

# **TAR UMT STUDENT LOAN FUND (POSTGRADUATE STUDIES)**

TAR UMT Student Loan Fund (Postgraduate Studies) is established to assist students to further their postgraduate studies in TAR UMT. It is interest-free.

## **Eligibility:**

1. Postgraduate student who has gained admission to TAR UMT as a **full time student by research.**
2. Must be a Malaysian citizen.
3. Not simultaneously receiving any scholarship / sponsorship / financial assistance / bursaries from other organizations / agencies.

## **Values of the Award:**

University's tuition fees and research fees as per the university's bill for the duration of programme within the programme's minimum duration.

## **Procedures:**

1. The eligible applicant who has been offered with the Postgraduate Programme Admission Offer Letter and has accepted it, can apply for the TAR UMT Student Loan by submitting a justification letter with the admission offer letter and admission bill to the Head, Centre for Postgraduate Studies and Research (CPSR) for recommendation. The applicant is required to pay the other fees (only tuition and research fees are covered under the TAR UMT Student Loan).
2. The eligible applicant whose application is recommended by CPSR will be offered the student loan award.
3. Loan recipients are required to sign an agreement between TAR UMT, Borrower and ONE (1) Guarantor.
4. Upon completion of the Agreement, tuition and research fees will be paid by the loan payment.

## **Terms & Conditions:**

1. TAR UMT Student Loan Fund (Postgraduate Studies) is only awarded once for the pursuit of any postgraduate programmes in the University using the same entry qualification. Should a student, for any reason, withdraw or are withdrawn by the UMT from the postgraduate programmes, the student would no longer be eligible for the TAR UMT Student Loan Fund if he/she later chooses to enroll in the same or any other postgraduate programmes.
2. The continuation of loan is subject to review on semester basis of loan recipient's academic performance and conduct.

*\*Other terms and conditions apply.*

## **Loan Repayment:**

### **1. Conversion to Scholarship**

- a. TAR UMT Student Loan will be converted to scholarship if the recipient meets the following criteria:

<b>Master Programme</b>		<b>Doctor of Philosophy Programme</b>	
<b>Eligibility</b>	<b>% of Loan to be Converted to Scholarship</b>	<b>Eligibility</b>	<b>% of Loan to be Converted to Scholarship</b>
At least 2 publications in ISI/Scopus Journals OR 1 patent / commercialization under TAR UMT's name*	100	At least 3 publications in ISI/Scopus Journals OR 1 patent / commercialization under TAR UMT's name*	100
At least 1 publication in ISI/Scopus Journals *	50	At least 2 publications in ISI/Scopus Journals *	50

- b. Must be the first author of all publications and the publication must be accepted latest by one and a half year after the 1st submission of thesis/dissertation.
- c. Loan holders shall write in to CPSR with the evidence within one and a half year after the 1st submission of his/her thesis/dissertation for the application of conversion.

*\*Other terms and conditions apply.*

### **2. Repayment**

The loan holders have to start repayment 2 months from the last day they graduate from TAR UMT or minimum duration of the programme; whichever is earlier.

- However, early repayments are encouraged.
- The repayment period will be scheduled for a period up to 24 months.

**For further information regarding the loan application, please contact  
Centre for Postgraduate Studies and Research.**

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