



Institute of
Business Administration
Karachi

Leadership and Ideas for Tomorrow

RULES & REGULATIONS

Office of International Student Engagement

Title: IBA Fee Policy for Student Engagement Programs

Written by:	Office of International student Engagement (OISE)	Issue Date: January 1, 2026
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1. Purpose

The purpose of this policy is to establish clear guidelines regarding the financial and administrative arrangements for IBA Karachi students participating in international or national mobility programs, including semester exchange, study abroad, free mover programs and other programs.

2. Scope

This policy applies to all IBA Karachi students who participate in academic mobility programs at partner or non-partner universities, whether under tuition fee waiver agreements, fee-paying arrangements, or third-party funded programs. It outlines the requirements related to semester fee payments at IBA Karachi, host university fee obligations, semester freeze procedures, credit hour calculations, and fee adjustments based on credit transfer outcomes.

3. Policy for International and National partner Universities (With Tuition Fee Waiver)

This policy applies to semester exchange programs offered through national or international partner universities where the tuition fee is waived by the host institution.

Students participating in such programs are required to pay the applicable semester fee at IBA Karachi in accordance with the approved fee structure. Under the tuition fee waiver arrangement, no tuition fee will be charged by the host university.

Students will place their semester on freeze at IBA Karachi for administrative purposes during the program period. However, the IBA semester fee must be paid upon issuance of the fee challan to avoid any administrative inconvenience.

The semester fee at IBA Karachi will initially be calculated based on five courses (15 credit hours). If the academic requirements of the program require enrollment in more or less than 15 credit hours, the fee will be calculated according to the actual credit hours undertaken, subject to the credits transferred at the IBA Karachi.

For short-term programs, where students are allowed to enroll in a limited number of courses (typically 3, 6, or 9 credit hours), the fee will be calculated based on the actual credits transferred at the IBA Karachi.

After completion of the program, fee adjustments may be made where necessary, particularly in cases where certain courses are not approved for credit transfer or are not reflected on the students' transcript, as per the policy.

4. Policy for International and Local Partner Universities (With Fee)

This policy applies to semester exchange programs, study abroad programs, free mover programs, or other programs with partner universities where tuition or other charges are payable to the host institution.

Students participating in such programs will be required to pay the applicable tuition fee and other charges required by the host university, in accordance with the arrangements agreed between IBA Karachi and the partner institution.

In addition, students are also required to pay the applicable semester fee at IBA Karachi, along with any other expenses associated with participation in the program.

Students will place their semester on freeze at IBA Karachi during the program period. However, the IBA semester fee must be paid upon issuance of the fee challan.

The semester fee will initially be calculated based on five courses (15 credit hours). If the program requires enrollment in more or less than 15 credit hours, the fee will be determined according to the actual credit hours undertaken, subject to the credit transfer at IBA Karachi.

For short-term programs offering 3, 6, or 9 credit hours, the semester fee will be calculated based on the actual credit hours transferred at the IBA Karachi.

Where required, fee adjustments may be processed after completion of the program, particularly for courses that are not approved for credit transfer or do not appear on the student's academic transcript.

5. Policy for National and International Non-partner Universities

Students participating in semester exchange programs, study abroad programs, free mover programs, or other programs at national or international universities that are not official partners of IBA Karachi will be required to comply with the following fee requirements.

Students must pay the applicable semester fee at IBA Karachi. In addition, they will also be responsible for paying the tuition fee and any additional charges required by the host university.

Students will place their semester on freeze at IBA Karachi during the program period; however, the IBA semester fee must be paid upon issuance of the fee challan.

The semester fee will initially be calculated based on five courses (15 credit hours). If the program requires enrollment in more or less than 15 credit hours, the fee will be calculated according to the actual credit hours undertaken, subject to credit transfer at the IBA Karachi.

For short-term programs offering 3, 6, or 9 credit hours, the semester fee will be calculated based on the actual credit hours enrolled.

After completion of the program, necessary fee adjustments may be made, particularly for courses that are not approved for credit transfer or are not recorded on the student's academic transcript, as per the policy.

6. Any Other Third Party fully funded Semester Exchange Programs, Study Abroad Programs, Free Mover Programs:

This policy applies to semester exchange programs, study abroad programs, free mover programs, or other programs that are fully or partially funded by external sponsors, host universities, or international organizations.

Students participating in such programs will be required to freeze their semester at IBA Karachi during the program period.

In this case, tuition fees and other academic expenses are covered by the sponsoring organization or host institution, However, students will remain responsible for any expenses not covered by the sponsor or host institution.

Students will also be required to pay the applicable semester fee at IBA Karachi if credits of any courses are to be transferred, which must be settled upon issuance of the fee challan. The semester fee will initially be calculated based on five courses (15 credit hours). If the program requires enrollment in more or less than 15 credit hours, the fee will be determined according to the actual credit hours undertaken, subject to the credit transfer at the IBA Karachi.

For short-term programs offering 3, 6, or 9 credit hours, the semester fee will be calculated based on the actual credits transferred at IBA Karachi.

Where applicable, fee adjustments may be processed after completion of the program, particularly for courses that are not approved for credit transfer or are not reflected on the student's transcript, as per the policy.

7. Mechanism of Fee Collection of International Student Engagement Programs at IBA Karachi

OISE will share the list of nominated students with Financial Assistance department, and the team will confirm a) if the students are on any Financial Aid or are NTHP students b) the percentage of Financial Assistance. Finance department will be kept in the loop throughout the process.

Once Financial Aid Department shares the information, OISE will coordinate with Finance Department and inform the status of financial assistance with the team keeping Financial Aid department in the loop.

The process of handling these IBA students' cases would differ based on their Financial Assistance award percentage. Fees are automatically charged to all students; however, for the Semester Exchange Program, fees are to be applied by the Finance Office based solely on the information provided by the OISE Department.

All IBA student IDs will be automatically blocked in cases of outstanding balances to prevent enrollment in the next semester. OISE will inform Finance department to unblock them through an email which will be shared with the Finance Department in March for Spring Semester and in October for Fall Semester Exchange students after finalizing the nominations. OISE will notify both departments. Finance will unblock the UMS IDs. This will help students to enroll for courses at IBA as well as apply for the Financial Aid for the next semester. If there are unpaid dues by the student, then the UMS will not be unblocked.

7A. Fee Mechanism for IBA Students:

7A.1. Students on ZERO Financial Aid from IBA Karachi:

Students going for the Semester Exchange Program and/or Study Abroad Program must submit the complete tuition fee of IBA Karachi before going to the program.

7A.2. NTHP Students or Students on 100% Financial Assistance:

Students going for the Semester Exchange Program and/or Study Abroad Program will not submit any tuition fee of IBA Karachi before going to the program. Financial Aid will pay their fee as per their approved credits after their credits get transferred to IBA Karachi.

7A.3. Students availing partial funding (less than 100%) Financial Assistance from IBA Karachi:

Nominated IBA Students will have to pay the percentage of the fee which they are supposed to pay from their end before going to the Study Abroad and/or Semester Exchange Program. No late fee will be charged, if the amount of fee to be paid by students is paid on time. The remaining approved amount by Financial Aid Department will be added into the ledger after their credits will be transferred at the IBA Karachi.

The mechanism for Financial Assistance (7A.2) and (7A.3) will take place only in the Fall and Spring semesters.

It is mandatory for all the students to timely apply/re-apply for IBA Financial Assistance regardless of being on exchange semester/study abroad program or away from home country.

It is mandatory for students to apply for credit transfer process immediately after their exchange program ends to get their fee adjusted in their ledger.

Once the Study Abroad and/or Semester Exchange Program ends, NTHP students and students on Financial Aid (100% or less than 100%) will be encouraged to apply in July for their credit transfers immediately to get their Financial Aid from IBA Karachi. If the host university ends the program late then exceptions would be considered.

Once the credits are transferred to IBA Karachi through SFS, OISE will inform Financial Aid and Finance Department.

Financial Aid Department will update the financial assistance amount in the student's fee ledger and notify the Finance Office.