Intelligent Scholarship Disbursement Module for National Scholarship Portal (NSP)

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Lifna C S, Mohan Pawar

Courtesy :

Digital India Initiative

National Scholarship Portal

VES institute of Technology, Mumbai

Motivation :

Struggles and hardships faced by students in Scholarship Process

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Objectives :

1. Incorporate Private Scholarship Organizations into NSP

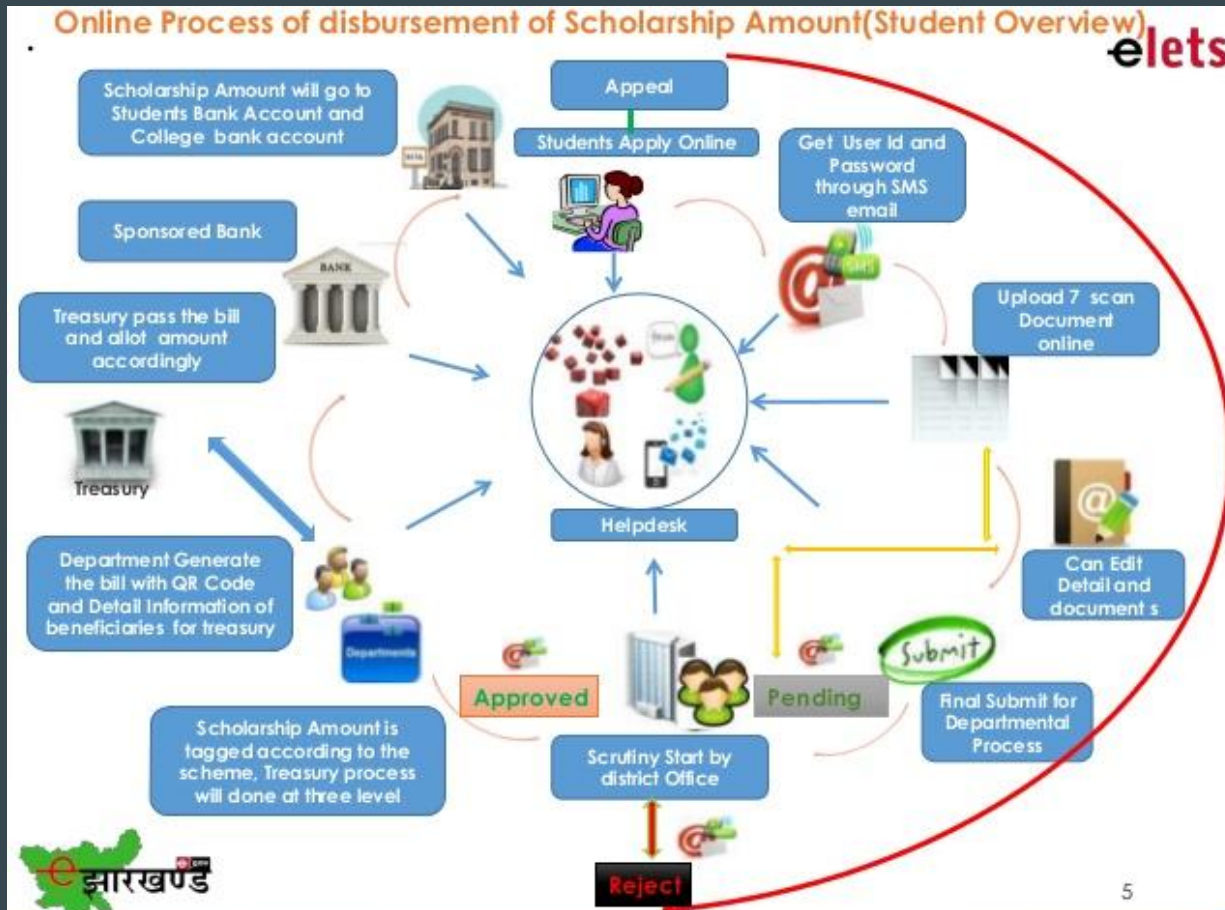2. Reduce Scholarship Disbursement delay

Agenda

1. Scholarships

2. Motivational Incidents

3. Intro to National Scholarship Portal (NSP)

4. Issues identified in NSP

5. Proposed Intelligent Module for NSP

6. Working of Intelligent Module in NSP

7. Advantages of Intelligent Module in NSP

8. Phases of Deployment

9. Implementation Challenges & Proposed Solutions

1. Scholarships

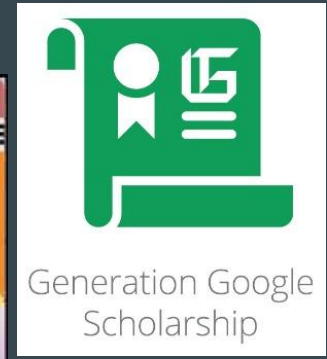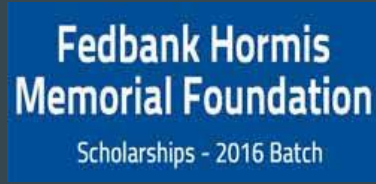- An award of financial assistance offered to a student for their higher education.

- Broadly classified into:
  a. Merit-based (Ratan Tata , Aditya Birla , UGC, . . .)
  b. Need-based (FedBank , Dorabji Tata. . .)
  c. Student–specific (Minority, EBC ,OBC , SC , ST , . . .)
  d. Career-specific (UGC Young Scientist Award , . . .
  e. College-specific (Institute Level Scholarships)
  f. Athletic (IOC Sports Scholarships, . . .)
  g. Brand Scholarships (IndiaBulls, Tata, Aditya Birla, . . .)
  h. Creative Contest Scholarships (Google Education, ACM-ICPC, Hackathons)

1. Scholarships -- Disbursement Process

Online Process of disbursement of Scholarship Amount(Student Overview)

Courtesy : eKalyan, Jharkhand

1. Scholarships -- Organizations

2. Motivational Incidents

1. Daughter of a Petrol Pump Employee who bursted into tears
2. Son of a paralyzed Father, whose mother is a housewife.
3. An orphan depending on her sister working in an NGO.
4. Son of a Farmer who takes meal once in a day.
5. Daughter of separated parents, taken care by Grandparents.
6. Students of well to do families applying for merit-cum-means Scholarships.
7. Same set of Students applying multiple Scholarships due to lack of coordination between Private Scholarship Organizations.

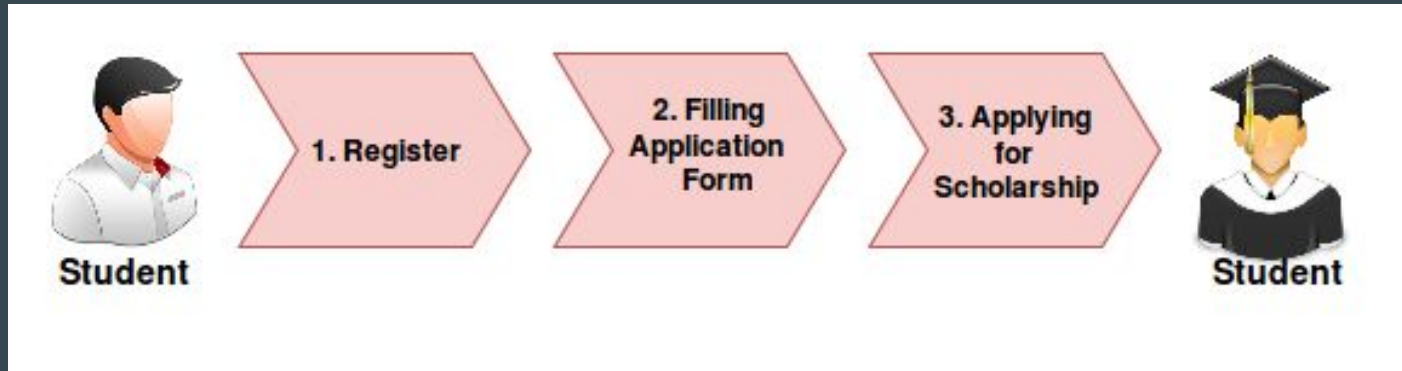# 3. Intro to National Scholarship Portal (NSP)

- Mission Mode Project under NeGP.
  - One-stop solution for Govt. Scholarship Process (State & Central)
- SMART system for
  - Faster & Effective disposal of Scholarship Application.
  - Delivery of funds directly into beneficiaries A/c without any leakages.

Courtesy : National Scholarship Portal

3. Intro to National Scholarship Portal (NSP)

- For Student, NSP works in 3 Easy Steps

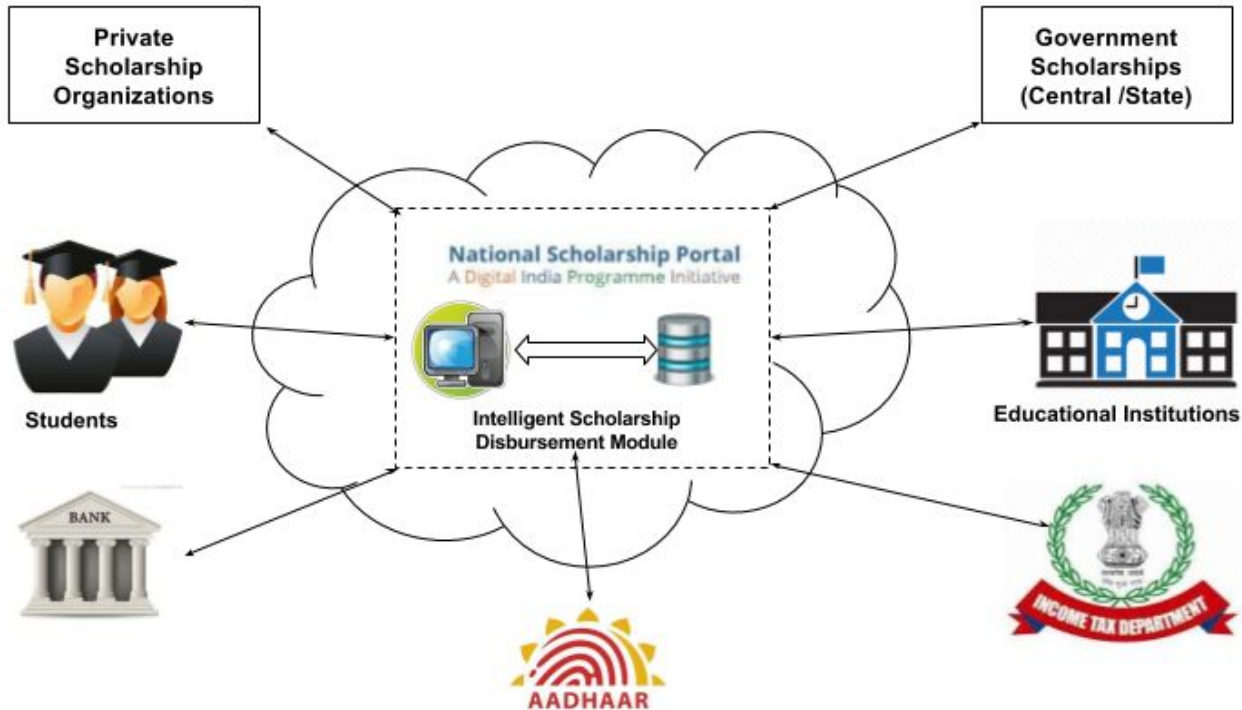Courtesy : National Scholarship Portal

4. Issues identified in NSP

1. Offers <u>only Govt. Scholarships</u>.

2. <u>Delay in Scholarship Disbursements</u>

3. For each Scholarship, student <u>needs to apply separately</u> (Online / Offline).

4. <u>Students are in search</u> for Private Scholarship Organizations and deadlines.

5. Applicants needs to
   a. Gather required documents,
   b. Get it validated through Third Parties / Institution Incharges, and
   c. Submit them separately to individual Scholarship Organizations.

6. <u>Financial insecurity</u> faced by students during their studies.

7. Aadhaar is not Mandatory.

8. <u>Lack of coordination</u> between Income Certificate Authority and Private Scholarship Organizations.

Courtesy : <u>National Scholarship Portal</u>

5. Proposed Intelligent Module for NSP

Existing Stakeholders
- State / Central Authorities
- Students
- Educational Institutions
- UIDAI - Aadhaar
- Bank

Stakeholders added to NSP
- Private Scholarship Organizations
- Income Tax Department

6. Working of Intelligent Module in NSP

1. Private Scholarship Organizations
   a. Registers with TAN (IT Dept.)
   b. Publish Scholarships
2. Students
   a. Registers with Aadhaar (UIDAI)
   b. Update the current education details
3. IT Department
   a. Verifies PAN / TAN
   b. Issues 80G certificate for tax benefits
4. Education Institutions
   a. Validates student info.
   b. Forwards fees structure & Income Certificate / PAN

Proposed Module

7. Advantages of Proposed Module in NSP

1. <u>Quick processing</u> of Applications.

2. Students can <u>focus on their studies</u>.

3. Offers <u>financial security</u> to needy students.

4. <u>Centralized disbursement</u> of funds to eligible candidates.

5. Easy monitoring by the stakeholders.

6. <u>Avoids duplication</u> of Applications.

7. <u>Avoids</u> unnecessary <u>document uploading</u>.

8. <u>Eco-Friendly</u>.

8. Phases of Deployment

1. Web and Android interface for Stakeholder Registration.

2. TAN / PAN verification with IT Department.

3. Aadhaar verification of Applicants with UIDAI.

4. Maintenance of Cloud Database.

5. Notification to Stakeholders regarding Fund transfer

9. Implementation Challenges & Proposed Solutions

Challenges :

1. Involvement of Private Scholarship Organizations.
2. Data Security in Cloud.
3. Aadhaar verification of registered Applicants.
4. TAN verification of registered Scholarship organizations.

Proposed Solutions :

1. Conduct Awareness drive among Stakeholders for involvement.
2. Implement the best Cloud security algorithm for Data Security.
3. Verify & Access Aadhaar via Aadhaar API.
4. Verify & Access TAN via TAN API

Conclusion

1. Ensures <u>Financial security</u> to needy students.

2. Provides <u>Centralized Processing</u> of Scholarship Applications.

3. Offers <u>Timely & Eco-Friendly</u> Processing.

Future Scope

1. Integration of Income Certificate Issuing Authority into NSP.

2. Implement & Maintain a Centralized Student Database for automating Document Verification.

Thanks!

Contact us:

Lifna C S
lifna.cs@ves.ac.in

Mohan Pawar
mohanpawary1990@gmail.com

Courtesy :

Digital India Initiative

National Scholarship Portal

VES institute of Technology, Mumbai

Extra Slides

5. Abbreviations

- NSP : National Scholarship Portal
- MMP : Mission Mode Project
- NeGP : National eGovernance Plan
- SMART : Simplified Mission-oriented Accountable Responsive Transparent
- TAN : Tax Deduction and Collection Account Number
- PAN : Permanent Account Number
- UIDAI : Unique Identification Authority of India
- OTP : One Time Password
- UTR No : Unique Transaction Reference Number
- e-SARTS : e-Scholarship Award Registration and Tracking System

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