

COMPLETE DBT (DIRECT BENEFIT TRANSFER) GUIDE FOR STUDENTS – 2025

1. What is DBT?

Direct Benefit Transfer (DBT) is a government system that sends scholarship, financial aid, and other benefits **directly into the student's bank account**. It reduces delays, avoids middlemen, and ensures transparency.

2. Who Can Get DBT Benefits?

Students who are:

- Enrolled in a recognized school/college/university
 - Belong to eligible categories (SC/ST/OBC/EWS/Minority/General-income based schemes)
 - Have a **DBT-enabled bank account**
 - Have a **verified Aadhaar** linked with their bank
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3. Essential Requirements for Students

To receive any DBT scholarship, the following are mandatory:

A. Aadhaar Requirements

- Aadhaar must be **active**
- Mobile number linked with Aadhaar
- Aadhaar must be **e-KYC verified**
- Aadhaar must be **linked with bank account**

B. Bank Requirements

- Bank account must be **Aadhaar-seeded**
- NPCI Mapper status = *Active*
- Account should be **KYC-compliant**
- Account should be **operational and not in dormant status**

C. Document Requirements

Students must have:

- Aadhaar Card
- Bank Passbook or Account Details
- Income Certificate (as per scheme)
- Caste Certificate (SC/ST/OBC, if applicable)
- Bonafide Certificate

- Marksheets of previous class
 - Residential Certificate
 - Fee Receipt
 - Passport-size Photo
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4. Common Student DBT Schemes in India

You should mention these on your website:

Central-Level Schemes

- Post Matric Scholarship (SC)
- Post Matric Scholarship (ST)
- Post Matric Scholarship (OBC/EBC)
- NSP Scholarships (National Scholarship Portal)
- Merit-cum-Means Scholarship (Minorities)
- PM YASASVI Scholarship
- Incentives for Girls Under Beti Bachao Beti Padhao (State-wise)

State-Level Schemes (Examples)

- Chhattisgarh Post Matric Scholarship
- Madhya Pradesh Mukhya Mantri Medhavi Vidyarthi Yojana
- Odisha Post Matric Scholarship
- Delhi SC/ST/OBC Scholarships
- Rajasthan SMMS Scheme
- Uttar Pradesh Scholarship & Fee Reimbursement

(You can tell me any state, and I will list all schemes.)

5. Student Eligibility Criteria (General for Most Schemes)

Academic Eligibility

- Must be enrolled in Class 11–12 / UG / PG / Diploma / Professional courses
- Must have passed the previous exam
- Minimum 50% marks (varies by scheme)

Income Eligibility

| Category | Max Annual Family Income |
|-----------------|---------------------------------|
| SC/ST | ₹2.5 lakh |
| OBC | ₹1 lakh (varies by state) |
| EWS/General | ₹2–2.5 lakh |
| Minority | ₹2.5 lakh |
| State schemes | State-specific limits |

6. How Students Receive DBT Scholarship? (Process Flow)

1. **Student Registration** on NSP or State Scholarship Portal
 2. **Document Upload**
 3. **Institute Verification**
 4. **District/State Level approval**
 5. **PFMS Account Validation**
 6. **DBT Payment** is sent directly to bank account
 7. Student receives **SMS confirmation**
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7. Steps to Apply for Scholarship (General)

1. Visit the official scholarship portal (NSP or state portal).
 2. Register as a **New Student**.
 3. Complete your profile.
 4. Upload the required documents.
 5. Select the scholarship scheme you're eligible for.
 6. Submit application.
 7. Get verification from your institute.
 8. Track status on PFMS or the scholarship portal.
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8. DBT Bank Account Requirements

Your bank account MUST be:

- Aadhaar-linked
- NPCI seeding = Active

- Mobile number updated
 - Not dormant
 - Not a minor/inoperative account
 - Should belong to the student (NOT a parent account)
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9. How to Check Whether Your Aadhaar is Linked to Bank

1. Visit myaadhaar.uidai.gov.in
 2. Click "Aadhaar–Bank Linking Status"
 3. Enter Aadhaar + OTP
 4. Status will show:
 - *Active on NPCI* = DBT enabled
 - *Inactive* = visit bank immediately
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10. Common Reasons Why Students' DBT Payments Fail

- Aadhaar not linked with bank
 - Bank account inactive/dormant
 - Mismatch in name between Aadhaar & bank
 - Wrong IFSC/account number
 - Documents rejected
 - Institute not verified
 - Duplicate applications
 - Exceeding income criteria
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11. Student Responsibilities

- Provide correct Aadhaar and bank details
- Update mobile number regularly
- Upload authentic documents
- Track application status
- Renew scholarships every year
- Avoid duplicate applications
- Report errors to institution or welfare officer immediately

12. Student Helplines

- **NSP Helpdesk**
- **PFMS Helpdesk**
- State Social Welfare Department
- District Scholarship Office
- Institute Nodal Officer