

# Ensuring Scholarship Integrity

Buddy4Study scholarship-program-as-a-service leverages robust technology-driven eligibility due-diligence and verifications that ensure the integrity of any scholarship.

# Understanding the Problem

Applicants may:

- submit **forged certificates** (e.g.: income proofs, caste certificates) to showcase eligibility, and gain access to scholarship benefits
- get **influenced by third parties** to undertake fraudulent activities which bypass applicant verification mechanisms
- be **baited by third parties** who pretend to be authorised mediators of scholarship programs.
- submit inappropriate **income proofs** (e.g., self-declared documents) which may not reflect the true income, that is often much higher than stated.
- try to gain **undue access** to scholarships they don't qualify for, due to financial strain or circumstantial pressure on families
- get unintended benefit of a scholarship due to **inadequate verification and tracking** of application processes from the scholarship provider

## Solving for Scholarship Integrity

Our solution ensures that scholarship programs are protected to the best available extent, from potential fraudulent applications by students or external actors, so that only the intended or targeted beneficiaries receive the education funding.

We achieve this by following a 2-pronged solution approach:



# Our Approach to Prevent and Deter Scholarship Fraud

## Fraud Prevention

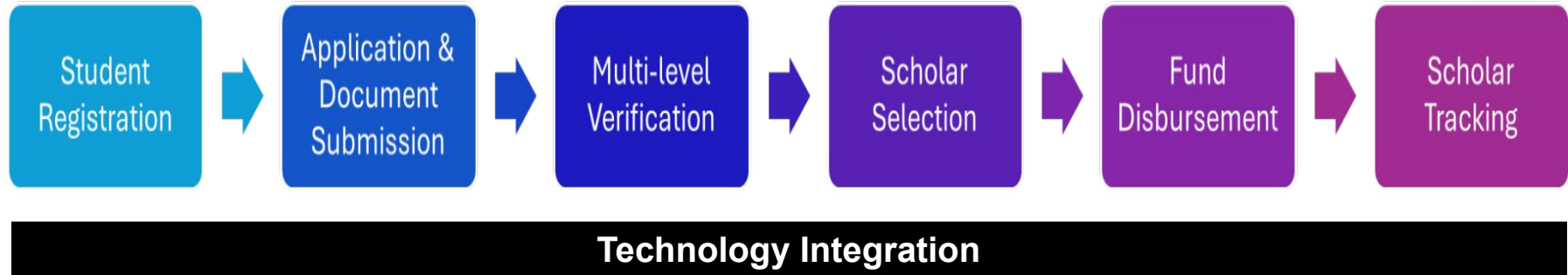
- ❖ Comprehensive ID verification
- ❖ Use of digital tools like DigiLocker (for Aadhaar, Caste, Income certificates)
- ❖ System-level safeguards (duplicate detection, anomaly tracking)

## Fraud Deterrence

- ❖ Mandatory telephonic / video interviews
- ❖ Physical verifications for outliers
- ❖ Multi-level checks: system + human + audit
- ❖ Data privacy & security, ensuring robust & tamper-resistant platform

# Scholarship Fraud Prevention

## End-to-End Verification Process: Ensuring Only Right Students Get Selected



Every stage of the process, from registration to disbursement, is backed by **stringent checks**.



# Step 1 – Student Registration

Secure Registration with Aadhaar-based Identity Verification

## Checklist:

- ❖ Mobile OTP verification
- ❖ Email verification
- ❖ Aadhaar verification via DigiLocker
- ❖ Parent's mobile (if minor)
- ❖ Privacy policy and terms and conditions consent for data use

## Check & Balance:

Only verified individuals can proceed to application submission.





## Step 2 – Application & Document Submission

Customized Form + Verified Uploads = Trusted Data

### Auto-Checks:

- ❖ Auto-filter for caste, Class 12 status, income
- ❖ Mandatory documents:
  - Aadhaar (via DigiLocker)
  - Caste Certificate Class 10 & 12 marksheets (DigiLocker supported)
  - Income Certificate
  - Coaching proof, self-declaration, bank passbook

### System Action:

Blurred/incomplete documents flagged; only complete applications proceed







## Step 3 – Multi-Level Verification

Tech + Human Validation

- ❖ **System checks:** eligibility, document quality, Aadhaar match
- ❖ **Mandatory telephonic/video interaction** in preferred language
- ❖ **Manual review:** caste, income, education, bank account details and it's relevant documents
- ❖ Project Team Audit
- ❖ Quality Assurance (QA) team Audit

### System Action:

Every application passes through both digital and human layers verification.





## Step 4 – Scholar Selection

Understanding the Student's Journey

- ❖ Mandatory **telephonic or video assessment** in student's language
- ❖ Captures aspirations, seriousness, exam preparedness
- ❖ Rolling basis
- ❖ Confirmation for no dual-benefit misuse

### Check & Balance:

Only those who complete this step will be marked as provisionally selected.





## Step 5 – Fund Disbursement

Final Offer & Penny Drop Verification

- ❖ OTP-verified offer letter acceptance
- ❖ Penny-drop verification of bank account

### Check & Balance:

Funds are only released after verification of student details and bank account.





# Technology Integration

## Robust Technology + Global Standards = Data Integrity & Trust

- ❖ **Duplicate application detection** using Aadhaar, mobile, and email
- ❖ **IP address, time taken to fill form, and browser/device info** tracked for anomalies
- ❖ **Real-time tagging of document types** (e.g., mismatched document category)
- ❖ **Data masking in Scholarship Management System (SMS):** Email, mobile, and Aadhaar details are encrypted and masked for all internal users
- ❖ **Platform security aligned with:**
  - VAPT-tested infrastructure (Vulnerability Assessment & Penetration Testing)
  - ISO 27001-certified systems for information security management

### Check & Balance:

A globally benchmarked system that ensures data privacy, integrity, and tamper resistance. It detects inconsistencies at the source—before manual review begins—making it secure, scalable, and built for national-level education funding.



# Scholarship Fraud Deterrence



# Fraud Deterrence Measures

- ❖ **Random Sample Audits:** Auditing selected cases manually to cross-check against government databases. For example -
  - **Bank account name cross-check** with passbook and Aadhaar
  - **Seal/signature and document tampering checks** (e.g., income/caste proof)
  - Caste and community status validated against government lists (NT/DNT only)
- ❖ **On-ground Verification:** In cases where scholarship amount is more than ₹75,000, a physical visit (via local partners or agency) is made to validate students' background and family status.

## Check & Balance:

Combines remote scrutiny with field validation for full-circle trust assurance.



# Trust, Transparency & Technology

What Makes This Model Robust?

- ❖ [70+ point fraud prevention framework](#)
- ❖ Aadhaar + OTP + bank validation + live interviews
- ❖ Fully auditable, partner- and donor-ready

# Thank you!

In case of any questions, please reach out to  
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