

DBT (Direct Benefit Transfer) – Student Scholarship Guidelines (2025)

For All State & Central Post-Matric and Pre-Matric Schemes

1. Introduction

Direct Benefit Transfer (DBT) is a government system through which scholarship/benefit amounts are transferred **directly into the Aadhaar-linked bank account** of eligible students.

These guidelines ensure transparency, prevent duplication, and guarantee that benefits reach the correct beneficiary.

♦ 2. Eligibility Guidelines (General for All Student Schemes)

2.1 Academic Eligibility

- Student must be **enrolled in a recognized school/college/university**.
- Must have **passed the previous academic year** with required minimum marks (varies by scheme).
- Must be studying in an **eligible course level** (Pre-Matric, Post-Matric, UG, PG, Diploma, Professional, etc.).

2.2 Category-Based Eligibility

Different schemes are available for:

- **SC/ST**
- **OBC/EBC**
- **Minorities**
- **General category (where applicable)**
- **Persons with Disabilities (PwD)**
- **Girls-specific schemes**

Students must apply under the **correct category** as per government records.

2.3 Income Criteria

- Annual family income limit varies by scheme:
 - Pre-Matric: **₹1 lakh to ₹2 lakh**
 - Post-Matric: **₹2.5 lakh to ₹3 lakh**
 - Higher education merit schemes may have **no income limit**

Only valid **income certificate issued by the competent authority** is acceptable.

2.4 Domicile Requirement

- Student must be a **resident of the state** in which they apply (for state schemes).
- Central schemes require Indian citizenship.

◆ 3. Aadhaar & Bank Account Guidelines

3.1 Aadhaar Requirements

- Aadhaar of the student is mandatory for all DBT schemes.
- Aadhaar must be:
 - **Active**
 - **Linked with a valid mobile number**
 - **Updated with correct demographic details**

3.2 Bank Account Requirements

- Bank account must be:
 - **In the name of the student**
 - **Aadhaar-linked**
 - **Active and operational**
 - **Not dormant or closed**
- Joint accounts are not allowed unless permitted by the scheme.

◆ 4. Mandatory Documents for DBT Scholarships

(Upload in PDF/JPG format as per website guidelines.)

1. **Aadhaar Card**
2. **Income Certificate**
3. **Caste Certificate** (SC/ST/OBC/EBC/Minority where applicable)
4. **Domicile Certificate**
5. **Passbook (first page)** showing account details
6. **Marksheet of previous year**
7. **Bonafide Certificate** from the institution
8. **Fee Receipt / Admission Proof**
9. **Disability Certificate (PwD)** if applicable
10. **Self-Declaration/Undertaking** (as per scheme)

◆ 5. Application Process Guidelines

Step 1: Registration

- Register on the official portal (National Scholarship Portal / State Scholarship Portal / Your Website).
- Provide **Aadhaar-based authentication** (OTP or biometric).

Step 2: Fill Application Form

- Fill all personal, academic, and bank details carefully.
- Ensure the name matches **Aadhaar + Bank Records**.

Step 3: Upload Documents

- Upload only clear and original documents.
- Avoid blurred, cropped, or edited images.

Step 4: Institute Verification

- Institution must verify:
 - Enrollment
 - Attendance
 - Academic status
 - Fee structure

Step 5: District / State Level Verification

- Authorities cross-verify:
 - Caste certificate
 - Income certificate
 - Domicile
 - Bank account authenticity

Step 6: DBT Transfer

- Once approved, the amount is transferred directly to the student's **Aadhaar-linked bank account**.

◆ 6. Student Responsibilities

- Submit only **genuine and valid documents**.
- Update Aadhaar and bank details if changed.
- Keep the bank account active (make one transaction every 3 months).
- Maintain required **attendance** and **academic performance**.
- Do not apply for multiple schemes if not allowed.
- Report changes in:

- Course
- Institution
- Bank account
- Personal details

◆ 7. Institution Responsibilities

- Verify applications within the deadline.
- Confirm student enrollment and attendance.
- Validate fee receipt and academic records.
- Ensure no student submits **fake certificates**.
- Maintain updated institutional profile on the portal.
- Report any duplicate or fraudulent applications.

◆ 8. Grounds for Rejection

An application can be rejected due to:

- Incorrect Aadhaar details
- Bank account not linked to Aadhaar
- Invalid/expired income or caste certificate
- Mismatch in name between Aadhaar and bank
- Duplicate applications
- Providing false documents
- Course or institute not recognized

◆ 9. DBT Payment Guidelines

- Payment is made only after **all verification levels** are cleared.
- Disbursement occurs in **one or multiple installments** depending on scheme rules.
- Students should monitor payment on:
 - **PFMS Portal** (Public Financial Management System)
 - **Bank SMS/Passbook**

◆ 10. Grievance & Support Guidelines

Students can raise issues related to:

- Application correction
- Aadhaar-bank linking
- Payment failures
- Document upload errors
- Verification delays

Support available through:

- District Welfare Office
- State Scholarship Portal
- National Scholarship Portal Helpdesk
- PFMS Helpdesk

◆ 11. Compliance, Fraud Prevention & Penalties

Strict action taken if:

- Student submits **fake certificates**
- Applies under **wrong category**
- Receives duplicate benefits
- Provides wrong bank details deliberately

Penalties include:

- Cancellation of scholarship
- Recovery of disbursed amount
- Blacklisting for future schemes
- Legal action (as per state rules)

◆ 12. Renewal Guidelines

For renewal, student must:

- Maintain minimum academic performance
- Upload new fee receipts
- Provide updated documents
- Submit progress report (if required)