

Government of Kerala

PROSPECTUS

2024-2025

Colleges Affiliated to MG University



Prospectus issued for previous years are not valid for 2024-25

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Admission to UGP (Honours) 2024 in the Colleges of Applied Science under IHRD and affiliated to Mahatma Gandhi University, Kottayam during the year 2024-25

The INSTITUTE OF HUMAN RESOURCES DEVELOPMENT (I.H.R.D) is an institution with Government Educational Institutional Status (As per order No. GO (MS)No.1508/2023/HEDN Dated 11.10.2023 and 19-10-2023) established for the development of manpower in the field of Electronics, Computer Science, Information Technology, Commerce and allied areas. With a view to provide advanced skills in the above fields, the institute offers Degree Honours Programmes in various subjects in the following Colleges of Applied Science during the academic year 2024–2025

Online applications to be submitted through the website

www.ihrdadmissions.org

Programmes

- 1. BCA (Honours)
- 2. BSc Computer Science (Honours)
- 3. BBA (Honours)
- 4. BCom (Honours)
- 5. B.Sc Cyber Forensics (Honours)
- 6. Integrated MSc in Computer Science-Data Science

Colleges

- 1. College of Applied Science, Ayroor
- 2. College of Applied Science, Konni
- 3. College of Applied Science, Mallappally
- 4. College of Applied Science, Kaduthuruthy
- 5. College of Applied Science, Kanjirappally
- 6. College of Applied Science, Puthuppally
- 7. College of Applied Science, Anchunadu, Marayoor
- 8. College of Applied Science, Nedumkandam
- 9. College of Applied Science, Peermade
- 10. College of Applied Science, Thodupuzha
- 11. College of Applied Science, Puthenvelikkara

1.COLLEGESA PROGRAMMES WITH INTAKE

COLLEGE	PROGRAMMES	SPECIALIZATIO	ON	SEATS FI	LLED BY	TOTAL SEATS
		1	2	UNIVE R SITY	COLLE GE	
College of Applied Science Ayroor SouthPO, Pathanamthitta District -689611 Phone:04735296833, 8921379224,	1. BSc. (Hons) Computer Science	Data Science and Analytics	Nil	20	20	40
8547055105 Email:casayroor@gmail.com	2. BCom (Hons)	Finance and Taxation	Nil	20	20	40
Website:casayroor.ihrd.ac.in	3. B Sc (Hons) Cyber Forensics	Operating System Architecture	Nil	12	12	24
College of Applied Science Konni Elimullumplackal P.O, Konni, Pathanamthitta— 689692,	1. B Sc. (Hons) Computer Science	Data Science and Analytics	Nil	20	20	40
Phone:04682382280,8547005074 Email:cakni.ihrd@gmail.m Website:caskonni.ihrd.ac.in	2. B Com (Hons)	Logistics Managem ent	Finance and Taxation	20	20	40
College of Applied Science Mallappally Peakuzhiyil Buildings, Mallappally West PO, Pathananmthitta –689585	1. BSc.(Hons) Computer Science	Data Science and Analytics	Web and Mobile Technologi	20	20	40
Phone:8547005033 Email:casmallappally@ihrd.ac.in Website:http://www.casmallappally.ihrd.ac.in	2. BCA (Hons)	Nil		20	20	40

College of Applied	1. BSc. (Hons)	Data Science	Web and	20	20	40
Science	Computer	and Analytics	Mobile			
KaduthuruthyNjeezhoor	Science		Technologies			
PO,	2 D C					
Kaduthuruthy, Kottayam	2. B.Com	Co-operation	Logistics	20	20	40
-686612, Phone:04829-	(Hons)		Management			
264177,8547005049	3. B.Com	Ein an aa				
Email:	(Hons)	Finance and	Markatina	20	20	40
caskaduthuruthi@ihrd.	(Tions)	Taxation	Marketing	20	20	40
ac.in	4. BCA	1 axation				
Website:caskaduthurut	(Hons)	Nil		20	20	40
hy.ihrd.ac.in				4 =	4.5	20
College of Applied	1. BSc.(Hons)	Data Science	Web and	15	15	30
Science Kanjirappally	Computer	and Analytics	Mobile			
Govt.HighSchool	Science		Technologies			
Campus, Petta,	2 DCam	Logistics	Financial	15	15	30
Kanjirappally- 686507, Phone:	2. BCom	Logistics	Markets	13	13	30
04828206480,8547005075	(Hons)	Management	Markets			
Email:						
caskanjirappally@ihrd.ac.in						
Website: http://caskanjirappally.						
ihrd.ac.in/						
College of Applied	1.BSc. (Hons)	Data Science	Web and	20	20	40
Science	Computer	and Analytics	Mobile			
PuthuppallyPayyappad	Science		Technologies			
y P O,				20	20	40
Puthuppally, Kottayam-	2.BCom	Finance and	Financial	20	20	40
686011 Phone:	(Hons)	Taxation	Markets			
8547005040						
Email:	3. BCom	Logistics		20	20	40
caspayyappady.ihrd@gm ail.com Website:	(Hons)	Management	Marketing			
casputhuppally.ihrd.ac.in		NT'1		20	20	40
caspanappany.ma.ac.m	4.BBA	Nil		20	20	40
	(Hons)					
	5 DCA	Nil				
	5.BCA	1 (11		20	20	40
	(Hons)					

College of Applied Science Anchunadu, Pius Nagar PO,	1.BSc. (Hons) Computer Science	Data Science and Analytics	Web and Mobile Technologies	20	20	40
Kanthallur, Via MarayoorIdukki – 685620, Phone: 8547005072	2.BCom (Hons)	Finance and Taxation	Financial Markets	30	30	60
Email: casmarayoor@ihrd .ac.incasmarayoor	3. BCom (Hons)	Co-Operation	Logistics Management	30	30	60
@gmail.com Website:casmaray oor.ihrd.ac.in	4. Integrated MSc in Computer Science- Data Science	Nil	Nil	8	7	15
College of Applied Science Nedumkandam Pachady Road, Nedumkandam,Idukki– 685553, Phone:	1. BSc. (Hons) Computer Science	Data Science and Analytics	Web and Mobile Technologies	20	20	40
8547005067 Email: casnedumkandam @ ihrd.ac.in Website :casnedumkandam. ihrd.ac.in	2. BCom (Hons)	Finance and Taxation	Logistics Management	20	20	40
College of Applied Science Peermade PWD Rest House Campus, Kuttikkanam PO, Peermade, Idukki–	1. BSc. (Hons) Computer Science	Data Science and Analytics	Web and Mobile Technologies	20	20	40
685531, Phone:04869-299373, 8547005041 Email:	2. BCom (Hons)	Finance and Taxation	Financial Markets	30	30	60
caspeermade@ihr d.ac.incasprmd.ih rd@gmail.com Website	3. BCom (Hons)	Co-Operation	Logistics Management	20	20	40
:caspeermade.ihrd.ac.in	4. BCA (Hons)	Nil		20	20	40

College of Applied Science	1. BSc.(Hons)	Data Science	Web and	20	20	40
Thodupuzha,NearCourt	Computer	and Analytics	Mobile			
Complex,	Science		Technologies			
MuttomPO,Thodupuzha,						60
Idukki- 685584	2. BCom	Co-Operation	Logistics	30	30	60
Phone:04862-257447, 257811,	(Hons)		Management			
8547005047						
Email:						
casthodupuzha@i						
hrd.ac.in						
Website:						
casthodupuzha.ih						
rd.ac.in						
College of Applied Science	1. BSc. (Hons)	Data Science	Web and			
Puthenvelikara Elanthikara	Computer	and Analytics	Mobile	20	20	40
PO,NorthParavoor,	Science	·	Technologies			
Ernakulam – 683594,						
Phone:0484-2487790,	2. BCom	Finance and	Co-Operation	20	20	40
8547005069	(Hons)	Taxation				
Email:casputhenvelikkara.ihrd@	,					
gmail.com						
Website:						
casputhenvelikkara.ihrd.ac.in						

NOTE

- 1.50% of the sanctioned strength that includes the seats reserved for SC/ST/SEBC/EWS will be filled up in each programme by the University based on the options exercised by the student through Centralized Allotment Process (CAP) 2024-25.
- 2. If the intake is enhanced during the academic year, selection for admission will be made from the candidates who have applied for admission against the prospectus.
- 3. In any matters of contest or doubt about the eligibility/selection/assessment of merit of the applicant University rules prevailing from time to time will be final and binding.
- 4. Students admitted through CAP of the University and the 50% seats filled by the College have to pay the same fees as described in para 6.



2. ELIGIBILITY FOR ADMISSION

The candidate must have all the following eligibility conditions as prescribed by the University to join the programme

Programme	Eligibility for Admission	Mode of calculation of Index Mark
BSc (Hons) Computer Science	Candidates shall be required to have passed the Plus Two/equivalent examination in Science stream with Mathematics/ Computer Science as compulsory subjects	Total marks obtained in part III less handicap marks plus marks obtained for Mathematics /Computer Science (best of two) plus bonus marks if any.
BSc (Hons) Cyber Forensics	Candidates shall be required to have passed the Plus Two/equivalent examination with aggregate of 55% for any of the three of the subjects viz. Physics, Chemistry, Mathematics Biology and Computer Science and 50% marks for Mathematics alone	handicap marks plus marks obtained for Mathematics /Computer Science
BCA (Hons)	Candidates shall be required to have passed the Plus Two/equivalent examination with Computer Science/Mathematics/Statistics/ Accountancy/Informatics Practices as one of the optional subjects	handicap marks plus marks obtained
BBA (Hons)	Candidates shall be required to have passed the Plus Two or equivalent examination or an examination recognized as equivalent there to by this University	Marks obtained in Part III of qualifying examination less handicap marks plus bonus marks if any with 50% quota for arts and commerce group and 50% quota for science group and if not filled up from one quota the rest can be filled from other quota.

BCom (Hons)	Candidates who have passed the Plus Two or equivalent examination recognized by this University with other subjects under part III optional subjects provided they have secured 45% of the aggregate marks.	Marks obtained in part III optional at plus two / equivalent exam less handicap marks plus a weightage of 50 marks in each of the three subjects of Commerce combination subject to a maximum of 150 marks plus bonus marks if any. The optional I subjects concerned under part III will be commerce, Commercial Correspondence and Commercial Geography, Accountancy, Bookkeeping and Accountancy, Economics, Life Insurance and salesmanship, Banking with Secretarial Practice, Business Studies, Mathematics, Computer Science / Computer Application, Informatics Practice & Management, Informatics Practice & Management.
Integrated MSc Programme in Computer Science- Data Science	Candidates shall be required to have passed the plus two/equivalent examination in science stream with Mathematics/Computer Science/Informatics practices/Information Technology as one of the optional subjects.	Total marks obtained in part III less handicap marks plus marks obtained for Mathematics /Computer Science /Informatics Practices/ Information Technology (best of four) plus bonus marks if any.

NOTE

Marks obtained for the subjects in other streams, viz, CBSE, ICSE etc. shall be standardized to that of Kerala Higher Secondary i.e., 200 marks per paper (200 marks X 6=1200 i.e., total marks). Index marks shall be calculated as mentioned above, but the marks obtained for vocational subjects in VHSE/THSE, etc. are to be excluded while calculating index marks.

Handicap Mark/s shall not be deemed as marks awarded for physical/mental disability of any kind of the applicant concerned. Handicap mark is the mark deducted from the marks of an applicant on account of acquiring the eligible qualifications in subsequent chances following the regular chance in which he or she ought to have acquired the eligible qualification.

For SC/ST applicants and applicants of Lakshadweep, a pass minimum is required and for SEBC and OEC applicants 3% and 5% relaxation of marks respectively are allowed.

All doubtful cases of eligibility and qualifications will be referred to the University for Clarification. Admission will be offered only after receiving the clarification in such cases within the stipulated time of admission schedule.

3. SELECTION OF ANDIDATES

Selection of Candidates will be done institution-wise. Admission to all the Colleges of Applied Science will be made as per the schedule prescribed by the University.

- 1. Admission shall be made purely on the basis of grades/marks obtained for Higher Secondary or equivalent qualifying examination.
- 2. For selection, the ranking index/ marks will be finally arrived at by taking into account the instructions and guidelines issued by the University from time to time.
- 3. The grade /marks declared by the candidates in the Application form alone will be considered for selection. If the maximum mark for a subject of the qualifying examination is above 100, the candidate shall convert the mark secured out of 100.
- 4. Selection of candidates for interview for admission will be on the basis of information including that of grades/marks furnished by the candidate in the application form.

Note

- 1. Candidates who do not furnish the details of grades / marks as prescribed in the relevant column of the application form will not be considered for admission.
- 2. The selection of candidates for admission will be on the above basis and the information furnished by the candidate in his/her application. Candidate should be very careful in furnishing the information, including grade / marks in the application form. Incomplete applications will be rejected without any intimation.
- 3. Attested copy of the mark list of the qualifying examination should be attached with the printout of the application form.
- 4. The bonus/handicapped marks will be awarded as per the guidelines issued by the University from time to time.

RESOLVING OF TIE

The admission of the students who obtained the same index marks/points shall be decided by the following guidelines of the university.

- 1. The candidate who has scored higher marks in the concerned elective subject shall be placed senior in the rank list. For B Com programme, Business Studies (Commerce) shall be considered as the Elective subject.
- 2. The candidate who has scored higher marks for Part III subjects (or the subjects other than languages, if part is not specified) taken together shall be placed senior in the rank list.
- 3. The candidate who has scored higher marks in Part I (English if Part is not specified) shall be placed senior in the rank list.
- 4. The candidate who has scored higher marks in Part II (Second Language if Part is not specified) shall be placed senior in the rank list.
- 5. By giving residential weightage (at District / State Levels).
- 6. Preference shall be given to candidates who are elder, and age difference shall be calculated in completed years only, rounding of fractions. (As candidates having difference in age less than one year happens to be admitted in the same class).

The candidate shall produce the following original documents at the time of interview for admission

- 1. SSLC book
- 2. Certificates and Marklist of the qualifying examination
- 3. Community / Income Certificates, if applicable
- 4. Transfer Certificate and Conduct Certificate from the institution last attended



The seats will be filled up on the following formula.

- 1. 15% of the total seats allotted to the college is reserved for candidates who pass the THSS Examination from Technical Higher Secondary Schools under IHRD. The mode of selection will be as per the eligibility and selection procedure mentioned above.
- 2. 10 seats each in the branches of Computer Science at College of Applied Science, Payyappady, Puthuppally and Peermade are reserved for local candidates who have passed the qualifying examination from the educational institutions situated within the territorial limit of Puthuppally, Pampady, Kooroppada, Ayarkunnam, Pallikkathode, Akalakunnam, Panachikkadu, Meenadom, Vijayapuram and Vakathanam Grama Panchayats in Kottayam District and Peermade Taluk respectively. The mode of selection will be as per the eligibility, selection procedure and fees structure mentioned in 2, 3 and 6.
- 3. The remaining seats will be filled up from the general category as per clauses 3 and 4 mentioned above.
- 4. If any seats reserved remain unfilled, the same will go to the open merit.



APPLICATION FORM

Application form for admission to various degree programmes in College of Applied Science against IHRD/College quota seats is to be completed online through the website of IHRD www.ihrdadmissions.org

The applicants need submit only single online application for admission to all the UG Degree Programmes in various College of Applied Sciences affiliated to MG University in open / reservation quota as mentioned above

APPLICATION REGISTRATION FEE

The application Registration fee will be Rs. 750/- (Rs.250/- for SC/ST candidates). **Application Registration fee should be paid through SBI collect A/C only**. Application Registration fee once remitted shall not be refunded under any circumstances. The details of application Registration fee remitted should be entered in the admission portal while submitting the online application. Applications without Registration fee will be summarily rejected.

SUBMISSION OF APPLICATION

Submission of application i.e. registration of personal and academic data as well as options for programmes and Colleges shall be done online. Before submitting the application form, candidates are advised to verify the details of academic programmes in a college through the website of the colleges, in addition to the published prospectus.

The candidates who wish to secure admission in the college quota also need to furnish the University CAP registration number in the application form, after completing the online registration procedure provided in the admission portal of MG University.

The instructions to fill the application and choice filling are given in the admission site. Read them carefully and follow the rules.

Note

The Application registration fee once paid is non-refundable.





6. COURSEFEES

DETAILS OF FEES FOR EACH SEMESTER OF B Sc/BCA/BBA/BCOM*

Fees details (per Semester)	BSc (Hons) programme	BCA (Hons) programme	BBA (Hons) programme	B.Com (Hons) programme
Admission fee (At the time of admission only)	Rs.330/-	Rs.330/-	Rs.330/-	Rs.330/-
Tuition fee per semester	Rs.17,270/-	Rs.17,270/-	Rs.8,470/-	Rs.13,035/-
Caution deposit (Refundable)	Rs. 1,000/-	Rs. 1,000/-	Rs.1,000/-	Rs.1,000/-

DETAILS OF FEES FOR EACH SEMESTER OF INTEGRTATED PROGRAMME

Fees details	Integrated programme
(per Semester)	
Admission fee (At the time of admission only)	Rs.330/-
Tuition fee per semester I to VI semesters	Rs.17,270/-
Tuition fee per semester VII to X semesters	Rs.22,550/-
Caution deposit (Refundable)	Rs.1,000/-

- 1. In addition, the student will have to remit all the fees required by the University from time to time.
- 2. The PTA fee as recommended by the College concerned has to be remitted at the time of admission. For all other semesters the fee should be remitted in a single installment

Candidates should pay the registration fees through SBI collect A/C only. Candidates shall not remit the fee in any other form like Demand Draft, Cheque etc.

FEE CONCESSION / CAUTION DEPOSIT

- 1. All students are required to pay Caution Deposit irrelevant of category including SC / ST / OEC candidates.
- 2. No educational concession will be available to the students of the Degree programmes conducted in the Colleges of Applied Science under IHRD except the SC/ST/OEC candidates and any other category as directed by the Govt. /University. The SC/ST/OEC candidates or any other category as prescribed by the Govt. from time to time are exempted from payment of the prescribed fee on condition that they will submit application for educational concession to the SC/ST Development Department in the prescribed form along with supporting documents within 15 days from the date of admission. If they fail to do so, they should pay the prescribed fees. In case, the educational concession is not sanctioned by the SC development department, the student is liable to remit the entire fee. Sanctioning of educational concessions is also subject to the orders of SC Development Department/ Government from time to time.
- 3. All students including those eligible for any type of Educational Concession from various Departments/Welfare Agencies, except the SC/ST/OEC and any other category as directed by the Government from time to time, should remit the entire fee as per the schedule. But the actual amount sanctioned towards the educational concession to the eligible students by the Department/ Welfare agencies will be reimbursed to them by the Principal, as and when it is received in the institution.



RULES FOR ISSUE OF TRANSFER CERTIFICATE

- 1. Any student who gets admission to Degree programmes later discontinues his/her study from any one of the College of Applied Science, under IHRD, TC will be issued as per conditions specified in the G.O.(MS)no. 319/2017/H.Edn.(J) dated 29-12-2017. i.e. In the condition of a student withdrawing before the starting of the Programme, the entire fee collected from the student, after a deduction of the processing fee of Rs.1,000/ (Rupees One thousand only) will be refunded by the College. If a student leaves the Programme after the commencement of classes and if the vacated seat is consequently filled by another student by the last date of admission, the College will refund the fee collected after a deduction of the processing fee of Rs. 1,000/ (Rupees One thousand only) and proportionate deductions of monthly fee and proportionate hostel rent, where applicable. In case the vacated seat is not filled, the candidate is eligible to get refund of the Caution deposit only. All such refund will be processed only after closure of Degree admission 2024-25 by the University. Fee for the candidates getting admission in any of the College of Applied Science, under IHRD, during the same admission year will be adjusted after deducting the admission fee.
- 2. If a student applies for TC to join Higher Option allotted by Centralized Allotment Process (CAP) for the degree admission of the University, the TC and other documents will be issued as per the University guidelines in time to time.
- 3. In case of Inter College transfer between C A S under IHRD within the same University and programme after the date of closure of admission, TC will be issued on payment of Rs.2000/-(Rupees Two Thousand Only) towards processing fee. In such cases, the applicant is eligible to get refund of 75% of the tuition fee only through inter institutional transfer.

The rules given above is applicable for all students admitted, including those admitted through Centralized Admission Process of University



- 1. Receipt of application will be acknowledged allotting a registration number. The registration number as shown in the receipt should be mentioned in all future correspondence concerning admission.
- 2. Selection of candidates will be made by the Principals concerned, based on the information furnished in the application.
- 3. The selection for admission will be provisional subject to verification of original documents and approval of university. If on verification any information given in the application is found to be false or the University rejects the admission due to any other reason, the candidates will forfeit his / her claim for admission.
- 4. The list of candidates called for interview will be published in the institution. Selection memo will be sent by email only. Hence providing valid email-id and a contact telephone number is mandatory. However, if a student wishes to get memo by post, he/she must attach a separate request to the Principal along with the application form. The candidates called for interview should bring the originals of all the certificates on the dates specified at their own expense.
- 5. A candidate who does not turn up for the interview as per the schedule at the place and time will forfeit his/her chance for admission and will not be considered for any future vacancies for admission irrespective of the rank secured. However, if a candidate is not able to attend the interview on genuine grounds, the parent / guardian or any authorized person can act as a proxy at the risk of the candidate.

- 6. The candidate seeking admission to the programme will have to abide by the campus rules and regulations issued from time to time. The campus rules now in force in the institution under IHRD are reproduced below.
 - I. All students shall wear, the prescribed Gender Neutral Uniform for theory and practical sessions with Black Pant & Light Blue Half Sleeve Shirt.
 - II. Use of motorized vehicles by students inside the campus is strictly prohibited. In any case, no personal conveyance other than bicycle will be allowed within the campus.
 - III. Consumption of Alcohol, Drugs and Smoking is strictly prohibited within the campus. Students are advised to desist, from the habit of smoking drugs and drinking altogether, as it is well known that smoking, drugs and drinking is injurious to health. Students found in intoxicated state in the campus will be suspended immediately and will face strict disciplinary action including dismissal if found guilty.
 - IV. Students are requested to co-operate to maintain the building and the campus clean and spotless, as well as to keep the furniture, laboratory equipment and other institutional properties without loss or damage. This is a collective responsibility of the students.
 - V. The identity card issued by the Institute must be prominently displayed on the chest by each student. Mere possession of the card is not enough.
 - VI. Directions of the Principal and other staff in respect of academic matters and general discipline must be strictly complied with by all students.
 - VII. Leave of absence will be granted only on medical grounds. However, such leave will be considered only for the purpose of granting condonation of shortage of attendance.
- 7. Cellphone will not be permitted in the college premises. Use of mobile phones, performance of cinematic dance and fashion shows etc. are strictly banned in the campus.
- 8. The applicant as well as his/her parent/guardian are required to furnish declarations on the awareness of the provisions of the Act in the application form.



PREVENTION OF RAGGING IN CAMPUS

The institution will take stern action against the offenders. The cardinal points contained in the act are furnished below for information of the concerned.

SHORT TITLE AND EXTENT

- 1. The Act may be called the Kerala Prohibition of Ragging Act1998.
- 2. It extends to the whole of the State of Kerala.

DEFINITION

"Ragging" means display of disorderly conduct, doing any act which causes or is likely to cause physical or psychological harm or raise apprehension or fear or shame or embarrassment to a student in any, educational institution and includes.

- 1. Teasing, abusing of, playing practical jokes on or causing hurt to such student;
- 2. Asking the student to do any act or perform something which such student will not in the ordinary situation willingly do.

PROHIBITION OF RAGGING

Ragging within or outside of any educational institution is prohibited.

PENALTY OF RAGGING

Whoever directly or indirectly commits, participates in abets or propagates ragging within or outside any educational institution shall on conviction be punished with imprisonment for a term which may extent to two years and shall also be liable to a fine which may extend to ten thousand rupees.

DISMISSAL OF STUDENT

Any student convicted of an offense under section 4 shall also be dismissed from the educational institution and such student shall not be admitted in any other educational institution for a period of three years from the date of order of such dismissal.

SUSPENSION OF STUDENT

- 1. Whenever any student or, as the case may be, the parent or guardian or a teacher of an educational institution complains, in writing, of ragging to the head of the educational institution, the head of that educational institution shall, without prejudice to the foregoing provisions, within seven days of the receipt of the complaint, enquire in to the matter mentioned in the complaint and, if, prima facie, it is found true, suspend the student who is accused of the offence, and shall, immediately, forward the complaint to the police station having jurisdiction over the area in which the educational institution is situated for further action.
- 2. Where, on enquiry by the head of the educational institution, it is proved that there is no substance prima facie in the complaint received under sub-section (1), he shall intimate the fact, in writing, to the complainant.

Copy of the prohibition of Ragging act1998 will be available in the institution for reference. The applicants as well as his/her parent/guardian are required to furnish declaration on the awareness of the provisions of the Act in the application form.

Any other details not specifically covered by this prospectus will be decided by the undersigned and such decision will be final.

Thiruvananthapuram 21-05-2024

Sd/-DIRECTOR