

MOSIP Create: Winning Solutions Showcase

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A Digital Process For Student Scholarship Disbursement

Solution using the Inji Stack

Presentation Outline

- Current Issues with Financial Aid Distribution - process and technical challenges
- A VC-enabled solution for Digital Scholarship Distribution
- Components of Inji Stack and other Infrastructure used
- Learnings from our trial experience
- Next steps in our journey

Today's challenges in Financial Aid Distribution

- In India, both state and central governments have scholarship programs for students. There are many challenges on the ground in distribution of these scholarships:
 - **“Repetitive certificate related expenses”** and **“Excessive Paperwork”** contribute **to over 84% of the challenges** in enrollment and issuance of scholarship,
 - Travel to government offices, middleman/agents and other costs add up
- Tech today - though “online”, only submission of documents is online. These documents (proof of income, proof of domicile, marksheets etc) have to be verified from source in offline manner.
- Time consuming process and often benefits arrive late or not at all.
- Today's processes are built around these limitations. So both the technology and process need change.

How VC's can be part of the solution and our PoC

- VC's allow for authentic credentials that users can attach to (new) scholarship portal
 - Instant verification - no need to contact source/issuer
 - Quicker decision making - once criteria for offering scholarship is met via VC verification, offer decisions can be made.
- We chose a small group of scholarship receivers in central India (Madhya Pradesh).
 - Newly designed scholarship portal to receive/verify VC's
- One observation - not all required documents are in one 'wallet'. Need ability to connect with many wallets.
 - Some documents are in paper form - so new, digital versions were introduced.
- Review of decision making process is ongoing.

Proposed solution

Required Documents not in VC form

- Created using eSignet, Certify and stored in Inji

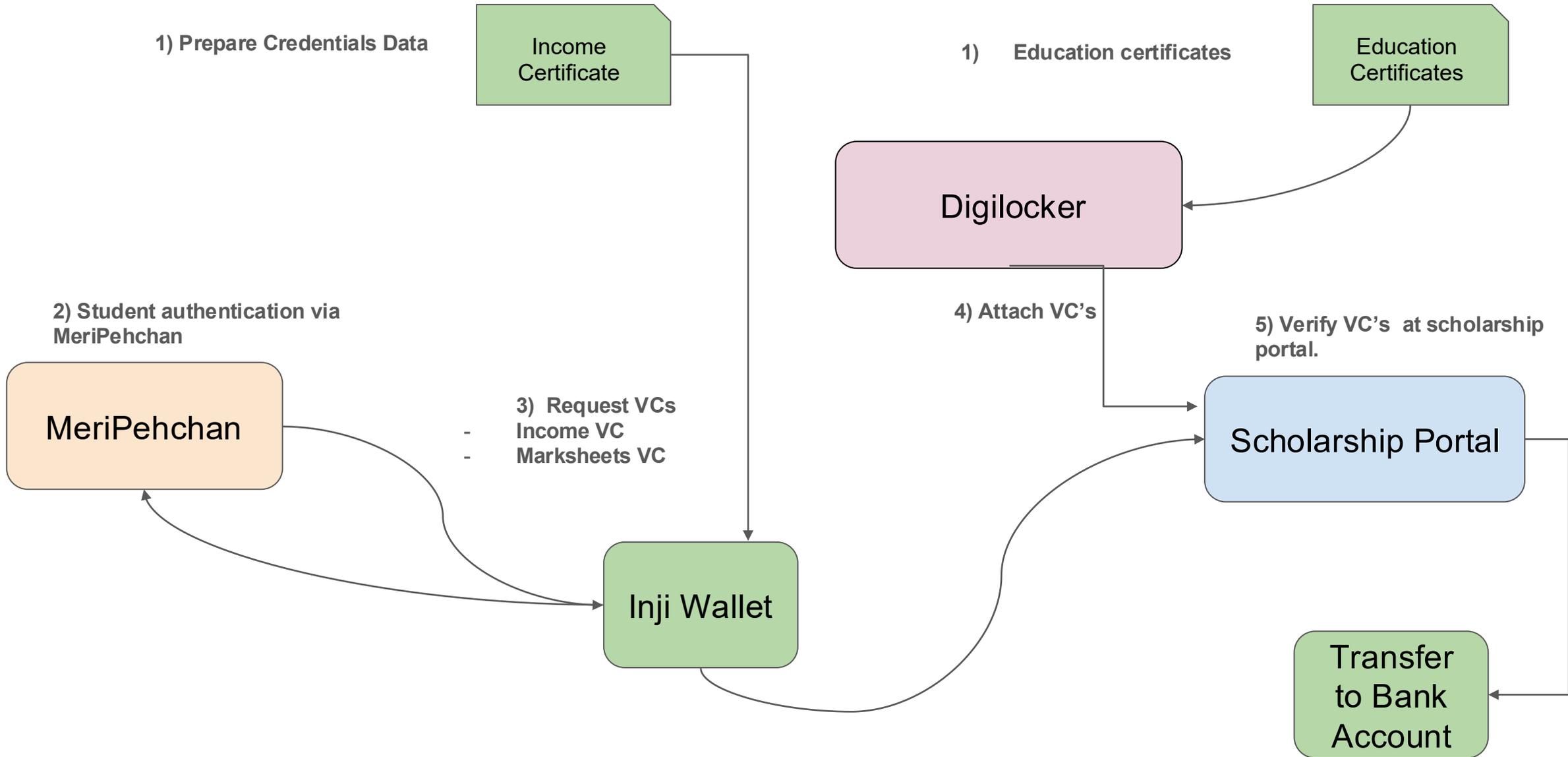
Required Documents available

- Sourced via DigiLocker

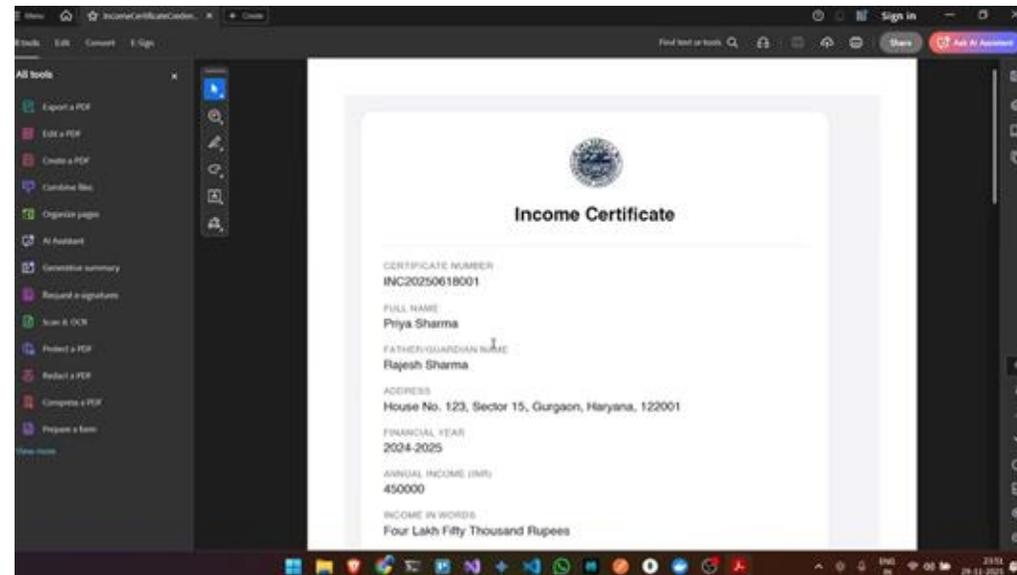
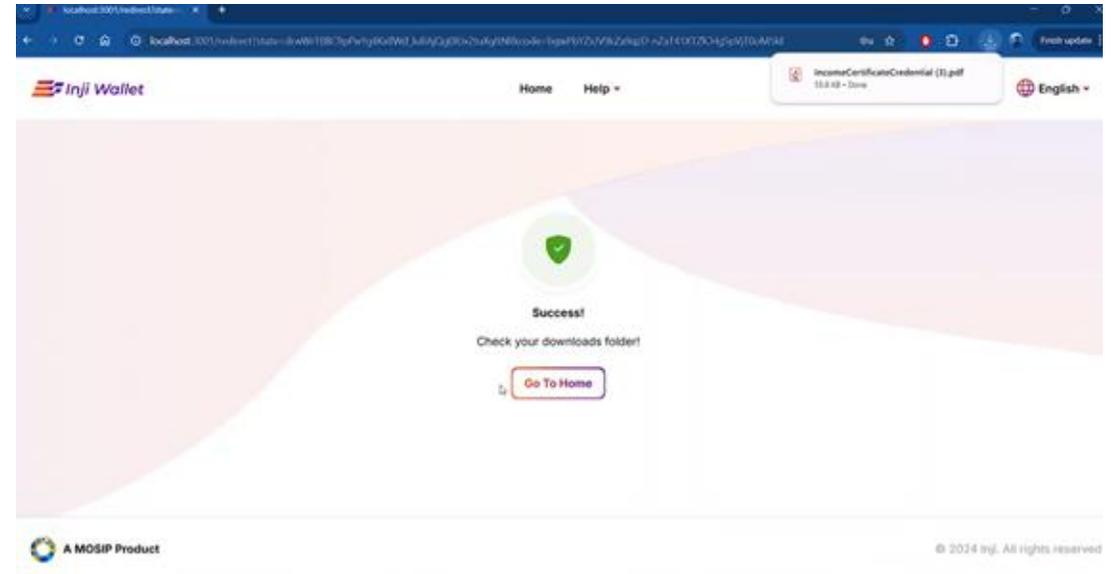
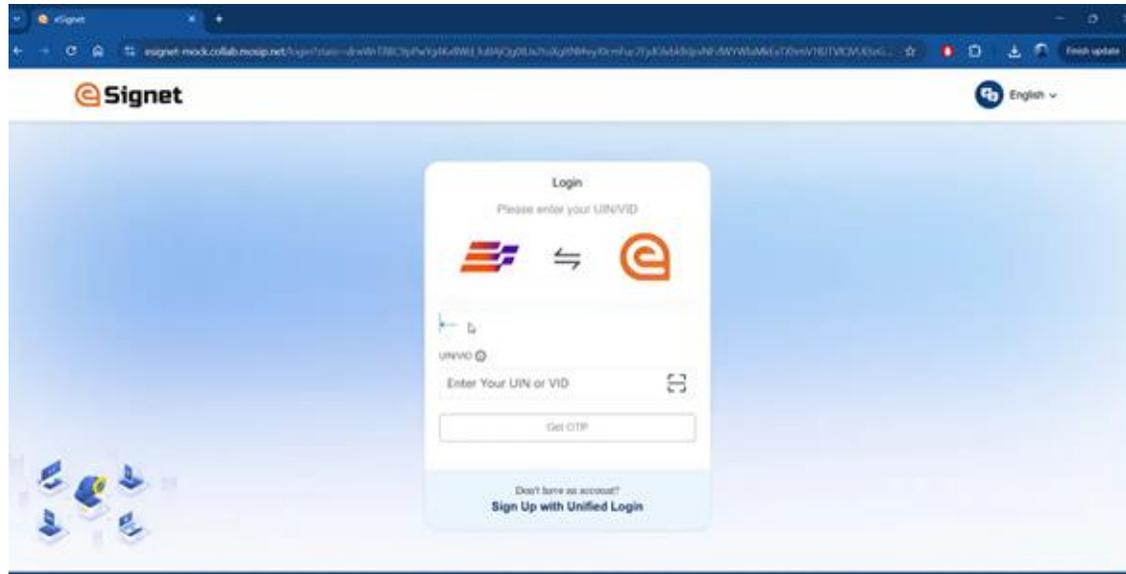
Redesigned Portal to accept/process VCs

- Developed to accept and verify VC's using Inji Verify

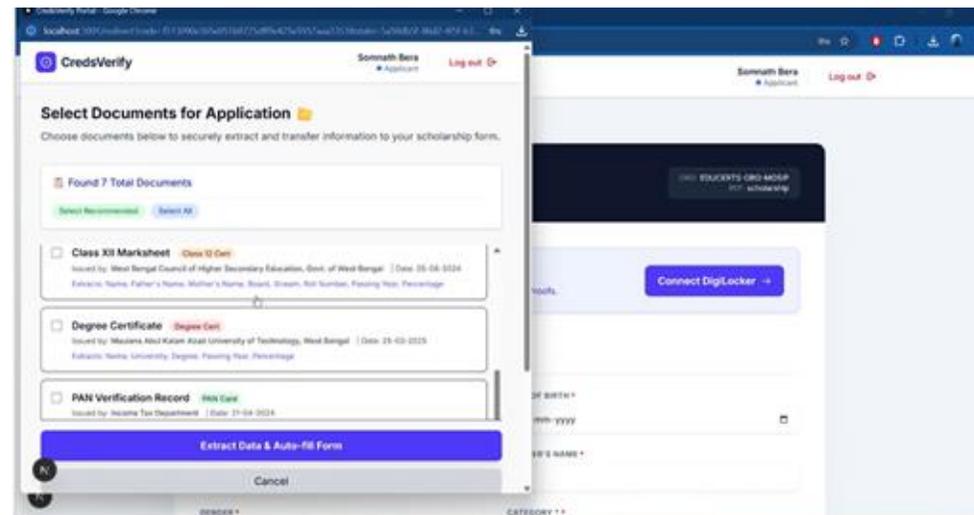
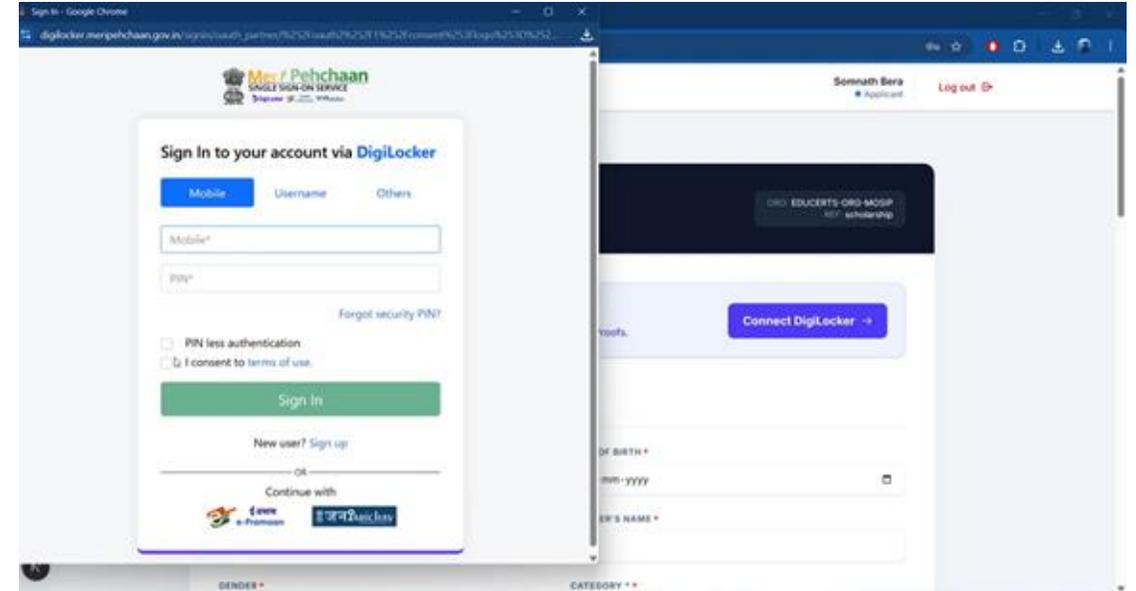
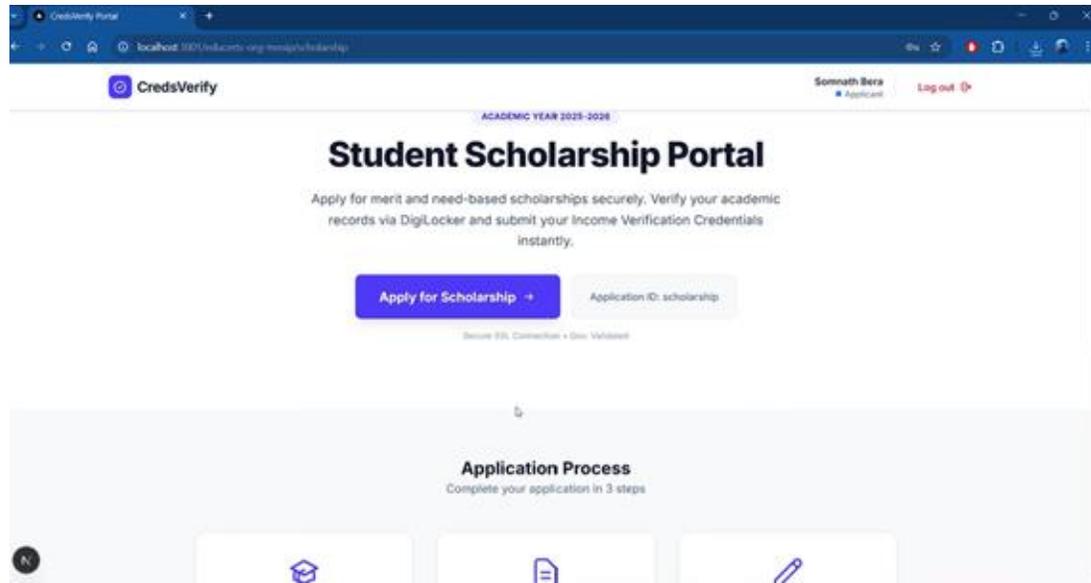
Technical Architecture of proposed solution



Screenshots of the Implementation - generating an income certificate VC with eSignet and Inji Certify



Screenshots of the Implementation - sourcing documents from other repositories



Screenshots of the Implementation - Inji Verify and a “VC-enabled” scholarship portal

CredsVerify | Somnath Bera | Applicant | Log out

Academic Details (Class 12)

BOARD	STREAM	ROLL NUMBER
West Bengal Council of Higher Secondary Education	Science	212011

PASSING YEAR	PERCENTAGE
2018	87.2

Application & Financial Details

Provide income details or upload a Verifiable Credential.

ANNUAL FAMILY INCOME (₹)	INCOME CERTIFICATE
₹ 300000	OR Scan Required

INCOME SOURCE: BUSINESS

SCHOLARSHIP TYPE: Select

COURSE APPLYING FOR: [Empty]

SETU

Verify your Aadhaar with OTP to sign the document

Name: *****
Gender: *****
DOB: *****

9251 |

OTP will be shared to Aadhaar registered number

Send OTP

At least one signature has problems.

Student Scholarship Portal

Academic Year 2025-2026 • Verified Application

ORG: EDKARTS-ORG-ROSLP
REF: scholarship

✓ DigLocker Verified
Academic and Identity records have been successfully fetched.

Personal Information

Identity details:

FULL NAME: **✓ VERIFIED**
SOMNATH BERA

DATE OF BIRTH: **✓ VERIFIED**
2000-09-11

Conclusion

- A VC-enabled scholarship portal - using Inji Wallet, Certify, eSignet and Inji Verify
- Ongoing PoC and developing roadmap to change decision making process with stakeholders.

THANK YOU