

## **KULDIP SINGH Bursary**

### **Introduction**

The bursary provides early support for deserving Sikh students from less well-resourced homes who are able to work towards achieving the academic goals. The bursary will help to support the educational expenses of students who are Singapore citizens and ensure that no deserving student is deprived because of financial circumstances.

### **Eligibility Criteria**

- **Race/ Citizenship:** The KS Bursary is open to all Sikh Students who are Singapore Citizens enrolled in Government/Government -aided primary and secondary and junior college in Singapore or higher institutions of learning.
- **Income:** Monthly Gross Household Income (GHI): Not exceeding \$2500
- Per Capita Income (PCI): \$625 or less (PCI=Monthly Household Income/No of members in the household)
- **Conduct:** Excellent, Very Good or Good
- **Attendance in School: mainstream and Weekend Centre:** At least 90% unless with valid reasons
- **Good academic results**
- **Others:** Not receiving other scholarship or bursary (except for MOE Edusave merit scholarship or bursary)

### **Tenure and Benefits**

<b>Primary</b>	<b>Secondary</b>	<b>Tertiary</b>
\$1500 per annum	\$2000 per annum	\$2500 -\$3000 per annum

- If successful, the eligible student will receive the bursary which is valid for the year. However the student can reapply the following year. The same stringent process will apply.
- Obligation –free
- The bursaries as above will go towards funding the recipients' school needs, enrichment and educational activities
- Successful applicants will receive a bursary quantum via Interbank Giro/cheque by end March each year.
- Deadline for Submission of Application: 2 February 2026.

## **Process of Evaluation**

A team of three to five professionals will be invited to form the panel to evaluate the applications and identify the individuals who are most deserving. Between 2 equally deserving students the following will be taken into consideration in making the decision. The team will comprise of 3 -5 professional including the SSEF Chairman and donor.

- SSEF students who have taken Punjabi as a Second Language in mainstream school.
- Leadership qualities
- Outstanding CCA

Shortlisted applicants may be required to attend an interview.

The KS Bursary will be awarded to only 1 student, each year and in each category.

## **How to apply with the Appropriate Supporting Documents**

<b>Category</b>	<b>Demonstrated Financial Needs</b>	<b>Completed Application form with the supporting documents</b>
<b>Primary, Secondary, JC or Higher Institutions of Learning</b>	<ul style="list-style-type: none"><li>• From a family whose <b>Monthly Gross Household Income (GHI)</b>: Not exceeding \$2,500</li><li>• Per Capita Income (PCI): \$625 or less (PCI=Monthly Household Income/No of members in the household</li></ul>	<ul style="list-style-type: none"><li>• Completed application form</li><li>• Photocopy of Birth Certificate</li><li>• Photocopy of Result slips/Holistic Report</li><li>• Letter from Primary School to state that the applicant is on a Financial Assistance Scheme</li></ul>

### Supporting Documents Required\*

[Supporting Documents must not omit any information or be altered from the original.]

(A) Types of Income Documents Required	Job Nature				Unemployed
	Under Company Employment	Self-employed/ Freelance employment / Odd-job Worker	Commission-based (e.g. Property/ Insurance Agent/ Financial Planner)	Private Hire Car Driver	
CPF Contribution History for the last 12 months		✓	✓	✓	✓
Latest 3 months' payslips OR CPF Contribution History for the last 12 months	✓				
Newly employed worker to submit Letter of Employment					
Latest IRAS Notice of Assessment/ Form B Consolidated Statement/ Form C- S/ C Statement/ "No Filing of Income Tax return" Notice		✓	✓	✓	
Latest 12 months' commission statement			✓		
Latest 3 months' weekly pay statement				✓	
(B) Other Documents (if applicable)					
(a) Death Certificate (b) Final Judgments (with details on custody, care and control, and maintenance) (c) Copy of prison visit card/ Notice of admission from Singapore Prison Service (d) Medical documents (e) Letter of Retrenchment/ Termination (f) Outstanding bank loan (excluding housing loan that is repaid through CPF savings) (g) Outstanding bills					

\*Please refer to Explanatory Notes (overleaf)

**EXPLANATORY NOTES (Please read the explanatory notes carefully)**

1. The student needs to satisfy either the Gross Household Income (GHI) or the Per Capita Income (PCI) Criterion. PCI is computed based on the GHI divided by the number of members in the household. Household members include the student, his/her parents, grandparents and unmarried siblings living at the same address.

Other dependents living in the same household may be included on a case-by-case basis. These include:

- (i) Relatives who are old or sick and are unemployed and dependent on the family (e.g. great grandparents, grand uncle, disabled niece, etc); and
- (ii) Child dependents (e.g. cousin whose parents cannot be located and the family is the legal guardian of the child).

- If the PCI criterion is used and the household members include grandparents or other dependents, copies of their NRICs are to be submitted to prove that they are living at the same address. If child dependents are included, relevant legal documents are required to prove that they are under the custody of the family.

2. Household Income is the total income of family members who stay in the same household.

Gross income is income including regular allowances before deducting CPF contribution. Household income is the total income earned by ALL members of the household. It includes alimony (maintenance income) received by a divorced mother; pension received by a household member who is a pensioner; regular overtime allowance, meal and transport allowance etc and income from other sources such as rental or investment income.

It excludes bonuses, ad hoc overtime allowance, full- time National Service allowance received by NS men, severance compensation and insurance payouts.

3. For students who have no parents and are staying with a legal guardian, the household income of the legal guardian would be considered.

4. Maintenance income received by divorcee is to be included in household income. Marital Status Verification (eg: Deed of Separation/Divorce Certificate/Writ of Divorce) to be submitted.

5. For widows / widowers, please submit a copy of Death certificate of spouse.

6. Dependent children refer to:

- unmarried children 16 years of age and under,
- unmarried children over 16 years receiving full time education
- (copy of Student Pass or Letter from School/College/Institute of Learning for persons who are
- above 16 years old to confirm student status), or
- unmarried handicapped children.

7. If the income earner is on no-pay leave for 6 months or less, he/she is not unemployed. His/her monthly income in months when she/he was not on no-pay leave should be assessed.

**Singapore Sikh Education Foundation –KS Bursary**

**Application Form (Deadline: 2 February 2026)**

<b>Applicant's Particulars</b>			
<b>Name of Student</b>	<b>BC /NRIC NO</b> _____		
<b>Name of school</b>	Class/ Level	<b>Contact No</b>	HP : _____
<b>Date of Birth:</b>	Citizenship:		
<b>Home / Mailing Address :</b>			
	<b>Email :</b>		
<b>Bank Name:</b>	<b>BANK:</b> Bank Account No:	<b>Cheque:</b>	
<b>Are you currently receiving any scholarship or Bursary/financial assistance? If yes, please provide details.</b>	<b>Title of Bursary:</b>		
	<b>Amount :</b>		
	<b>Tenure:</b>		
<b>Year Received:</b>			
<b>Participation in Programmes and /or Competitions/CCA</b>			
<b>Name of Programme/ Competition</b>	<b>Individual/Team</b>	<b>Results</b>	<b>Year of Achievement</b>
<b>Leadership Experience</b>			
<b>Position Held</b>	<b>Area of Responsibility</b>	<b>Year(s) Appointed</b>	

## Section 2: Particulars of Household Members

- Please include details of parents, unmarried siblings and grandparents of the child will be required if living in the same household.
- A copy of the latest pay slip must be submitted for all employed family members
- Income should be reflected before CPF deduction.
- However, full-time National Service (NSF) allowance should be excluded

S'pore NRIC / S'pore Birth Cert. Number:	Name as in S'pore NRIC / S'pore Birth Cert	Relationship (with student)	Age	Marital status	Occupation & Name of Employer/Company (including self-employed person)	Gross Monthly Income*
<b>Total Gross Household Income</b>						

### Note: Supporting Documents required to be attached with Application.

1. Household members who are employed are required to submit their latest pay slip or a letter from their employer certifying their income.
2. Household members who are self-employed are required to attach their latest Income Tax Notice of Assessment. If the member is not required to pay tax or the tax assessment does not reflect his/her current income status, he is to complete the declaration at Annex A.
3. Household members who are unemployed and below age 62 are required to complete a declaration as enclosed in Annex A if they are not undertaking full-time studies or are in full-time National Service.
4. If the Gross Household Income in Section 2 exceeds \$2,500 and there are 5 or more members in the same household (including grandparents), please provide the following additional documents: Copies of NRIC of household members, other than parents and unmarried siblings. If there are other dependent children with no NRIC, please submit copies of legal documents to show that they are staying in the same household)

**Section 3: Other Sources of Income received by the family (if any) Note that income from other sources (e.g. pension, alimony, rental income) is to be included as part of household income.**

Sources of Income	Monthly Amount

**Section 4 : Declaration & Consent by Parent/ Guardian**

**Please read the following statements carefully and tick ✓ all four points after you have read them. The application form will be returned to the applicant if any of the statements are not ticked. ✓**

- hereby declare that the information provided in this application from and all supporting documents submitted above is true to the best of my knowledge. If the information is found to be untrue or incorrect, my bursary will be terminated with consequences (e.g. refund of bursary)
- I declare that the personal data of all individuals, including myself, are legitimate and accurate, that I am validly acting on behalf of and have authority from each of these individuals, and that I have obtained these individuals' consent to disclose their personal data for the purpose of processing this application
- I understand and consent that the personal information which I have provided will be retained and used strictly for processing and managing the bursary
- I agree and authorize SSEF to request or verify information on my children and family with Ministry of education and other entities where necessary.

Name of Parent: \_\_\_\_\_

Signature of Parent: \_\_\_\_\_

Date: \_\_\_\_\_

## ANNEX A

### DECLARATION OF UNEMPLOYMENT / INCOME FROM SELF-EMPLOYMENT

- Note: A household member declaring that he/she is unemployed is to complete Part A, B and D.
- Note: A self-employed household member declaring his/her income is to complete Part A, C and D.

#### PART A:

STUDENT'S NAME: \_\_\_\_\_

STUDENT'S BIRTH CERTIFICATE NO. / NRIC NO.: \_\_\_\_\_

#### PART B: Declaration Of Unemployment

I, (Name) \_\_\_\_\_, NRIC No: \_\_\_\_\_,

hereby declare that I have been without a job since (Month) \_\_\_\_\_ (Year) \_\_\_\_\_.

I have NO other sources of income and I am NOT required to furnish any Income Tax Returns.

I have other sources of income which I have declared in Section 3.

#### PART C: Declaration Of Monthly Income By Self-Employed Household Member

For: Members not required to pay tax or the tax returns does not reflect his/her current income status.  
(Please note that self-employed household members with supporting income tax documents need not complete this section)

I, (Name) \_\_\_\_\_, NRIC No: \_\_\_\_\_,

hereby declare that I am working as (Occupation) \_\_\_\_\_ and my  
monthly income is S\$ \_\_\_\_\_.

\* I am not required to submit Income Tax Assessment Return for the reason given below:

(Please submit supporting document)

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\* The latest Income Tax Assessment Return submitted by me does not reflect my current income  
status for the reason given below:

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\* Please tick the relevant box.

**PART D: Signature and Date**

I, (name of parent / guardian) \_\_\_\_\_ NRIC No. \_\_\_\_\_ declare that the information provided above is true to the best of my knowledge. I undertake to refund the value of financial assistance received if any of the information is found to be false later on.

Signature of Parent & Date: \_\_\_\_\_

Please note that incomplete submission will not be accepted

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**For official use****Part E Panel's Decision**

Approved/ Not Approved

Comments

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Signature of Chairman

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Signature of Secretary

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Signature of Member

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Date

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Date

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Date