

Kachchhi Oswal Jain Association In NorthAmerica Inc.

KOJAIN NEWSLETTER

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President's Message

My Dear fellow Kachchhi Oswals,

Jai Jinendra.

Wish you and your family a happy, healthy and prosperous new year. The New Year makes us review the accomplishments of the past year and motivates to plan for challenges of the New Year.

Last year KOJAIN, with your help, was able to make progress on several fronts:

- KOJAIN is now incorporated. This was a very important step to protect KOJAIN as well as all the individuals working for KOJAIN.
- More than 20 committees were formed to provide help to all Kachchhis residing in North America as well as other parts of the world.
- Most of these committees have made a good progress in the short period of time. To cite a few, the development of new KOJAIN directory, scholarships to students, formulation of youth committee, development and collection of funds for the loan program, assistance to new student coming to U.S.A. and helping them find host families upon their arrival in the U.S., marriage information service, increasing the membership by more than 50% this year, Medical Information Committee providing list of doctors offering guidance and counsel in the field of their specialties. All these and other committees are making progress and posting their charter on our web site.
- The web site has been revitalized under the leadership of Bhavin Jitendra Shah of Wall Nut, Southern California. Take a few minutes of your time to visit our web site www.Kojain.com. I am confident that you will find it useful.

The New Year plan is to set a specific goal and aim to achieve specific objective through each committee. We will continue to work hard and smart to bring KOJAIN to new level of accomplishments.

I visited Kachchh and visited all the organizations we sent funds last year for earthquake relief and other activities. Visited work performed by NGOs (Non Governmental Organizations) in small villages. Some of the earthquake funds we have donated are still not used. Most funds are used wisely. Small villages benefited vastly. Most organizations have given a general statement of accounting as to how the money was spent; some NGOs have provided their audit report.

Many organizations in India acknowledged the dedicated work of KOJAIN by honoring their officers. Bidada Sarvoday Trust, K.V.O. Seva Samaj of Mumbai, Tarun Mitra Mandal of Mumbai and others honored me as chief guest at their important functions. I appreciate their hospitality and the honor to KOJAIN. KOJAIN plaques have either been posted or planned at Bhojay Sarvoday Trust, Bidada Sarvoday Trust, Virayatan and some other institutions for our donations for their major earthquake relief and other projects.

Our thanks are to Shri Bipinbhai Amarchand Gala of Navnit Publication of Mumbai, India who has offered to print our new KOJAIN directory at cost, which will be passed to the advertisers from India.

The untimely demise of Shri Tulshibhai Gajara was a tremendous loss to Kachchh. He was a pillar of strength for so many activities in Kachchh through VRTI and other organizations in Kachchh. KOJAIN has sent a letter of condolence to his immediate family and his friends and associates. We have formed a committee to raise funds to assist the organization he was associated with. Please donate generously.

Thank you all for your past support without which we would not have been able to do what we could. We will continue to solicit your support in everything we plan to do this year. Please feel free to send your comments and suggestions via email, letters or phone calls.

Thank you.

Sincerely yours,

Kalyanji Mota
President Of KOJAIN

News from The Board of Directors:

The Board of Directors is planning to meet via tele conference call on March 2, 2003 to establish specific goals to achieve in each committee for the current year.

Following is the report from most of the committees:

KOJAIN Directory Program: Navneet Prakashan of India has agreed to print and mail the KOJAIN directory to us. The information from members and non-members of Kojain is slow and hence publication of directory will slide to second or third quarter of 2003

Loan Program for needy: K.V.O. Seva Samaj of Mumbai has agreed to send names of potential needy candidates who wish to come from India to U.S.A. for higher education. We shall evaluate their requirements.

KOJAIN Youth Committee: All the members of the Youth Committee are busy but contributing their time and efforts to make progress. They are outlining the activities they wish to pursue.

Marriage Information Service: The committee have started to function. Four Matrimonial advertisements are posted on our web site as well as in this newsletter. Make a good use of this service.

Constitution and By-Laws changes: The committee has received few suggestions to improve the functioning of KOJAIN. In the next general body meeting planned on July 5, 2003, the committee may place the memorandum to the general body.

India-KOJAIN Coordination: The committee has received a list of many addresses of K.V.O. s of India and develops communications with them.

Membership Committee: The membership of KOJAIN has increased more than 50% in the year 2002. The goal

will be set this year also to continuously increase the paid membership.

Kojain Web Site: many improvements have made to make the site useful to all the K.V.Os. Panjo Kachhh have accepted the challenge to improve the graphics of the site and make it more attractive at no cost to KOJAIN.

Insurance dedicated to KOJAIN: This committee requires lot of explanation hence it is making slow progress than others.

Medical Information Program: List of Medical Professionals willing to provide voluntary information service has been posted on our web site. We would like to see the K.V.Os all over the globe take advantage of this free service.

Scholarship Program: The committee will offer scholarships to potential candidates this year also. The applications are requested. Please read the requirements noted in this Newsletter.

Host Family Program: All the KVO students came last year from India has been contacted and given the necessary help. The committee is ready to coordinate the task for this year.

Jayesh Shah Educational Memorial Fund: The fund is going to be transferred to KVO of Mumbai within next few months. They will manage and award the scholarship from the interest generated from the original amount.

Women's Program: The committee shall be awarding the amount to needy women from the funds provided by Momaya victim funds.

GENERAL BODY MEETING IS PLANNED DURING JAINA CONVENTION ON SATURDAY JULY 5, 2003 AT 3:00 P.M.

We are very happy to announce that JAINA convention conveners and Program Committee have accepted our request to provide a hall accommodating about 300 people for 2.5 hours to have a general body meeting and get to gather of KOJAIN members on Saturday July 5, 2003 starting at 3:00 P.M.

We therefore appeal to all the KOJAIN members to plan to attend the JAINA convention starting from July 3, 2003. Make the reservation earliest possible to receive the discounted offer for registration.

Dear friends,

I am sure that by this time all of you have heard the very sad news that our dear friend Tulshibhai is no longer with us. This is very big loss to his immediate family and friends, to VRTI and the whole Kutch District.

He was a great leader - always smiling, optimistic, very intelligent, very knowledgeable, well connected, honest and very considerate. To say that he was worth his weight in gold is to overvalue the gold and undervalue the man. His loss is equivalent to another earthquake in Kutch.

We will miss him very very much.

Nothing we do will bring him back but we can collect significant fund for Tulshibhai's family (for his wife and for his son and his education). This is the minimum we should do. Our goal is to collect \$ 25,000.00 or more.

Please make your check payable to KOJAIN and in the memo section, please indicate "For Family of Tulsibhai" & mail the check to:

Ramesh & Maya Dedhia
Chairman of Committee to collect funds for Tushibhai Gajara Foundation from North America
3914 Highwood Place
Okemos, MI 48864

For further information please call:
Chhotalal Bheddah (516) 883 0345
Ramesh Dedhia (517) 349 8213

virtue of his being a " Savoir-Faire" and having acquired mammoth grass root experience, he had cultivated an incurable itch and irrepressible urge to mitigate the myriads of problems, hardships and bottleneck facing and confronting the betterment and upliftment of rural people. He always prioritized ground realities and never entertained an ivory talk. He was not only involved and interwoven but had envisaged enormous illuminating activities culminating to the abundant propriety of the villages. "AGRICULTURE IS OUR REAL" was his MANTRA & MOTTO. As a true MENTOR and Stalwarts of the farmers, he stood as a ROCK in the aftermath of Earthquake & undauntedly used to say, "miseries must motivate & not mar the management mettle of man". He was thus a "sine-qua non" of VRTI.

He had made significant contribution through Merchant Relief Committee for being instrumental for initiating permanent redressal measures during famines. He had pioneered and had the status of "AVANTGARDE" in Constituting "Excel Rural Development Center" in 1974 for Conceptualizing Cattle breeding farm and for ameliorating production and Quality in agricultural products. Thereafter in 1978 he had heralded the progress march of VRTI after acquiring 18 acres of land adjacent to Jain Ashram Mandvi.

Under the Clairvoyance & Canopy of Shri Kantisen Shroff and arch architect, veteran & doyen of VRTI he carved a niche for himself by imbibing & emulating the concept that until and unless villages are made self-sufficient, all the efforts & endeavors for rebuilding the nation would be only a PIOUS talk from an Ivory- Tower. In short he was a committed and dedicated architect for giving over-riding priority to village upliftment. Verily he had epitomized rural economy as the quintessence of his objective and goal for the overall progress of "The sons of the soil". He was the MACRO & MICRO for watershed, water harvesting, plantation of trees, nutritive farming, cottages industry, value based education, prohibition and such other allied cultural activities for giving boost and incentive to youth of the villages still lying in dormant and precarious conditions. He was a LIVING LEG- END", instilling a feeling and belief that LAND IS THE ONLY SOURCE FOR LIVELIHOOD.

STORY OF SHRI TULASHIBHAI GAJARA



Born in a middle class farmer family at Rampar Village of Abdasa Taluka Shri Tulsibhai P.Gajara after having completed the secondary education was attracted by the village development oriented activities of VRTI.

As an ordinary worker he had elevated himself as its Managing Director and steered & shepherded the same with deep commitment and unflinching zeal, by his manly, Herculean & phenomenal services.

Being a non-assuming and low-profile entity he never displayed an ostentatious display of his scholastic wisdom, and craftsmanship in any discipline. Equally he had a deep insight and firm conviction that until and unless villages prosper and flourish, the prosperity of India will float only on a pious paper. He had an uncanny knack to identify as well translate remedial and redressal measures for agricultural problems. He was augustly aware that agriculture is the back-bone/spinal-cord of the village/rural economy. By

TRIBUTE TO SHRI TULSHIBHAI BY SOME OF THE WELL WISHERS

"Tulsibhai was a rare individual. He was a great leader, worker and orator. Very few individuals have so many qualities in one. I had a great respect for him and I will miss him. Kutch has lost a hero".....Dinesh Gala. CA.

" You came into our lives, stayed a little while, quietly left, leaving footprints on our heart and we will never be the same.".....Navin & Vimla Chheda. CT.

"It is very shocking to hear the sad news of the untimely demise, at the age of 48, of Tulshibhai Gajra. Kutch has lost a very dedicated, visionary and hardworking social activist. His dedication and compassion, for the farmers of Kutch, will always be remembered. May his soul be rest in peace and may God provide the strength to his family to bear this tremendous loss!"..... Tansukh Maru. NJ.

No individual has done so much for Kutch as Tulshibhai has done. It is great loss for people of Kutch.....Popat Savla. CA.

For MIS ADS Please contact Rajesh Chheda, 703 White Horse Pike, Atco, NJ 08004-2156, (856) 768-4442 e-mail: RKChheda@aol.com

MATRIMONIAL ADVERTISEMENTS

Matrimonial Male:

B1: Mehul, 26/5'7", Well-Educated, simple, calm, responsible, +ve & broadminded looking for girl of similar nature. Contact: mehulme@indiatimes.com with biodata & photograph.

B2: Vijay Chheda, 31, 5'9", well educated, currently employed in DC is seeking companion with at least bachelor's qualification. Please send your inquiries to vj0622@yahoo.com, and include bio-data and a photograph in your email.

Matrimonial Female:

G1: Parents invite responses for attractive, slim, well employed daughter, Canadian citizen, (born Aug '76, Dip Comp, BA), from educated, outgoing, preferably Canada/USA-raised, professional Jain match. Contact: desigirl2003@hotmail.com

G2: Alliance for KVO jain 29/5.3 ft slim & beautiful girl working in NJ from jain/vaish strictly veg. Contact: galasanjiv@rediffmail.com

These advertisements are on www.kojain.com website and are updated regularly.

Scholarship03

KOJAIN is soliciting candidates for one or more 2003 Scholarships. We have awarded twelve scholarships, with awards totaling \$8750. Scholarship criteria and submission requirements are:

Only current (as of June 30, 2003) KOJAIN members and their dependent family members (spouse/children) are eligible. Check your membership on our website: www.kojain.com. **The year shown is when your parent's membership expired.** Applicants must be a college first-year by fall 2003. Proof of admission for the fall 2003 academic year in an accredited college/university will be required before giving scholarship. All applicants must:

1. Have at least 3.0 Grade Point Average (G.P.A.) on a 4.0 scale. Must have a min. 3.0 overall, or at least 3.0 for the last full year of school.
2. Be a current high school senior. Must submit a full transcript including Fall/Winter 2002 year grades. Photocopies are acceptable. If mailed by school, the transcript must be post-marked by **July 5, 2003**.

3. Provide one written recommendation and character reference from a teacher, counselor, friend, or a KOJAIN member (not related to applicant). Recommendation must be submitted with application package.

4. List and briefly describe awards and/or extracurricular services and activities on a separate page. Provide enough information so that the selection committee will understand the nature of your activities.

5. Provide one self-addressed number 10 business sized stamped envelopes. This will be used to provide the result of the competition. Please provide your email address. Email will be used to acknowledge the receipt of your completed application. All applicants will be notified by September 15, 2003.

6. Submit a typed, double-spaced essay on any one of the following topics. Essay must be at least one page and must not exceed two pages (10 or 12 font print style). Essay topics are:

- a) *My Future Vision of KOJAIN.*
- b) *Kachchhi Heritage: How to preserve it and Why?*
- c) *KOJAIN Programs: How to get Youths Involved and Interested?*

7. Provide results of American College Testing (ACT) or Scholastic Aptitude Testing (SAT), or other entrance examinations scores as applicable.

Please mail all materials and two passport size photographs (except transcript if necessary) in one package, unfolded in a 9" by 12" (or larger) envelope post-marked by July 5, 2003 to Dinesh Chheda, 14 Paris Pl., Parsippany, NJ 07054.

NEWS FROM REGIONS

Region 1: AZ,CO,HI,SO.CA,UT.

Baby Shower Party and new arrival:

Congratulations to the new parents and their close family.

- Dr. Chunilal and Ilaben Shah in honor of their daughter in law Niralee and son Ajit becoming the first time parents celebrated a baby shower party on Sunday December 25, 2002. Now Dr. Ajit and Niralee are the proud parent of a baby girl named Anya arrived on January 11, 2003.

Diwali Party:

- The Kachchhi Oswal families celebrated Diwali by arranging a grand party on November 2, 2002. About twenty-five children participated in a cultural program.

Region 8: DE,E,PA,NJ.

On August 17, 2002, Komal Gala daughter of Bhavesh and Neeta performed her Arangetram in South Jersey. After eleven years of learning and practicing the various dances, she performed and received her degree. Now, this was no simple task. Two other girls from the Payal Dancing School and herself spent the years and months leading up to this event together practicing.

Along with the many years of dancing already behind them, they spent the year leading up to the Arangetram intensely practicing. Then in the two months before the performance, they had 4 to 8 hours of class per week along with daily exercises and maintained a specific and proper diet. While they were practicing, their parents were almost just as busy. From organizing the program to finding an auditorium to hold the event to arranging for a caterer; while she performed on stage, they performed behind the scenes. Finally, after a grueling three-hour performance, she received her graduating certificate. It was an experience she will never forget.

Even though Bharata Natyam originated in India, this art form has spread throughout the world and educated many other cultures about Indian culture. We might be living in America, but we will never forget our India.

Region 2: AK,ID,MT,NV,NO,CA,OR,WA,WY.**Professional Achievement**

- Navin S. Dedhia, San Jose, California, (Village: Bidada) was invited by the Iranian Society for Quality to be a Key Note Speaker at its 1st Annual Quality Congress to be held during November 3 - 4, 2002, in Tehran, Iran. Navinbhai addressed an audience of 500 Quality Professionals on "Quality Profession and Its Role in the Society" on Sunday, November 3, 2002, in Tehran, Iran. Navinbhai is the National Director of the American Society for the Quality (ASQ), Milwaukee, Wisconsin, based professional society.

Region 3: AR,KS,LA,MO,OK,TX.**Diwali Party:**

- Nirmala and Bharat Shah of Houston organized the Diwali Party on 27th October 02. Kojain members from Austin, and College Station joined Houston families to celebrate Diwali. Before the Diwali party, a youth (KYC) get-together was also organized.

Matrimonial News:

- Congratulations to Priti Savla (Daughter of Vimla & Vadilal Savla of Depa-Kutch) of Houston on her marriage to Guhan Prabhu (From Bangalore, India) on 17th December 02, in Mumbai. Receptions were held both in Mumbai and Bangalore.
- Congratulations to Neela Gada and her family: Neela Gada, daughter of Bhagwati and Prem Gada (former KOJAIN regional director) of Lubbock, TX married

to Nealesh Shah, son of Pratimaben and Dhiraj Shah (former Jaina President), on Aug 10th in an elaborate ceremony in Lubbock. The Jain Vidhi was performed by our own Navin Dedhia (KOJAIN VP). Friends and families from around the country and India attended the wedding.

Graduations:

- Congratulations to Vimal Chheda, son of Hema and Nemchand Chheda, of Houston. He recently graduated in Microbiology from Texas A& M at collage station and has joined University of Texas at San Antonio – Dental College.
- Congratulations to Vishal Shah, son of Renu & Rohit Shah, of Houston. He graduated from Hastings High School and has joined University of Texas at Austin.

Gatherings:

- Rupa and Naresh Shah of Houston organized a picnic on 24th of Aug. Kojain members from Baton Rouge (La), Lubbock, Austin, and College Station joined Houston families to celebrate the gathering. A similar picnic was organized by Bharati and Manish Shah in June.

Region 10: CT,ME,MA,NH,RI,VT.**Matrimonial News:**

- Aashish Maru son of Jaya and Jayanti Maru from Norwalk CT {Kitch Bidada} got engaged to Nilam, daughter of Shushila and Shantilal Gogri from Bombay {Kutch Trigadi} , congratulations to both of them.

Sad News:

- Shree Ratanshi Umarshi Shah, respected father of Shree Suresh Shah of Norwalk, CT. expired in India on January 19, 2003, at the age of 84. Our heartiest condolences to the family.

Hira-Monghi Navneet Hospital in Mulund

On November 24, 2002 Shri Pragati Foundation inaugurated a modern brand new Hira-Monghi Navneet Hospital in Mulund, a suburb of Mumbai. This new hospital is totally managed by Kachchhi Oswals.

The well-equipped hospital will offer various medical treatment and tests to the people at the most reasonable charges. The new hospital project envisages 120-bed-hospital in a 65000 sq. ft. area providing most modern medical facilities and up-to-date ancillary services. The estimated cost of the project is Rs. 16 crores. In an appeal letter from Pragati Foundation the split-up cost of individual units/divisions/departments are provided, so that donor(s) can adopt one or more units. Such adopted unit(s) like wards/specialized departments etc. can be dedicated by the donor(s) as per their specific wish.

To run a charitable hospital, the foundation will require funds and co-operation from all philanthropists as well as charitable medical services from medical professionals in many faculties. Dr. Shantilal Kenia of Massachusetts has agreed to chair a committee to coordinate these activities from North America under KOJAIN. He shall select the members for his committee. Dr. Kenia will pass detail information of donation scheme, as it is available and may post it and other information on our web site.

KOJAIN 2002 Year end Financial status

<u>Description of Items</u>	<u>Funds On 1/1/2002</u>	<u>Funds Added</u>	<u>Funds Distributed</u>	<u>Balance on 12/31/2002</u>	<u>Expenses</u>	<u>Amount</u>
Kojain general Fund	\$33,012.58	\$11,348.97	\$6,743.39	\$37,618.16	Tele-conference	\$2,175.64
Matunga Bording Fund	\$26,530.39	\$1,000.00	\$0.00	\$27,530.39	Web.Server	\$274.40
Kishor & Rashmi Vora Fund	\$10,000.00	\$0.00	\$0.00	\$10,000.00	Printing Newsletter	\$860.66
Momaya trust Fund	\$7,000.00	\$0.00	\$0.00	\$7,000.00	CPA Fee for audit & tax report	\$3,250.00
Scholarship Fund	\$5,000.00	\$500.00	\$1,750.00	\$3,750.00	Postage	\$12.69
Jayesh Shah Memorial Ed.	\$6,637.00	\$8,343.94	\$0.00	\$14,980.94	Public Charity registration fee	\$50.00
Student Loan Program	\$0.00	\$11,883.00	\$0.00	\$11,883.00	Consumer Protection Agency CT.	\$25.00
Kuchchh earthquake Fund	\$0.00	\$2,656.63	\$0.00	\$2,656.63	Corporation Registration Fee	\$40.00
Mahila Vikas fund	\$0.00	\$1,527.00	\$1,527.00	\$0.00	Membership refund paid	\$30.00
VRTI Fund	\$0.00	\$1,001.00	\$1,001.00	\$0.00	Check printing	\$25.00
Marraige Inf. Service	\$0.00	\$45.00	\$0.00	\$45.00	Total	\$6,743.39
Directory Advertisement	\$0.00	\$700.00	\$0.00	\$700.00	Fidelity Balance:	\$127,320.12
Tulshibhai Gajara Foundation	\$0.00	\$11,156.00	\$0.00	\$11,156.00	Kojain Book Balance:	\$127,320.12
Total	\$88,179.97	\$50,161.54	\$11,021.39	\$127,320.12	Total new members Life	42
					Individual:	65

Guide to students coming from India to USA for further study:

By: Chirag Shah, Vinit Shah, Nealesh Shah and Prem Gada

How to approach for getting admission and assistantship in US Universities

There are various ways to do these but the whole process has been shortly summarized below step by steps. Students should give one year to plan admission in a good school and to finish all the procedures and formalities including visa.

First of all students have to take two examinations, depending upon what courses they may like to take. Please, refer to tabulation bellow. All foreign students need to take the TOEFL examination. It is an English competency examination. The information about TOEFL could be obtained from their website <http://www.toefl.org/>. For admission to all graduate science schools, US schools require a science undergraduate degree Examinations test student's verbal and quantitative ability. Students in India have a misconception that school admission depends only on score and if they do bad in it that means their doors are closed for USA. That is not the case but Indian students usually score low in verbal and they should prepare that better. Admission depends on student's score, student's recommendation letter from the professors, and student's academic performance in undergraduate course, sop (statement of purpose) letter, student's resume, student's relevant work experience

Graduate School Type	Exam Type for the course	For English
Master in Business Administration (MBA)	GMAT exam	TOEFL
Medical School	MCAT	TOEFL
Dental School	DCAT	TOEFL
Pharmacy School	PCAT	TOEFL
Law School	LSAT	TOEFL
Engineering Graduate Degrees	GRE and sometimes additional engineering specific exams	TOEFL
Social Science Graduate Schools	GRE	TOEFL
Medical Residency	USMLE Step I, Step II, Step III, and Clinical Skills Assessment (CSA)	TOEFL

and paper presentation etc. Basically how students approach the school matters. These universities have to select students without taking their interview so they judge student from student's sop and student's resume, etc. The statement of purpose of admission and student's resume are the two documents which students write of their own and they reflect student's views and academic achievements. So they are very critical in the formula of admission.

Students should apply to universities by end of December for getting admission in fall. Then students should try to contact professors of those universities and impress them with their capabilities. Students should get university reply starting from April.

Barrons guide for GRE and Barrons guide for TOELF are good books for preparation. It takes nearly 2 months for an average student to prepare for the examination to get a good score in these examinations. To take examinations will be the first positive step in this direction.

Students will have to prepare short list of universities according to their field of interest. Most universities have their own websites to provide information needed. For graduate school rankings check out web site: <http://www.usnews.com/usnews/edu/grad/rankings/rankindex.htm>. The students should find out which faculties are doing research in the field of their interest. The students should contact them saying they are interested in the project and would like to come and join the school. The students should send them their resume. If they find interest in students then they are going to reply to students otherwise they just ignore. (These professors get tons of mail daily so students cannot expect to get response from all of them. The students should keep on sending their resume and they may reply.) Then select 6 or 7 universities according to their ranking, their tuition fees. It is advisable that students look for schools in industrial belt in the bad time of economy which will make easier for job prospective.

For medical schools and residency check out <http://www.nbme.org/> For MBA School, information is available here: <http://www.businessweek.com/bschools/> <http://www.allbusinessschools.com/featured/?src=goo140> Application information for the MBA is available here: <http://www.mba.com/mba/default.htm> More general info on graduate schools is available here: <http://www.gradschools.com/> <http://www.petersons.com/> <http://www.scholarstuff.com>

There are many counselors in Bombay and other parts of India who help out students with selection of universities, application procedures and visa. Most of the time the information they provide is just a verbal version of what has been posted on the university website. Most counselors do not guarantee admission in any university other than the universities they may have tie ups with which may not be the best universities in USA. So one should be careful going through counselors and not to mention hefty fees charged by them. Students should be encouraged to do their own research on Internet. There is also USEFI (United States Educational Foundation in India) in Bombay, which does a very good job in helping students with various aspects of application. USEFI also carries a database, which provides contact information about past students. These Past students are the best source of information for those universities.

Once students get the reply from these universities, it is time to go for US visa. If students have got the funding from the school then students don't have to show bulky amount in student's financial document and visa is lot easier. But if students are not assured of funding from school then students have to show bulky amount in their bank balance to secure admission. Usually Visa requires that students should have nearly 120 % of amount required in I-20 in liquid assets and nearly I-20 same amount as immovable assets. The liquid assets will include amount in saving accounts, current accounts etc. The fixed asset is not included in it. The immovable assets are the property value. It is preferable that student's parents be the guarantors. If they don't have considerable income and property then uncle or close relative may work. Sponsor should have good Tax return. Visa officer, in most of the cases, first checks income tax returns. The students could apply for various scholarships in India as well as aboard for funding.

When students go for visa interview they should look confident to visa officer and if asked students should justify that their plans are to come back after study. If visa officers get even little hint that students want to stay in USA, they will put potential immigrant stamp on your passport and reject visa.

So in short there are following steps they need to take to insure their admission and visa.

- 1) Give enough time for procedure of admission and visa.
- 2) Give appropriate examinations.
- 3) Give enough time to prepare for examinations.
- 4) Do research from Internet and USEFI and make a list of few universities in the area of interest.
- 5) Apply to those universities with needed papers
- 6) Pursue the efforts to contact professors in case there is no answer.
- 7) Once I-20 is obtained apply for visa
- 8) Prepare necessary documents to show that you have enough funds needed to study there.
- 9) Be confident when you go for interview.

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