

2. The Medhasoft Ecosystem: Universal and Gender-Specific Incentives

The Medhasoft portal (medhasoft.bihar.gov.in) manages schemes that are largely "universal" (not limited by caste) but gender-specific, aimed at reducing the dropout rate of girls and curbing child marriage.

A. Mukhyamantri Kanya Utthan Yojana (MKUY) - Lifecycle Benefits

This scheme provides a total of ₹94,100 to a girl child from birth to graduation.

Implementation Stage	Benefit Amount	Specific Conditions
At Birth	₹2,000	Paid to parents upon birth registration.
Aadhaar Registration	₹1,000	Paid after 1 year and Aadhaar generation.
Full Immunization	₹2,000	Completion of full cycle before age 2.
Classes 1–2 (Uniform)	₹600/year	Total ₹1,200 for two years.
Classes 3–5 (Uniform)	₹700/year	Total ₹2,100 for three years.
Classes 6–8 (Uniform)	₹1,000/year	Total ₹3,000 for three years.
Classes 9–12 (Uniform)	₹1,500/year	Total ₹6,000 for four years.
Sanitary Napkins (7-12)	₹300/year	Menstrual health grant.
Matric (10th) Pass	₹10,000	Protsahan amount for 1st Division (all categories).
Intermediate (12th) Pass	₹25,000	Unmarried girls passing 12th (all divisions).
Graduation Pass	₹50,000	Unmarried female graduates (all divisions).

B. Mukhyamantri Balak/Balika Protsahan Yojana (10th Pass)

- **Eligibility:** Students (boys and girls) who passed the 10th exam from BSEB in 2025 with **1st Division**.
- **Amount:** ₹10,000 for 1st Division; ₹8,000 for **SC/ST students** passing in 2nd Division.
- **Technical Rule:** Name in Aadhaar must exactly match the marksheet; bank account must be in the student's name only.

3. Post Matric Scholarship (PMS) Portal: Caste and Income Based

The PMS portal (pmsonline.bihar.gov.in) is the primary tool for social equity, targeting SC, ST, BC, and EBC categories.

A. Eligibility and Income Ceiling (2025-26 Session)

- **Caste Categories:** SC, ST, BC, and EBC students resident in Bihar.
- **Income Limit:** The annual family income from all sources must not exceed ₹3,00,000 for all eligible categories for the 2025-26 session.
- **Course Scope:** 11th, 12th, ITI, Polytechnic, UG, PG, and Professional courses.

B. Benefit Structure (PM-YASASVI Integration)

Scholarships include a maintenance allowance and a tuition fee component based on course grouping.¹

Course Group Annual Total Benefit (Indicative)		Course Examples
Group 1	₹20,000	Degree/PG Professional (Medical, Engineering, Law). ¹
Group 2	₹13,000	Other Professional (Diploma, Certificate, Nursing). ¹
Group 3	₹8,000	Non-Professional Graduation/PG (BA, BSc, BCom). ¹
Group 4	₹5,000	Post-Matric Non-Degree (11th, 12th). ¹

4. MNSSBY: Skill, Credit, and Employment Support

The MNSSBY portal (7nishchay-yuvaupmission.bihar.gov.in) delivers the "7 Nishchay" youth empowerment programs.

A. Bihar Student Credit Card (BSCC)

- **Loan Amount:** Up to **₹4 Lakh** for higher education.
- **Interest Rates:** 4% simple interest; **1%** for female, transgender, and Divyang (disabled) students. *Note: 2025 updates indicate a transition to 0% interest for all students in specific categories.*
- **Repayment:** Starts 1 year after course completion or 6 months after employment. Repayment periods are now extended to 7-10 years.

B. Swayam Sahayata Bhatta Yojana (SSBY)

- **Benefit:** ₹1,000 per month for a maximum of 2 years (24 months).
- **Eligibility:** Unemployed youth (20-25 years), 12th pass, not enrolled in higher education.
- **Condition:** Must complete the 3-month **Kushal Yuva Program (KYP)** for computer and communication training.

5. Specialized Course and Career-Based Schemes

A. Civil Services Protsahan Yojana (Competitive Exams)

Incentives for passing Preliminary examinations to support further preparation.

- **UPSC Prelims:** ₹1,00,000 (one-time) for SC/ST and EBC candidates.
- **BPSC Prelims:** ₹50,000 (one-time) for SC/ST, EBC, and female OBC candidates.
- **Other Exams:** EBC candidates passing NDA, CDS, RBI Grade-B, or Banking/Railway prelims receive between ₹30,000 and ₹50,000.

B. Agriculture Student Stipends (Bihar Agricultural University)

- **UG Students:** ₹2,000 per month stipend + ₹6,000 per year for books/stationery.
- **PG/PhD Students:** BAU Fellowship of ₹2,000 (PG) and ₹3,000 (PhD) per month.
- **Condition:** Must maintain a minimum 5.0 CGPA per semester.

C. Construction Workers' Children Benefits (BOCW Board)

Managed by the Building & Other Construction Workers Welfare Board.

- **Cash Prize for Excellence:** For passing 10th/12th from Bihar boards:
 - 80%+ marks: ₹25,000.
 - 70%-79.99%: ₹15,000.
 - 60%-69.99%: ₹10,000.
- **Financial Assistance for Studies:**
 - **IIT/IIM/AIIMS:** 100% tuition fee coverage.
 - **B.Tech:** ₹20,000 one-time grant.
 - **Polytechnic/Nursing:** ₹10,000 one-time grant.
 - **ITI:** ₹5,000 one-time grant.

D. Higher Research (M.Phil and PhD) Scholarships

- **Merit Scholarship:** ₹15,000 per month for meritorious students pursuing M.Phil or PhD.²
 - **Eligibility:** Minimum 60% marks in Master's degree.²
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6. Minority Support Systems (E-Kalyan Portal)

The Minority Welfare Department provides targeted support for Muslim, Sikh, Christian, Jain, Buddhist, and Parsi students.

- **Vidyarthi Protsahan Yojana:** ₹10,000 for Matric 1st Division; ₹15,000 for Muslim girls passing Intermediate 1st Division.
- **Hostel Grant:** ₹1,000 per month for residents of minority hostels + 9 kg rice and 6 kg wheat monthly.
- **State Coaching Scheme:** Free coaching for NEET, JEE, and Civil Services for minority students.