



ALL INDIA COUNCIL FOR TECHNICAL EDUCATION

(A Statutory Body of the Government of India)

Nelson Mandela Marg, Vasant Kunj, New Delhi-110 070

Ph. No.: 011-29581010/51/1043/1421 Website: www.aicte-india.org



अखिल भारतीय तकनीकी शिक्षा परिषद्

(भारत सरकार का सांविधिक निकाय)

नेल्सन मंडेला मार्ग, वसंत कुंज, नई दिल्ली-110 070

फोन: 011-29581010/51/1043/1421 वेबसाइट: www.aicte-india.org

PRIME MINISTER'S SPECIAL SCHOLARSHIP SCHEME (PMSSS) FOR THE STUDENTS OF UNION TERRITORIES OF JAMMU & KASHMIR AND LADAKH: ONLINE REGISTRATION ACADEMIC YEAR 2022-23 FOR 10+2 STUDENTS.

Online Registration for Academic Session 2022-23 under PMSSS J&K and Ladakh is being opened w.e.f. 19.7.2022 for 10+2 students. The details regarding eligibility criteria, courses and financial help are given below:

Eligibility	Courses/ Stream	Registration From	Financial Help for Academic fee Provided	Financial Help for Hostel fee Provided
10+2 passed (J&K Board or CBSE from J&K and Ladakh) not earlier than Academic Year 2020-21 or appeared in Academic Year 2021-22	General Degree	19.7.22* (12:00 Noon Onwards) *For details please see the calendar of events on AICTE website	Upto Rs. 30,000/- p.a.	Uniformly Rs. 1.00 Lakh per annum (in Ten equal instalments)
	Professional (Engg./Nursing/ Pharmacy/ Hotel Management/ Architecture etc.		Upto Rs. 1.25 Lakh p.a.	
	Medical/BDS or equivalent		Upto Rs. 3.00 Lakh p.a.	

Students are required to visit nearest Facilitation Centre only for Registration.

For Documents Verification please visit nearest Verification Centre from 22nd July 2022 onwards. List of Facilitation / Verification Centres is available on AICTE Website.

For registration refer link <http://www.aicte-jk-scholarship-gov.in> and the detailed information about the scheme may be seen at <https://www.aicte-india.org/bureaus/jk>. For any updates and Calendar of Events, you may visit AICTE website regularly.

For any query login to <https://css.aicte-india.org/login>

Advt. No: _____

Member-Secretary

जम्मू एवं कश्मीर तथा लद्दाख संघराज्य क्षेत्र के विद्यार्थियों के लिए प्रधानमंत्री विशेष छात्रवृत्ति योजना (पीएमएसएसएसएस): 10+2 (बारहवीं) कक्षा के विद्यार्थियों के लिए शैक्षणिक वर्ष 2022-23 हेतु ऑनलाइन पंजीकरण।

जम्मू और कश्मीर एवं लद्दाख के विद्यार्थियों के लिए प्रधानमंत्री विशेष छात्रवृत्ति योजना (पीएमएसएसएसएस) के अंतर्गत शैक्षणिक सत्र 2022-23 में 10+2 विद्यार्थियों के लिए ऑनलाइन पंजीकरण दिनांक 19.07.2022 को दोपहर 12:00 बजे आरम्भ हो रहा है। पात्रता मानदंड, पाठ्यक्रम और वित्तीय सहायता के संदर्भ में विवरण नीचे दिया गया है :-

पात्रता	पाठ्यक्रम/ विधा	पंजीकरण से / तक	शैक्षणिक शुल्क के लिए प्रदान की जाने वाली वित्तीय सहायता	छात्रावास शुल्क के लिए प्रदान की जाने वाली वित्तीय सहायता
10+2 (बारहवीं) उत्तीर्ण वे विद्यार्थी जिन्होंने (जम्मू एवं कश्मीर और लद्दाख संघ राज्य में स्थित जम्मू एवं कश्मीर बोर्ड से अथवा सीबीएससी बोर्ड के स्कूल से) 10+2 (बारहवीं) शैक्षणिक वर्ष 2020-21 से पहले उत्तीर्ण नहीं की हो अथवा शैक्षणिक वर्ष 2021-22 में बारहवीं कक्षा की परीक्षा में भाग लेने वाले विद्यार्थी	सामान्य डिग्री	19.07.2022* (दोपहर 12:00 बजे से प्रारम्भ) *विवरण के लिए कृपया अभातरिप की वेबसाइट पर कार्यक्रम के आयोजनों का कैलेंडर देखें	रु. 30,000/- तक प्रति वर्ष	रु० 1.00 लाख प्रति वर्ष सभी के लिए एक समान (दस समान किश्तों में)
	व्यावसायिक (इंजीनियरिंग/ नर्सिंग/ मेराजी (फार्मसी)/ होटल प्रबंधन/ वास्तु कला आदि)		रु. 1.25 लाख तक प्रति वर्ष	
	चिकित्सा (मेडिकल)/ बीडीएस अथवा समकक्ष		रु. 3.00 लाख तक प्रति वर्ष	

विद्यार्थियों को केवल पंजीकरण हेतु निकटतम सुविधा केंद्र पर जाने की आवश्यकता है।

दस्तावेजों के सत्यापन के लिए कृपया दिनांक 22.07.2022 से निकटतम सत्यापन केंद्र पर जाएं। सुविधा/सत्यापन केंद्रों की सूची अभातरिप की वेबसाइट पर उपलब्ध है।

पंजीकरण के लिए संदर्भित लिंक <http://www.aicte-jk-scholarship-gov.in> और योजना के बारे में विस्तृत जानकारी के लिए संदर्भित लिंक <https://www.aicte-india.org/bureaus/jk> देखें। किसी भी अद्यतन जानकारी और कार्यक्रमों के कैलेंडर के लिए आप नियमित रूप से अभातरिप की वेबसाइट देखते रहें।

किसी भी प्रश्न के लिए कृपया <https://css.aicte-india.org/login> पर लॉगिन करें।

दस्य सचिव
सदस्य सचिव



All India Council for Technical Education

Nelson Mandela Marg, Vasant Kunj, New Delhi-110070



SPECIAL SCHOLARSHIP SCHEME FOR THE UTs OF JAMMU & KASHMIR AND LADAKH COUNSELING SCHEDULE FOR ADMISSION AY 2022-23 Under Graduate Admission (Calendar of Events)

S. No	Tentative Events	Date
1.	Online Registration	19 th July - 4 th August 2022 (Portal will open for registration from 12:00 Noon and will close at 5:00 P.M. on 4 th August, 2022)
2.	Online Verification of Certificates of Registered candidates at Nearest Verification Centers	22 nd July - 5 th August 2022
3.	Choice Filling Option Open for all those candidates whose Documents have been verified	5 th August - 11 th August 2022
4.	Publishing of Provisional Merit List on Portal	8 th August 2022
5.	Document Re-verification at Verification Centers Centers (Grievance Redressal against the candidate's subject to Provisional Merit list)	9 th - 10 th August 2022
6.	Publishing of Final Merit List on Portal	11 th August 2022

Note:

1. The calendar of events is tentative and is subject to change.

2. If, results of NEET / JEE and counselling are conducted before the commencement of PMSSS counselling the aspiring candidates should immediately report to AICTE regarding her/his allotment in NEET / JEE so that vacant seats may be allotted to next meritorious aspiring student(s). The student need to fill the details in entrance examination option which is visible in her/his login.

3. Round 2 Allotment will be made if and only if the confirmation and freezing of the allotted seat for 1st round of counselling is less than < 5000.

4. Students who have been selected on merit basis through online counselling process may download his/her allotment letter without fail from their login

5. Grievances shall only be posted on following email id : jkadmission2022@aicte-india.org.

More information will be updated shortly. For Further Updates of Admission Refer AICTE website:

<https://www.aicte-india.org/bureaus/jk/2022-2023>

**Government of India
Ministry of Education
Department of Higher Education
(Scholarship Division)**

**SPECIAL SCHOLARSHIP SCHEME FOR THE STUDENTS OF UNION TERRITORIES
OF JAMMU & KASHMIR AND LADAKH DURING ACADEMIC YEAR 2022-23**

1. BACKGROUND

An Expert Group was constituted by the Prime Minister on 18th August, 2010 in the context of enhancing employment opportunities among youths of Jammu & Kashmir (now, UTs of J&K and Ladakh) to formulate job plan involving public and private sectors. Among the key recommendations of the Expert Group, one was to offer 5000 fresh scholarships per annum to encourage the youth of J&K and Ladakh to pursue higher studies outside the UT. The proposal arises out of the identified strategy of a human resource development initiative focused on improving skill set through improving access to education.

2. OBJECTIVE

To provide academic fee (tuition and other admissible fee) and maintenance allowance (to bear expenses on account of hostel & mess fee, cost of books and other incidental charges) to students belonging to J&K and Ladakh who, after passing Class XII or equivalent examination, secure admission in Government colleges/institutions and other select institutions outside the UTs of J&K and Ladakh through AICTE's counselling process under the supernumerary quota created by the Government except in medical courses. Scheme was launched in the year 2011 and modified from time to time to make the scheme student friendly. The scheme also envisages to build capacities of the youth of J&K and Ladakh to enable them to compete with their peers in the national mainstream.

3. SCOPE

Under the scheme 5000 fresh scholarships are available per annum. Out of these, 2070 scholarships are for General Degree Courses, 2830 for Professional/Engineering courses and 100 for Medical Courses. The number of scholarships for engineering and medical studies would be kept flexible, subject to the ceiling of 5000 fresh scholarships per annum and subject to the savings accruing from any shortfall in the number of students opting for general degree courses.

4. RATE OF SCHOLARSHIPS, ACADEMIC FEE & MAINTENANCE ALLOWANCE:

Stream	Number of Scholarships	Academic Fee (Upper limit)	Maintenance Charges (Fixed)
General Degree	2070	Rs.30,000/-	Rs.1.00 Lakh*
Professional/Engineering/ B.Sc.Nursing / B. Pharmacy/ B. Architecture (subject to NATA)/ HMCT Degree	2830	Rs.1.25 Lakh	
Medical/BDS or equivalent Medical Stream (subject to NEET, wherever applicable)	100	Rs.3.00 Lakh	
Total No. of Scholarships	5000		

*Not exceeding Rs.1.00 Lakh per annum (in Ten equal instalments to meet hostel, mess, books, stationery & other incidentals) Fresh students admitted in the academic session 2022-23 will be paid maintenance allowance from the date of joining the institute physically.

Flexibility for deciding fees to be reimbursed for certain courses rests with the Inter-Ministerial Committee, within the overall ceiling.

5 DISBURSEMENT OF SCHOLARSHIP:

- ❖ Scholarship towards academic fee will be paid directly to the Institution as per claim or as per rate fixed by respective State Fee Regulatory Authority or as fixed by any Regulatory Authority appointed by the Government, whichever is less and within the overall ceiling fixed for the course. All the Institutions may note that upper ceiling of Academic Fee inclusive of all admissible components taken together is Rs. 1,25,000/- for Professional / Engineering Stream; Rs. 30,000/- for General Stream and Rs. 3,00,000 for Medical Stream. Even if the total fee of institute is more than the ceiling, neither AICTE shall reimburse extra amount nor institute can charge the same from the students.
- ❖ The fixed maintenance allowance Rs. 1.00 lakh per annum for all streams will be paid to the bank account of the student through DBT using PFMS gateway. Maintenance Allowance during first year will be released in 9(Nine) instalments, first instalment of which will be of Rs. 20,000/ and subsequent 8 monthly instalments will be of Rs. 10,000/- each.
- ❖ From 2nd year onwards fixed maintenance allowance of Rs. 1.00 lakh per beneficiary will be paid in 10 monthly instalments of Rs.10,000/- each.

6. ELIGIBILITY:

- ❖ Candidates should be domicile of Union Territories of J&K and Ladakh.
- ❖ Students must have passed 12th examination from JKBOSE or CBSE affiliated schools located in UTs of J&K and Ladakh.
- ❖ Having family income of Rs. 8.00 Lakh or less per annum.
- ❖ Candidates who want to take admission under Lateral Entry Scheme have to pass Diploma in Engineering from the Polytechnic Institutes recognized by Directorate of Technical Education(DTE), J&K and Ladakh.
- ❖ Candidates are compulsorily required to apply on-line on the AICTE web-portal.
- ❖ Admission under Lateral Entry Scheme will be subject to allocation of seats / vacant seats of the preceding year in **Engineering Stream** only.
- ❖ Merit list will be prepared for HSC and Lateral Entry students and the same will be displayed on AICTE portal for conduction of on-line counselling for final allotment of seats in colleges to eligible candidate's subject to choice filling/availability of scholarships.

7. EXCLUSIONS:

Categories of Candidates **NOT** eligible under the SSSJ&K:

- a. Candidates pursuing courses through Open Universities.
- b. Student availing benefit of any other scholarship Scheme.
- c. Candidates gaining admission through '**Management Quota**'.
- d. Candidates pursuing Diploma course.
- e. Candidates pursuing Post Graduate level studies, in any discipline.
- f. Candidates having family income over Rs. 8.00 Lakh per annum.
- g. Not applied through online registration in the AICTE Portal.
- h. Taking admission in the Colleges other than the prescribed colleges given in AICTE Portal.
- i. Admission through Agents / NGOs.

8. INSTITUTES / COLLEGES PARTICIPATING:

- ❖ Admission will be offered to the candidates from a selected pool of well performing institutions / colleges / universities, which are recognized by AICTE or approved by UGC under Section 12(B) or respective Regulatory Bodies of Government of India only, which are fulfilling following criteria:
- ❖ All NAAC Accredited (for General Stream Programme)/Delhi University Colleges/All Central Universities, All NBA accredited/ NIRF (up to the rank of 300)/ Government Institutions / Colleges having hostel facilities and any other good institution identified in advance and listed with the prior approval of Chairman, AICTE.
- ❖ Admissions in B.Sc.(Nursing) Programme will be given in Government Nursing Institutions and as per the list provided by the Indian Nursing Council, New Delhi.
- ❖ Hostel facility criteria is to be relaxed for General Stream courses or any other quality institution located in Delhi, Mumbai, Bangalore, Pune and Hyderabad etc.
- ❖ Chairman, AICTE is authorized to take final decision and relax conditions, if any.

9. ADMISSION IN IITs/ NITs AND OTHER INSTITUTIONS OF NATIONAL IMPORTANCE:

- ❖ Aspirants desiring to take admission through JEE Mains/JEE Advance in IITs, NITs, IISc, IISER and Centrally Funded Institutions with National Importance may be considered, if student participates in online counselling by filling their JEE Mains/JEE Advance roll numbers with respective admit card and result and wherever SSSJ&K quota is not available.
- ❖ All Medical aspirants seeking admission in BDS/MBBS streams are required to appear in NEET examinations and get qualified for admission. However, they should initially register on AICTE portal by submitting their complete details including NEET roll number and get their documents verified by Facilitation Centre as per the procedure. After securing their admission to college through NEET counselling, they are required to upload their allotment letter along with NEET score card and joining report to become eligible subject to availability of scholarship.
- ❖ It is decided by the Dental Council of India vide letter No.DE-14-AC-Academic-MDC-2021/1099 dated 23rd July, 2021 that all Private Dental Colleges under its umbrella will not admit more than 5(Five) students per institution under Prime Minister's Special Scholarship Scheme with effect from academic session 2021-22. The copy of the letter is available on the portal of AICTE for information of stakeholders.
- ❖ Aspirants seeking admission in Architecture Programme are required to qualify NATA and their admission to Architecture course through AICTE portal would be confirmed after uploading their NATA result and admit card.
- ❖ Aspirants seeking admission in Integrated Law Course (B.A.LLB) are required to qualify CLAT and their admission to law course through AICTE portal would be confirmed after uploading their CLAT result and admit card. **Admission in the law course of National Law Schools will only be considered.**

10. DURATION OF SCHOLARSHIPS

The scholarships granted under the scheme are renewed in subsequent classes subject to good conduct and maintenance of attendance as prescribed by the respective institution. Students failing to get promoted to the next class / level would get the scholarship in the following year subject to the condition that if the student fails again for the second time, then he / she would forfeit the scholarship and the scholarship would not be renewed for the subsequent years. If a scholar unable to appear in the annual examination owing to illness and / or on account of any unforeseen incident, the scholarship may be renewed for the next academic year on submission of medical certificate and other proof to satisfy the Head of the Institution who will also certify the same. Scholarship will not be paid twice for the same year of study.

11. ADMISSION PROCESS:

A. Admission under 10+2 Scheme and through Lateral Entry

Candidates who have passed 10+2 examination from JKBOSE or CBSE affiliated schools / passed Diploma in Engineering from Polytechnics approved by Directorate of Technical Education, Govt. of J&K, located in UTs of J&K and Ladakh **in the academic year 2020-21 and 2021-22** can only submit their application on AICTE Portal for registration of the scheme. Candidates are advised to fill exact particulars as furnished at the time of registration for class 10+2 examination. Candidates whose credentials do not match with the particulars available in AICTE-portal will not be able to register online. On successful registration, eligible candidates will be issued username and password to fill online form on AICTE Portal. The UTs of J&K and Ladakh through various Facilitation Centers, assist the students in submission of online application and verification of the following original documents to ascertain their eligibility under the Scheme:

- (i) Certificate of domicile of the State of Jammu & Kashmir
- (ii) Certificate of Class 12th and 10th Examination (for candidates who have passed class 12th examination)
- (iii) Polytechnic Diploma Certificate (for Diploma candidates)
- (iv) Income Certificate
- (v) Students applying under reserved quota must produce Caste Certificate (SC/ST/SEBC) issued by State Government authority.
- (vi) Persons with Disabilities (PwD) must submit Disability Certificate subject to Govt. Norms.

12. DOCUMENT VERIFICATION and CHOICE FILLING:

The applicant is required to get his / her uploaded documents verified with the originals at the nearest Facilitation Centre set-up by UTs of J&K and Ladakh and get it verified and uploaded with stamp on portal of Facilitation Centers. After document verification from the facilitation center the candidate should collect the copy of document verification report without fail. The choice filling window would be activated for only those candidates having successfully registered and got their documents verified at any one of the Facilitation Centers. The choice filling window will be blocked on the last date, after that no change would be allowed in order of preference. The merit list will be displayed subject to the declaration of result.

Provisional Merit list is generated based on Class XII / Diploma results. The students, whose name appear in the provisional merit list are compulsorily required to attend the counseling:

- ❖ Allotment of the seat will be done through online counselling process subject to merit / availability of scholarships.
- ❖ List of Institutions / Universities where admissions offered would be prepared and will be displayed in candidate's login for choice filling. Eligible candidates under the Scheme are directed to choose the courses from these Institutions/ Universities only. **It may be noted that "No Scholarship" will be paid to the candidates who take admission in other than the list of Institutions/ Universities available on the portal of AICTE except MBBS/ BDS /allied medicinal courses/Central/State Govt. for which supernumerary quota is not available.**

13. RESERVATION:

The reservation norms as prescribed for the UTs of J&K and Ladakh (subject to intimation from UTs of J&K and Ladakh) in respect of SC, ST and Socially and Economically Backward Classes (SEBC) are followed for providing scholarship under the Scheme. The break-up is given below:-

- a) SC – 8%
- b) ST – 10%
- c) Socially and Economically backward classes (other than Scheduled Castes and Scheduled Tribes – 22%:
 - (i) Weak & under privileged classes/social caste (OCS) 4%
 - (ii) Resident of backward area (RBA) 10%
 - (iii) Resident of areas adjoining actual line of 4% control (ALC)/ International Border(B)
 - (iv) Pahari Speaking People 4%

Note: 4% Horizontal reservation is provided for Physically Handicapped (PwD: (Disability above 40% as per Central Government Norms).

14. DISBURSEMENT PROCEDURE:

➤ **STEPS TO BE TAKEN BY STUDENT FOR DBT:**

- a) After joining the institution, the students have to immediately upload their joining report (in the prescribed format available on website under SSSJ&K 202-23 tab) before the last date of joining is over. The students are required to login to AICTE portal using their credentials which has already been created by them at the time of application submission process under SSSJ&K.
- b) The joining report will be verified by the Institution post which candidate has to fill and upload the following documents to start the disbursement process. Fill all the necessary information in Basic Details Tab, Institute Details Tab & Bank Details Tab.

➤ **STEPS TO BE TAKEN BY INSTITUTE:**

For processing of scholarship, the institute needs to perform the below mentioned task for taking the benefit of academic fee in their account. The annual academic fee would be credited in the institute account directly which is in the name of institution and their details are submitted to AICTE. The fee would be released based on SFRC (State Fee Regulatory Committee/Authority) applicable to that particular batch/course with the maximum limit as per scheme guidelines.

- a) College will upload documents for claiming Academic Fee. If the institute is admitting SSSJ&K candidates for the first time they should apply for the issuance of User ID & Password by clicking at: <https://www.aicte-india.org/bureaus/jk/2022-2023>.
- b) If the institute has already admitted candidates under SSSJ&K, then you may use the old User ID & Password and submit SFRC and other documents as per norms.
- c) Login on to AICTE's J&K Portal using authorized "User Id" & "Password", sent on your official email address.
- d) Fill in the necessary information & upload documents namely in 3 tabs: Institute Details, Bank Details and Fee Details.
- e) The following documents are to be uploaded in Institute login:
 - (i) College Fee Structure/Academic fee (in the prescribed format available on AICTE portal: <https://www.aicte-india.org/bureaus/jk/2022-2023>)
 - (ii) Fee as per SFRC (State Fee Regulatory Committee/Authority) / State Govt. issued fee fixation document.
 - (iii) Mandate Form - Institution accounts details (format available on website under SSSJ&K 2022-23 tab)
 - (iv) Passbook Copy/Cancelled cheque clearly indicating bank name, Account holders Name, Account Number, IFSC code, MICR Code, Bank Address.
 - (v) The Institution bank account should not be in the name **Trust/Society**.
 - (vi) Finally click on Submit Button

Scholarships will be disbursed through PFMS Mechanism only after joining the institute and uploading the joining report along with other required documents including AADHAR Number on AICTE, SSSJ&K portal through their login.

15. IMPLEMENTATION AND MONITORING

For better and effective implementation and monitoring of this Scheme, constitution of a Committee was recommended in CCEA note. Accordingly, a Committee – Inter-Ministerial Committee (IMC) – on Special Scholarship Scheme for Jammu & Kashmir was constituted. Inter-Ministerial Committee (IMC) is constituted to oversee the implementation of the Scheme and is Chaired by Secretary, Department of Higher Education. Adviser Project Appraisal and Management Division (PAMD) and Adviser Education, Planning Commission (NITI Aayog), representatives of Department of Expenditure are members and representatives of the Ministries of Social Justice & Empowerment, Ministry of Tribal Affairs, Ministry of Home Affairs, Ministry of Health & Family Welfare and Deptt. of Science & Technology are invitees. Secretary (Higher Education) and Secretary (School Education), Govt. of Jammu & Kashmir are special invitees.

16. STEPS TO BE TAKEN DURING REGISTRATION:

Candidates would be required to upload the following documents:

- a) Passport Size photograph (200 x 230 pixels – preferred)
 - b) Scanned Signature (140 x 60 pixels – preferred)
 - c) Domicile certificate issued by UTs of J&K and Ladakh
 - d) SSC Marksheet
 - e) Family income certificate (Issued by Tehsildar or equivalent)
 - f) Bank Details of student: Students individual account (joint account/no frill account/inoperative account, parents account, joint account is not valid)
 - g) AADHAR Number
 - h) Category certificate (issued by the Competent Authority of the State Government)
 - i) Persons with Disabilities (PwD) must upload Disability Certificate. (40% and above)
 - j) Candidates who are already availing the benefits of SSSJ&K are not eligible to apply.
- ❖ Student is required to give preference of the course which he / she intend to pursue i.e. General or Professional or Medical stream.
 - ❖ General Stream includes admission to B.A./B.Com./B.Sc./B.Sc.(Hon.)/ BBA/BCA etc.
 - ❖ Professional courses include B.E./B.Tech. / B. Pharmacy /B. Architecture/Hotel Management & Catering Technology/ B.Sc.(Nursing).
 - ❖ Medical Streams include MBBS / B.D.S./BAMS and Allied Medicinal Courses.
 - ❖ Bank details seeded with AADHAR to be submitted at the time of registration to be verified by the Facilitation Center.
 - (i) Upload scanned copy of AADHAR Card of the Student (if any)
 - (ii) Upload scanned copy of the first two pages of Bank Passbook/Cancelled cheque clearly indicating following:
 - (i) Name of Accounts Holder
 - (ii) Name and Address of the Bank
 - (iii) Saving Bank Account No.
 - (iv) IFSC Code and MICR Code

Note: Saving Bank Account should be seeded with AADHAR Number and in the name of the bonafide student only. Candidates may note that Bank Accounts should not be a “No-frill Account” /Minor Account, Parents’ Account /Non-Operative account, joint account etc.
