

Govt. of Bihar
Deptt. of SC & ST Welfare
Deptt. of BC & EBC Welfare

Distribution of
Post Metric Scholarship
through eZ-Pay Card



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Secretary to Govt.

Distribution of Post Metric Scholarship through eZ-Pay Card



Major schemes:

- Pre metric scholarship.
- Post metric scholarship (PMS)
- Mukhyamantri Medhavriti yojana (MMVY)
- Mushahar/Bhuiya Pre-Metric Scholarship.
- Pre-Metric Scholarship to wards of persons engaged in unclean occupation.
- Sports Scholarship.
- Technical scholarship.
- Residential Schools
- Hostel construction
- Relief to atrocity victims.
- SCA to TSP
- Re-imbusement of exam fees.
- Grand under article-275(1)
- Mahadalit Vikas Schemes.
- Implementation of FRA.



Stipend schemes:

Sl. No.	Name of Schemes	No. of beneficiaries	No. of Institutions	Amount (Rs. In Crore)
1.	Post Metric Scholarship (PMS)	2,00,000	1400	162.00
2.	Pre Metric Scholarship	38,00,000	73968	346.00
3.	Mushhar/Bhuiya Pre Metric Scholarship	65300		21.00
4.	Technical Scholarship	1600		0.72
5.	(A) Mukhyamantri SC/ST Medhavriti Yojna (B) Mukhyamantri EBC Medhavriti Yojna	50000	2950	50.00

Recent initiatives:

- **Payment of PMS through eZ- Pay Card.**
- **Computer Aided Learning & K-yan based education in Residential Schools**
- **“Landless farming – Kitchen Garden” scheme for 15000 SC families**
- **Revision of Pre-metric scholarship rates**
- **Online PMS monitoring system**
- **Bio-Metric attendance system for Resi. Schools**
- **Payment of Pre-metric scholarship through bank accounts**

Present system of PMS/MMV distribution:

- **PMS: DDs/Cheques are prepared by DWOs and handed over to students through institutions**
- **MMVY: DDs/Cheques are prepared by BMVM / BSBCFDC and handed over to students through DWOs**
- **Large no. of DDs/Cheques need to be revalidated**
- **Delay in payment – practically only once a year**

Weaknesses of the present system:

- **Payment of PMS only once a year**
- **Delay in actual payment to students**
- **Large scale revalidation of DDs/Cheques**
- **Lots of paper work / office work**
- **Difficult for students to encash DDs/cheques as banks are unwilling to open student's accounts.**
- **Transparency compromised ?**

Payment through eZ- Pay Card:

- **DWOs submit required info for issue of eZ-Pay Cards to SBI**
- **SBI issues eZ-Pay Card in the name of individual student to DWOs**
- **DWOs hand over the cards to students through institutions**
- **After pre-loading of scholarship amount through a single advice for all the students in the district, cards get activated and are ready for use**
- **Students can withdraw the money from ATMs/use the card at PoS**

Implementation timeline:

- **Nov'10: Core team constituted**
- **Nov-Dec'10: Conceived, designed and developed**
- **Nov- Dec'10: Consultation with Bankers, DWOs & field staff and data collection/compilation. Draft scheme finalized.**
- **Dec'10: Orientation & training of DWOs**
- **Dec'10– Jan'11: Piloted in Patna**
- **Jan'11: MMVY included**
- **Jan'11: Invitation of EoI**
- **Feb'11: EoI finalized**
- **Mar'11: State wide roll out**



Challenges:

- **Difficulties in data collection**
- **Resistance to change**
- **No admin control of dept. over Principals of +10 institutions**
- **Had to made PS, HRD to direct them to cooperate**
- **Slow response of DWOs due to various reasons**
- **Lack of infrastructure/staff at district level for data compilation and transmission.**
- **Shortage of officers at HQ made monitoring and follow-up difficult**

Progress so far...

- **> 50,000 PMS cards prepared**
- **> 10,000 cards prepared under MMVY**
- **About 60,000 PMS cards and 20,000 MMVY cards are under preparation**
- **Info about >80,000 PMS cards and >15000 MMVY cards being collected and sent to SBI for issue of cards.**

Advantages:

- **Easy & timely payment**
- **No revalidation required**
- **Convenient for students studying outside the state**
- **No need for students to open bank account**
- **Paper work / office work – significantly reduced**
- **Complete transparency in payment of PMS**
- **Application for other schemes**



Advantages:

- **Avoids duplication: No need to prepare separate DD/Cheque for MMVY/PHS payment**
- **Long validity: Card is valid for ten years –could be used from class - Xth to Ph.D.**
- **Hassle-free frequent reloading without extra cost**
- **Students can withdraw cash from any ATM or use the card at PoS**
- **No extra cost to the students**
- **Easy to monitor**



Benefits for the students:

- Personalized, pre-paid Card
- Timely payment of PMS
- Easy to use
- No minimum balance needed
- No botheration of getting the Cheques / DD revalidated.
- No extra cost for withdrawal
- Unlimited PoS transactions
- Financial empowerment



the road ahead....

- ❖ **Application for other schemes such as:**
 - ❖ Honorarium payment of *Vikas Mitras, Tola sevaks*
 - ❖ Payment under stipend schemes of Minority welfare department
 - ❖ Disbursement of Uniform allowance to students
 - ❖ Payment under Bicycle scheme
 - ❖ others



Thank you