



# શ્રી લોહણા મહાપરિષદ SHREE LOHANA MAHAPARISHAD

Registered under B.P.T. Act 1950 No. A/2119

Regd. Office: C/o. Lohana Kanya Shala, Netaji Subhash Chandra Bose Road, Near Mulund Police Station, Mulund (West), Mumbai - 400080 (INDIA) Contact No.: +91 79779 58330

Administrative Office: Basement, Iscon Mega-Mall, Near Iscon Temple, SG Highway, Ahmedabad - 380054 (INDIA) Contact No.: +91 99099 99308

Email: [contact@lohanamahaparishad.org](mailto:contact@lohanamahaparishad.org) • Website: [www.lohanamahaparishad.org](http://www.lohanamahaparishad.org)

Trustees: Satish Vithalani • Pravin Kotak • Mahendra Ghelani • Rashmi Vithalani • Umang Thakkar • Kishan Mirani • Jitendra Thakker • Vijay Karia • Harish Thakkar

॥ Jay Raghuvansh ॥

॥ Jay Jalaram ॥

॥ Jay Mahaparishad ॥

## SHREE LOHANA MAHAPARISHAD

### EDUCATION AID POLICY 2026–27

#### Introduction Note

Shree Lohana Mahaparishad (LMP) is committed to supporting deserving and needy students of the Lohana community in pursuing quality education and professional growth.

This Education Aid Policy provides a structured framework for scholarships, interest-free education loans, special partner-based scholarship programmes, mentorship initiatives, and educational support schemes for the Academic Year 2026–27.

The policy aims to ensure that deserving students are not deprived of educational opportunities due to financial constraints while promoting educational excellence, responsibility, and community development.

#### Objectives

To empower students of the Lohana community through need-based and merit-based financial assistance in the form of scholarships and interest-free education loans, thereby promoting access to quality education across various levels and disciplines.

#### Eligibility Criteria

1. The applicant must belong to the Lohana community.
2. The annual family income of the applicant should not exceed the prescribed limit applicable to the respective category.
3. All applications must be submitted online only through the official LMP Portal.
4. Physical applications shall not be accepted.

#### President

Satish D. Vithalani

#### Senior Vice-President

Nitin J. Raichura

#### Hon. Secretaries

Prakash N. Magdani

Mukesh A. Thakkar

#### Treasurers

Vasant M. Anarkat

Ajay C. Popat

#### Women's Wing President

Rashmi S. Vithalani

#### Youth Wing President

Shreyas R. Anam

#### Zonal Presidents:

Ramkumar H. Barchha

(Saurashtra 1)

Rahulkumar B. Modi

(Saurashtra 2)

Parth G. Kotecha

(Saurashtra 3)

Sumit A. Thakkar

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(New Zealand And Fiji)

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(South Asia & East Asia)

- The same Student Identification Number shall be used for all future scholarship and education loan applications.
- Preference shall ordinarily be given to students maintaining satisfactory academic performance, attendance, conduct, and discipline.
- For Education Loan assistance, preference shall ordinarily be given to students securing:
  - Minimum 60% marks in the most recent qualifying examination.
  - Minimum 55% marks for Professional, Technical, Engineering, Medical, and Vocational Courses.
- The Education Committee may relax academic criteria in deserving and exceptional cases.

## Priority Categories

Preference may be given to:

- Girl students
- Orphan students
- Children of widows
- Students from single-parent families
- Students with disabilities
- Economically distressed families
- Rural and semi-rural students
- Students pursuing socially important and critical professional courses



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## Category-wise Support

| Education Level                                                                                                                         | Annual Fee Limit                  | Family Income Limit        | Aid Type and Amount          | Aid Amount                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|----------------------------|------------------------------|-----------------------------------------------------------------|
| Class 6 to 12 / 10 + Diploma                                                                                                            | Up to ₹30,000                     | Up to ₹6,00,000 per annum  | Scholarship                  | ₹5,000                                                          |
| Undergraduate / Postgraduate Courses                                                                                                    | Up to ₹30,000                     | Up to ₹6,00,000 per annum  | Scholarship                  | ₹5,000                                                          |
| Undergraduate Courses with Fees Above ₹30,000 and Other Professional / Higher Education Courses – Engineering / PG / Vocational Courses | Above ₹30,000 and up to ₹8,00,000 | Up to ₹8,00,000 per annum  | Interest-Free Education Loan | Loan up to ₹2,00,000 or 50% of tuition fees, whichever is lower |
| Medical Courses – MBBS / MD / MS                                                                                                        | Up to ₹25,00,000                  | Up to ₹10,00,000 per annum | Interest-Free Education Loan | Loan up to ₹3,00,000 or 50% of tuition fees, whichever is lower |



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| Education Level   | Annual Fee Limit | Family Income Limit | Aid Type and Amount                        | Aid Amount                             |
|-------------------|------------------|---------------------|--------------------------------------------|----------------------------------------|
| Exceptional Cases | Special Approval | Relaxable           | Scholarship / Interest-Free Education Loan | As approved by the Education Committee |

## Exceptional Cases Provision

In exceptional humanitarian situations such as orphan students, children of widows, disability cases, severe medical hardship, calamity-affected families, or other deserving circumstances, the Education Committee may relax income criteria, assistance limits, repayment schedules, academic criteria, or other policy provisions.

## Merit-Cum-Need Approach

Financial need shall not be the sole criterion for assistance.

The Education Committee may also consider:

- Academic performance
- Educational commitment
- Attendance
- Conduct and discipline
- Future career prospects
- Institutional recommendations

while granting or renewing scholarships and education loans.



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## Education Loan Terms

1. Repayment shall commence six months after obtaining employment or twelve months after completion of the course, whichever is earlier.
2. The loan shall normally be repaid in 24 or 36 equal monthly instalments.
3. The loan shall remain interest-free.
4. A guarantor from the Lohana community shall be mandatory.
5. Students must declare:
  - o Existing or previous loans received from LMP.
  - o Any other scholarships, grants, stipends, or financial assistance received from any source.
6. The Education Committee may permit deferment, extension, restructuring, rescheduling, or waiver in deserving cases.
7. Suitable safeguards including ECS/NACH mandates, guarantor undertakings, repayment tracking systems, employment declarations, and other mechanisms may be introduced.

## Guarantor Requirements

Every Education Loan application shall be supported by a guarantor belonging to the Lohana community.

The following documents shall be submitted:

- Aadhaar Card
- PAN Card
- Address Proof
- Passport Size Photograph
- Signed Guarantor Declaration Form



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## Ineligible Courses

The following courses shall ordinarily not be eligible for financial assistance:

1. Online or distance-learning programmes.
2. Private coaching or certificate programmes not affiliated with recognised institutions.
3. Foreign education programmes.

However, exceptional foreign education cases may be considered by the Education Committee subject to availability of funds and special merit.

## Scholarship and Loan Disbursement

1. Scholarship amounts for school students shall be paid after contribution from the Local Mahajan.
2. The Local Mahajan shall contribute 30% of the sanctioned scholarship amount.
3. Education Loan amounts shall ordinarily be paid directly to the institution.
4. Assistance shall remain subject to availability of funds.

## Approval Process

All applications shall be approved by:

1. Local Mahajan
2. Zonal / Regional Committee Member

Education Loan applications shall include guarantor details and supporting documents.

## Strategic Initiatives

### Career Guidance and Mentorship



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## LMP may facilitate:

- Career Counselling
- Mentorship Programmes
- Internship Opportunities
- Apprenticeships
- Placement Support
- Employability Initiatives

through its committees and associated networks.

## Strategic Partnerships

## LMP may collaborate with:

- LIBF
- Universities
- Industry Associations
- CSR Organisations
- Educational Institutions
- Professional Bodies
- National and International Organisations

for scholarships, fee concessions, mentorship, internships, and educational opportunities.

## Education Corpus Fund

LMP may establish a dedicated Education Corpus Fund to ensure long-term sustainability and expansion of educational assistance programmes.



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## Senior Vice-President

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(Rest of Africa)

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(Australia)

Ravindra C. Kotak

(New Zealand And Fiji)

(South Asia & East Asia)

## Special Scholarships and Partner Programmes

### 1. SP Jain School of Global Management

Under the prevailing MoU in force from time to time, eligible students may receive special benefits.

### Covered Programmes

#### UG Programmes

- BBA
- BDS

#### PG Programmes

- MGB
- GMBA
- MAIB

### Other Programmes

- EMBA
- DBA

### Scholarship Benefits

- 10% scholarship for UG, PG, and DBA programmes.
- 20% scholarship for EMBA programmes.

### Additional Benefits

- Campus visits.
- Orientation programmes.
- Workshops and webinars.
- Aptitude testing support.
- Special scholarships for exceptional students.



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(Rest of Africa)

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Ravindra C. Kotak

(New Zealand And Fiji)

(South Asia & East Asia)

## 2. J. K. Shah Classes – Professional Commerce Courses

Under the prevailing MoU in force from time to time, eligible students may receive benefits for professional commerce courses.

### Courses Covered

- CA CS CMA CFA CPA ACCA CMA (USA)

### Benefits

- 33.33% fee concession in Mumbai for economically weaker students.
- 40% fee concession across India for economically weaker students.
- 20% fee concession across India for referred students.

Applications shall be routed through the prescribed LMP selection process.

## 3. Laduma Dhamecha – Yuva Unstoppable Scholarship Programme

This programme supports deserving Science Stream and CA students from economically weaker families.

### Science Stream Scholarship

- ₹50,000 per year for Classes 11 and 12, or approved coaching support.

### Graduation Scholarship

- ₹25,000 per year.
- Maximum assistance up to ₹1,00,000 over four years.

### CA Scholarship

- ₹50,000 for CA Intermediate.
- ₹50,000 for CA Final.



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## Eligibility

- Minimum 75% marks in SSC for Science students.
- Minimum 75% marks in HSC or 240 marks in CA Foundation for CA students.
- Family income not exceeding ₹3,00,000 per annum.
- Selection through aptitude assessment, interview, and home verification.

## Verification and Transparency

LMP reserves the right to verify income declarations, academic records, admissions, institutional details, and supporting documents through digital, institutional, or physical verification.

Misrepresentation of facts may result in permanent disqualification.

## Anti-Duplication Provision

Students receiving partial assistance from another institution may still be considered for support.

Applicants receiving full educational support from another source may ordinarily not be eligible unless specifically approved by the Education Committee.

## Data Privacy and Confidentiality

Information submitted by applicants shall remain confidential and shall not be disclosed to third parties except where required by law, audit requirements, statutory authorities, or administrative purposes.

## Pay-It-Forward Philosophy

Beneficiaries who become professionally and financially established are encouraged to support future generations through:

- Donations
- Mentorship



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- Internships
- Career Guidance
- Networking Support
- Community Service

Beneficiaries are expected to honour their repayment commitments and, upon becoming professionally and financially established, contribute towards enabling future generations of students to benefit from the same spirit of community support. Such contribution may be through repayment, donations, mentorship, internships, career guidance, networking support, or community service.

The underlying philosophy of this policy is that Shree Lohana Mahaparishad is a community organisation and not a commercial bank. The educational assistance provided under this policy is founded upon trust, responsibility, compassion, and the spirit of community support. While reasonable safeguards may be adopted to ensure discipline and accountability, the objective is to maintain a sustainable revolving fund so that future generations of deserving students may continue to benefit from the same spirit of seva and mutual support.

## Conflict of Interest

Any committee member having a direct or indirect personal interest in an application shall disclose such interest and abstain from the decision-making process.

## Audit

Educational assistance programmes under this policy shall be subject to internal review and statutory audit from time to time.

## Appeal and Review

Applicants whose applications are rejected may submit one review representation within the prescribed period.



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The decision of the Education Committee after review shall be final.

## Required Documents

1. Academic marksheets of the last three years.
2. Admission letter and fee receipt / fee quotation.
3. Income proof (ITR, salary slip, income certificate, etc.).
4. Bank statements of the student and parents.
5. Aadhaar Card, PAN Card, and Ration Card.
6. Mahajan recommendation.
7. Guarantor recommendation for Education Loan applications.
8. Aadhaar Card of Guarantor.
9. PAN Card of Guarantor.
10. Address Proof of Guarantor.
11. Passport Size Photograph of Guarantor.

## Final Authority

Interpretation of policy provisions, consideration of exceptional cases, implementation of this policy, and approval of educational assistance shall rest with the Education Committee, subject to the overall authority and supervision of Shree Lohana Mahaparishad.

## Disclaimer

All scholarships, education loans, and educational assistance programmes under this policy shall be subject to availability of funds and shall not create any vested or legal right in favour of any applicant.

## Contact

For queries, applicants may contact their Local Mahajan, Zonal Education Committee Member, or visit the official LMP Website.