

DBT Awareness – Student Guide

Why This Matters for Students: Don't Miss Out on Your Benefits!

- **Scholarship Discrepancies:** Many students miss out on critical scholarships, stipends, or government benefits because their account is only Aadhaar-linked, not DBT-enabled. The money gets stuck or returned.
- **Direct & Secure Transfers:** DBT ensures that funds reach the intended beneficiary without intermediaries, reducing delays and leakage. But for this to work, your account must be correctly mapped.
- **NPCI Mapper is Key:** The National Payments Corporation of India (NPCI) maintains a mapper that links your Aadhaar number to your primary DBT-enabled bank account. Government agencies refer to this mapper to credit funds. If your account isn't correctly seeded and active in this mapper, you won't receive benefits.

Understanding the Flow

1. Aadhaar Linked Account – NOT enough for benefits ■
2. DBT-Enabled Aadhaar Account – Benefits Credited ■

Detailed Explanation of DBT and Aadhaar Linking

Direct Benefit Transfer (DBT) is a program by the Government of India to ensure that subsidies, scholarships, and other benefits directly reach the intended beneficiaries without delay or leakage. For students, this means a smooth transfer of funds like scholarships or stipends into their account, provided that the account is properly DBT-enabled.

Aadhaar Linking is the first step, but it is NOT sufficient. Your Aadhaar must be linked and activated in the NPCI mapper for DBT transactions to succeed. If not properly linked, the money may bounce back or never reach you.

Steps to Ensure You Receive Your Benefits

Visit your bank and ensure your Aadhaar is linked to your bank account.

Ask the bank to confirm if your account is DBT-enabled.

Check with NPCI if your Aadhaar is correctly mapped to your active bank account.

Keep your bank account active by performing transactions regularly to avoid deactivation.

In case of issues, contact your bank or official DBT helpdesk immediately.

✓ By following these steps, you can make sure your scholarships and benefits are never delayed or missed.