on the recommendation of any of the Air Board Members / MD SF, may approve any one-time educational grant or scholarship in view of peculiar circumstances, warranting special consideration. Rupees three million per year would be allocated out of the amount provided by Dte of Accounts to cater for such cases.

## **QARZ-E-HASNA FOR HIGHER EDUCATION**

### **Chain of Approval**

1. Following will be the chain of approval of the Qarz-e-Hasna for higher education:

- (a) DCAS (Trg)
- (b) ACAS (Edu)
- (c) Dir of Edu

### **Sources of Fund**

2. The refund of Qarz-e-Hasna is planned from 5<sup>th</sup> year onwards; there is thus a need to maintain a running balance in this fund. The sources of fund are as follows:

- (a) Initial seed money of Rs 12 Million.
- (b) Deduction of Rs 50/- per month from serving officers or as approved by the Air Staff.
- (c) Donations volunteered by PAF personnel and from other sources.

3. Balance amount of CAS' Support Fund for Higher Education at Dte of Welfare Accts shall be transferred to 'FEWS Qarz-e-Hasna Account'. Monthly contribution @ Rs 50/- pm being deducted from the officers through mess bills shall also henceforward be deposited in the account for Qarz-e-Hasna for Bachelor's level. For Cat-I Qarz-e-Hasna, the required funds will be provided by Shaheen Foundation on requirement basis.

### **Scale of Qarz-e-Hasna**

4. The Cat-I Qarz-e-Hasna facility shall be provided only for Master's/Bachelor's level courses and for the entire duration of the study/course. The applicants shall be granted a maximum Qarz-e-Hasna of Rs 100,000/- per annum for the entire course, to be disbursed semester/year-wise. Cat-I Qarz-e-Hasna will be provided only for the current (at the time of applying) and subsequent semester(s)/year(s).

### **Eligibility Criteria**

5. An applicant applying for this Qarz-e-Hasna must have obtained admission to any inland HEC recognized university, in any discipline at Master's/Bachelor's level. Furthermore, he shall not be receiving scholarship or availing financial assistance / loan from any source. The age limit of the applicant shall not be exceeding 28/25 years. Students will remain eligible for Qarz-e-Hasna for complete duration of the course, subject to successful completion of each academic term/semester.

### **Application Procedure**

6. Applicants shall apply for the Qarz-e-Hasna through Dte of Edu. Applications shall be invited every year by Dte of Edu in the month of November/December

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through advertisement in UROs/BROs, FEWS website and PAF Website, from the students who have obtained admission to HEC approved universities.

### Required Documents

7. Applicants shall submit their applications online through FEWS website and hard copy of the same to Dte of Edu (FEWS Section) AHQ Peshawar through courier / mail along with the following required documents:

- (a) Photocopies of all educational certificates, including that of Equivalence Certificate in case of 'O' and 'A' level students.
- (b) Wards of PAF retired personnel must attach photocopy of discharge / pension book of father / mother.
- (c) Certificate of admission from the institution.
- (d) Breakdown of fee structure duly signed by the university authority (Head of Department / Registrar).
- (d) Undertaking certificate duly signed by the student and countersigned by the parent.
- (e) Certificate of disability of parent in case the student applies on disabled quota.
- (f) Attested photocopies of CNIC/Form 'B' of parent and applicant.

### Selection Criteria

8. The merit shall be based on marks obtained by applying 40% weightage to SSC marks and 60% weightage to HSSC marks for Bachelor's level Qarz-e-Hasna and weightage of 30%, 30% and 40% to SSC, HSSC and Bachelor's marks respectively for Master's level Qarz-e-Hasna. The merit of 'O' & 'A' level students shall be determined on the basis of equivalence certificate.

### Categories of Applicants and Quota Allocation for Cat-I Qarz-e-Hasna

9. Cat-I Qarz-e-Hasna shall be provided to a total of 70 PAF Wards for Master's and 160 PAF Wards for Bachelor's level courses at the rate of a maximum of Rs 100,000/- per annum or annual fee (whichever is less). The allocated amount shall be distributed among the four categories of applicants for which separate merit lists will be prepared. The order of preference and the quota for each category will be as following:-

- (a) Category-I : Children of Shuhada / deceased PAF personnel : 20%
- (b) Category-II : Children of serving PAF personnel : 40%
- (c) Category-III : Children of disabled / terminally sick PAF personnel : 20%
- (d) Category-IV : Children of retired PAF personnel : 20%

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10. In each category mentioned above, the order of priority shall be as under:

- (a) Wards PAF Civilians
- (b) Wards of PAF Airmen
- (c) Wards of PAF Officers

(In case the number of candidates is less than the aforesaid percentage in any of the four categories, the balance amount of that category shall be evenly distributed among the remaining categories.)

### **Qarz-e-Hasna for Bachelor's Level**

11. Qarz-e-Hasna for Bachelor's level shall continue at the existing rate i.e. maximum Rs 400,000/- for the entire course (total Rs 8.0 Mil per annum). This Qarz-e-Hasna will be provided to the wards of serving personnel only as per following quota:

- (a) Ward of officers : 40%
- (b) Wards of Airmen : 30%
- (c) Wards of Civilians : 30%

### **Administration Modalities**

12. All applications are to be processed by Dte of Edu (FEWS Section). After approval by the Air Staff, the case shall be referred back to Dte of Edu which shall inform the applicant accordingly. Dte of Edu (FEWS Section) shall disburse the Qarz-e-Hasna as per approved amount.

### **Mechanism & Mode of Payment**

13. On receipt of approval intimation from Dte of Edu (FEWS Section), the applicant shall be required to open an account in any of the HBL Branches in Pakistan and forward the account particulars to Dte of Edu (FEWS Section). The applicant shall be required to apply for release of Qarz-e-Hasna tranche along with the fee bill. The Qarz-e-Hasna amounts shall be transferred on-line into the applicant's bank account.

### **Pay- back Mechanism**

14. (a) Recovery of Qarz-e-Hasna from retired and serving parents shall be as follows:-

(i) **From the Retired Personnel:** After completion of one year of obtaining the degree for which the Qarz-e-Hasna had been sanctioned. The entire Qarz-e-Hasna is to be repaid in equal monthly installments spread over four years.

(ii) **From the Serving Personnel:** After completion of six months of grant of the first tranche of the Qarz-e-Hasna @ Rs 1000/- PM till SOS date of the parent. Beyond SOS date, payback schedule as specified for the retired personnel shall apply.

## RESTRICTED

(b) The student or parent is to give post-dated cheques to Dte of Edu in advance, covering the entire Qarz-e-Hasna.

(c) However, if the parent is willing to start paying some additional amount as monthly installment on regular basis, or some amount in lump-sum during the study course, he may do so.

15. Dte of Edu (FEWS Section) will present these cheques to the specified Bank with standing instructions to credit them into Qarz-e-Hasna for Education account on monthly basis (date-wise).

### **Ineligibility**

16. (a) Students undertaking non-regular courses.

(b) Students already receiving scholarship from any other Foundation. Paying Cadets (PCs) of NUST Institutions, selected against PAF reserved seats will not be considered for this Scheme. However, Additionally Selected Cadets (ASCs) and Nustian Cadets (NCs) would continue to be eligible.

(c) Students having availed one Qarz-e-Hasna.

(d) Students availed a partial Qarz-e-Hasna and dropped / discontinued studies due to any reason.

(e) Wards of personnel who left service under following provisions:-

(i) Dismissed under Rule-15 PAF Act.

(ii) Terminated under Rule-16 PAF Act.

(iii) Removed from service under Rule-17 PAF Act.

(iv) Compulsory Resignation / Retirement under Rule-18 (1) PAF Act.

(v) Pre-mature compulsory Retirement under Rule-18 (2) PAF Act.

(vi) Voluntary Resignation / Retirement under Rule 20 PAF Act.

(g) Maximum 02 children of a PAF person (03 in case of Shaheed) will be provided financial assistance simultaneously under all FEWS schemes.

### **Default in Pay-back of Qarz-e-Hasna**

17. If a cheque of any Qarz-e-Hasna recipient is bounced due to any reason, the Bank shall inform Dte of Edu, who shall issue a two weeks' notice to the Qarz-e-Hasna recipient for ensuring / confirming the availability of amount in his/her account. If the same is not done in one month, Dte of Edu shall issue a second notice of two weeks. If the Qarz-e-Hasna recipient continues not to pay the instalment for another one month, the case shall be considered as 'Default' and referred to Dte of Legal Services for further necessary action as deemed appropriate and final decision shall be intimated to Dte of Edu.



**Discretionary Powers of CAS**

17. Chief of the Air Staff may waive off any of the provisions / limitations set forth in this policy, in order to cater for any special case.

**Overriding Clause**

19. The Chief of the Air Staff / DCAS (Trg), at his discretion or on the recommendation of any of the Air Board Members, may approve any one-time Qarz-e-Hasna in view of peculiar circumstances, warranting special consideration.

## ADOPT A STUDENT SCHEME

### Introduction

1. The Air Staff desires that no student studying in Fazaia, FG Fazaia Schools, Model School for Girls Islamabad (MSG) and Urdu Medium Schools established at PAF formations is denied education because of financial constraints of the parents. With a view to alleviating the sense of deprivation among students belonging to financially not well-to-do families and ensuring continuation of their schooling, a scheme of “**Adopt a Student**” (on voluntary basis) by affluent officers / airmen / civilians has been approved by the Air Staff.

### Beneficiaries

2. Fazaia, FG Fazaia Schools, Model School for Girls Islamabad (MSG) and Urdu Medium Schools on the premises of PAF Bases provide education up to SSC level. Most of the students studying in these schools are children of PAF’s low paid employees who cannot afford Fazaia Schools’ fee. Some of these employees are not in a position to provide even uniform, stationery and pocket money to their wards. Therefore, any needy student studying in these schools applying for donation shall be considered as a beneficiary of the scheme. However, maximum two children of a family can avail this scheme. Moreover, maximum 02 children of a PAF person (03 in case of Shaheed) will be provided financial assistance simultaneously under all FEWS schemes.

### Students Selection Criteria

3. Depending on the number of donors, a corresponding number of students shall be selected on recommendations of respective principals of the schools. The criteria for short listed students shall be based on students’ academic performance and financial condition of parents. To qualify for the subject scheme, minimum overall grade in the last held annual examination must be 45%. However, preference shall be given to outstanding students. In case, the number of students exceeds the number of donors, the students’ % age marks in the last annual examination shall form basis for selection.

4. Wards of uniform personnel as well as those of the civilians (BPS-10 and above) are not eligible to apply for the subject scheme. In order to ascertain the number of financially hard pressed parents, a specimen proforma (**Appendix ‘D’**) is to be filled in by each parent and duly verified by Base Education Officer / Base Welfare Officer. The respective principals of Fazaia, FG Fazaia, MSG, Islamabad and Urdu Medium schools shall obtain the required information from the parents and shall send a consolidated list to Dte of Edu (FEWS Section), AHQ Peshawar. Principals may also endorse special recommendation for grant of donation to students if they consider them most deserving.

### Disbursement of Funds

5. Dte of Edu (FEWS Section), AHQ Peshawar shall maintain all the financial record of the scheme. The cash payment shall not be made to students or parents. Adopted students shall be provided free text books, uniform, pair of shoes and school fee. The amount shall be placed at the disposal of the respective principals.

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Base Education Officer / Base Religious Officer shall ensure purchase of text books, uniform and pair of shoes; however, the school fee shall be paid to respective institutions directly. A student dossier shall be maintained by the respective institutions for each beneficiary. The dossier shall include the record of academic performance, cash memos of expenditure incurred on the beneficiary duly endorsed by parents, Base Education Officer / Base Welfare Officer and Principal. Name of the beneficiary students shall be kept secret except for the donor, the concerned principal and AHQs.

### **Donations / Funding**

6. Adopt a Student Fund shall be maintained by Dir of Edu and AD Accts (FEWS). Payments shall be made to respective principals and donors shall be provided details of their adopted students and their parents.

7. All donors shall be invited to donate any amount for sponsoring a student for one academic year. The donors may adopt one or more students of their own city/school choice and they shall send cross cheques in the name of “**Adopt a Student Fund**” to Dte of Edu (FEWS Section) AHQ, Peshawar, in lump sum for a minimum period of one or more year(s), for the adoptee(s) if they so desire.

8. The scheme shall be publicised every year through entries in UROs / BROs / CROs and at PAF Intranet. The retired PAF personnel shall be invited to donate through DO letters by the ACAS (Edu) / Dir Edu.

### **Chain of Approval**

9. Following will be the chain of approval:

- (a) DCAS (Trg)
- (b) ACAS (Edu)
- (c) Dir of Edu

### **Applicability of Policy**

10. This policy will become effective from the date of its approval. Scholarships already being paid by SF under Shaheen Fellowship Scheme and Begum Bilquis Scholarship Scheme will nevertheless continue till completion of the respective course of studies and such scholarships will be funded by SF.

Sd XXXXXXXX  
**(SHAHID AKHTAR ALVI)**  
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OPI : Trg Branch