

Financial Information



Fees and Expenses

It is important that before students embark on the APH programme, they are certain that they have sufficient financial resources to cover all of the expenses that they will incur throughout their study at IHS. Students will need sufficient resources to cover the course fees, cost of course material, and living expenses.

Course Fees

Course fees are payable on an annual or a semester basis. Course fees which include registration, tuition, laboratory, library membership and examination fees, are reviewed annually. The fee structure is based on current and anticipated expenditures for required instructional and other inputs which are of value to the programme. Course fees are charged per Unit of Credit. The APH programme requires a minimum of 120 credits of course work. Typically, each semester/summer period counts for 20 Units of Credit, and a full time annual study load is 60 credits.

Course fees for Academic years 2004-2006

Unit of Credit	Course Fees (Rupees)
One Credit	4,000
Each Semester/Summer Period (20 Credits)	80,000
Annual Programme Fees (60 Credits)	240,000
Total Course fees (120 Credits)	480,000

In addition to "Credit Courses", new students may be required to take preparatory courses in Academic and Business Communication and/or Personal Computing. Fees for the preparatory course is Rs. 8000 per subject.

Course Material Expenses

They include actual costs of prescribed text books and their shipping and handling charges, assigned readings, and other course material. Details of course material requirements and their cost, can be obtained from the APH Programme Office. Course material packets for each semester will be made available to the student at the time of registration. In addition, some course materials may be directly distributed to students in class. With a few exceptions (e.g., course syllabi), students are billed for these materials. On an average, the cost of course material is around Rs. 8000 to Rs. 9000 per semester/summer period.

Financial Clearance

Students must pay the appropriate fees and receive Financial Clearance from the Accounts Office to register for the programme, to continue in the programme and to receive the certificate. Each student has a financial account with the Institute and will receive a monthly Student Term Bill. The Student Term Bill reflects all charges billed to the student's account. Charges include course fees, cost of text books and course materials, cost of copying services etc. Inquiries about tuition and other fees should be directed to the APH Programme Office. Student Term Bills have to be cleared prior to registration for subsequent semester.

Financial clearance at the time of registration may be obtained in the following ways.

- ☞ Pay in full the first semester's charges.
- ☞ Students who wish to finance education at IHS through other means may contact the Finance Officer. The following options may be considered by the Finance Officer.
 - Enroll in the Monthly Payment Plan (MPP) prior to or at Registration. The plan requires students to pay one-quarter of the semester's charges at the time of registration and to spread the rest of the payments over the next three months. A student who fails to make any one of the three payments will be considered to be in default of the MPP and will be denied the privilege the following semester. Students in default of MPP may face administrative withdrawal from programme candidacy. Students can request an application for the MPP by contacting the Accounts Office. If the

application is approved, the student will be assessed a Rs. 500 processing fee per semester. Continuing students who enroll in the MPP must pay any remaining charges from the previous year in full. Previous charges will not be prorated. Default on MPP may result in administrative withdrawal from IHS.

- Obtain documentation from the Accounts Office demonstrating that loans and/or grants have been approved that will cover the semester’s full tuition and fees. Students will then be allowed to register conditionally until the loans are credited to the student account.
- Obtain documentation from the Accounts Office demonstrating that loans and/or grants have been approved that will partially cover the semester’s full tuition and fees and pay the balance of the bill in full or enroll in the Monthly Payment Plan, make first payment toward the remaining balance, and continue monthly payments for three additional consecutive months.
- Provide sponsored billing documentation to the Accounts Office prior to registration that tuition and fees are being directly billed to and will be paid for in full by a sponsoring organization. Students will then be allowed to register for courses.

Sponsored Candidates

Candidates may be partially or fully sponsored by employers, international organizations, philanthropists, governments or other agencies. The sponsoring agencies may pay the fees either directly to the institute or through the sponsored student. The nature of the sponsorship, the time schedule for fee payment, student’s contribution, if any, and the mode of payment of fees have to be specified at the time of registration. It is the responsibility of the student to ensure that the requisite fees are paid by the sponsoring agencies in time to meet the financial clearance deadlines.

Refund Schedule for Leave of Absence/Withdrawal from the programme

Tuition is prorated according to the schedule below for students who take a leave of absence or withdraw after the semester has begun. The effective date of a leave of absence or withdrawal is the date the petition is filed with the Programme Office or a future date if so requested in the student’s letter.

Effective Date of leave of Absence/Withdrawal	Refund of Tuition
Before Start of Semester	75%
Before End of Third Week of Semester	50%
Before End of Fifth Week of Semester	25%
After Fifth Week of Semester	0%

Living Expenses

Living expenses in Hyderabad vary considerably according to personal circumstances and choice. As a rough guide, our following estimates for the academic year 2004-2005 reflect the minimum a student might expect to spend to live in reasonable comfort. Estimates cover accommodation, food, telephone, stationary and travel within Hyderabad. It is expected that single students who budget carefully and efficiently should be able to live modestly on Rs. 6500 per month. It is recommended that a married student with one child should make allowance for about Rs. 12,000 per month.

Living expenses will depend on the type of accommodation students opt for. Price increases and unexpected expenditure should be taken into account. Out station students will additionally need to budget for travel to and from Hyderabad and initial short-term accommodation on arrival in Hyderabad.

Estimated Annual Budget

The following estimated budget for the principal items of expense for 2004-2005 gives a fair picture of the expenses, a student at IHS, have to budget for annually.

Principal Items of Expense	Annual Expense (Rs)	
	Single Student	Students with family
Course fees for 2 Semesters + 1 Summer Period (excluding preparatory course fees)	240,000.00	240,000.00
Course Material Expenses @ Rs. 10,000 per Semester/Summer Period	30,000.00	30,000.00
Living Expenses @ Rs 6500 per month for a single student; @Rs. 12000 per month for students with family	78,000.00	144,000.00
Total	348,000.00	414,000.00

Financing study at IHS

Prospective students are encouraged to explore all possible outside sources of funding for their study at IHS, as soon as they decide to join the programme. Employers, Central/State governments, UN and other international agencies, charitable trusts, banks etc., are potential sources financing study at IHS. Agencies which sponsored /financed students of the 2003 APH batch include the Gujarat State Disaster Management Authority and the Sir Ratan Tata Trust.

IHS Financial Aid Grants

The Institute has limited funds to provide financial aid grants to IHS students. These grants are offered to students on the basis of merit cum need and are intended to provide partial tuition fee support. Students who wish to avail these grants have to indicate their need in the application form. The size of the grant offered to a candidate who has been accepted to a programme will be decided by the Admissions Committee and will depend on the student's merit, access to other sources of financing and availability of funds at the Institute. Grant details will be indicated in the offer of admission to the Institute.



The IHS Work-Study Programme

The work-study programme aims primarily to provide a "learn as you do" opportunity for IHS students. The programme also serves as a source of supplementary income to IHS students. All IHS students registered for any full time one semester or a longer duration programme, except students on academic or disciplinary probation are eligible to avail the work-study programme. Entry to the work-study programme is subject to availability of suitable work at the Institute. Students have to find work by contacting potential employers in the institute. These include:

- Faculties: who may employ students to assist in their research, teaching or consultancy activities,
- The librarian: usually employs students to extend its service hours and meet variable human power needs, and
- Work Study Budget Holders: The list of work study budget holders is updated from time to time depending on requirements. The latest list can be had from the Training Services Officer.

Allocation of work is the prerogative of the official concerned. All efforts will be made to accommodate the student's interests. Under the programme a student is entitled to work up to a maximum of 10 hours per week during active semester, up to 20 hours per week during partial recess and 40 hours per week during full recess. The student must maintain a Time Sheet indicating the number of hours worked, duly signed by the appropriate official under whom he/she is working. The stipend paid per hour of work will be as offered by the concerned work study employer. The student can claim payment for work done from the Accounts Office every month. The continuance of the student in the Work Study programme is subject to the satisfaction of the official under whom he/she is working.