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## Tech Powered Unified Scholarship Portal

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A world of opportunities in higher education and career unwrap once a student clears her board examination- the first notable academic milestone. But not every student has the financial wherewithal to chase and get enrolled in her 'dream institute'. There is a cost challenge that students have to navigate. The fees for quality education can be exorbitant for many. Hence, to bridge the gap between 'dream' and 'realization' of education goals, governments, institutions, multilateral agencies, corporate entities and non-profit organizations have a multitude of scholarships designed to meet the need of aspirational yet financially disadvantaged students. But the challenge lies in ensuring that only the deserving students get the most out of this enabling ecosystem.



### Where do the Challenges hurt?

It's a tough ask to manage this vast and varied scholarship system. If you look at the Indian context, it is a multi-layered challenge.

**Big Budget and wide coverage:** First, the massive budgets allocated by both the federal government and the states throws a challenge to disburse scholarships efficiently. Second, the variegated coverage of different scholarship schemes- scholarships are awarded across categories- merit, merit-cum-poverty, marginalized communities, minority communities, children of construction workers, wards of police personnel martyred in terror attacks- the list goes on.

**Multiple portals:** Many state governments have separate portals for tracking the status of scholarships and disbursing them. This may lead to generation of multiple ids for students and possibility of duplication in award of scholarships. That apart, there is discrepancy in data and hence, the difficulty to validate credentials of applicants.

**Delay in payment of scholarship sums:** In the absence of an integrated, seamless platform that links academic institutions, banks and students, there are delays in crediting of scholarship award to the accounts of beneficiary students.

**Higher processing time & administrative costs:** The lack of an automated, end-to-end [scholarship management system](#) raises administrative expenses for a state machinery. It also devours more time in processing a sheaf of scholarship applications.

## **CSM's Scholarship Management System- A one-stop disruptor**

Nations and states within nations are provisioning significant funds in their Budgets to meet scholarship expenses. This has built the necessity for putting in place an end-to-end automated system to manage, administer and disburse scholarships. In sync with this requirement, we have developed a one-stop, technology powered scholarship portal for delivering a seamless, hassle free experience to all stakeholders. It is a leak-proof portal that checks diversion (of funds), eliminates duplication to make sure only the deserving get the scholarship awards and offers 'real time' status of applications and disbursements.

The system has many features that makes it stand above the clutter. It is seamlessly integrated with the [Student Admission System](#)- this eases data sourcing on students, their academic credentials and also on institutions, their enrolment rate and availability of infrastructure. The portal is integrated with multiple strategic touchpoints- Aadhaar for unique student id generation, Digilocker for document validation, Public Finance Management System (PFMS) which tracks funds disbursed in social sector programs and DBT (Direct Benefit Transfer) for tracking disbursed amount data. One of the defining features is the generation of a unique id for each applicant- this feature stamps out the possibility of duplication and manipulation. Integration with Aadhar enables real time validation of students' data. The system lessens workload and cuts turnaround time for educational

institutions and the concerned government departments through better coordination and efficient [data management](#) and display on the dashboard.

For scholarship management systems to be seamless, efficient, leak-proof and future driven, technology will play a key role. And, temperament too.



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