



Department of Science and Technology
National Mission on Interdisciplinary Cyber-Physical System (NM-ICPS)
Indian Institute of Technology, Bhilai
IIT Bhilai Innovation And Technology Foundation (IBITF)

Special Call for proposals for Schedule Tribe (ST)

(Rolling Advertisement Proposal)

Last Date for Submission of Proposals under Cohort#1: 10/09/2023

<https://www.ibitf.co.in/cfp.html>

Introduction

The Indian government has launched the National Mission on Interdisciplinary Cyber-Physical Systems (NM-ICPS), focusing on emerging technologies like Blockchain, IoT, AI/ML, Big Data, Quantum Communication, etc., to translate research concepts, co-develop PoC prototypes to reach higher TRLs, IP monetization, foster national and international collaborations, and patent facilitation, leading to new venture creation.

The mission is being implemented through 25 Technology Innovation Hubs (TIHs) set up with prominent technical institutes nationwide, each mandated to operate on a specified technology domain. Along these lines, IIT Bhilai Innovation and Technology Foundation (IBITF) is mandated to function in the Fintech domain.

IBITF Division invites applications for conducting projects, training programs, workshops, conferences, and impactful initiatives under the **Tribal Area Sub-Plan (TSP)** in the Fintech area on the following broad thematic areas:

1. Artificial Intelligence/Machine Learning (AI/ML)
2. Internet of Things (IoT)
3. Blockchain
4. E-Payments



Objectives

(1) Sustainable Livelihoods and Employment Opportunities through Fintech Interventions:

This Call seeks proposals to enhance vulnerable aspects of ST Communities' livelihoods through technological interventions, particularly fintech. The goal is to uplift ST's lives with innovative fintech solutions that boost economic activities and financial inclusion. Proposed strategies should foster equitable economic growth by leveraging local resources, primarily focusing on fintech's technology intervention. The aim is to establish sustainable livelihoods and employment opportunities while ensuring long-term resource efficiency and improved quality of life for ST communities.

The proposals/solutions in fintech are invited from various sectors including, but not limited to, the following:

Sector	Broad Areas
Healthcare	Fintech (financial technology) in healthcare for Scheduled Tribe (ST) communities can significantly improve access to healthcare services, address financial barriers, and enhance overall health outcomes. The proposals may include Mobile Health (mHealth) Solutions, Healthcare Financing and Insurance, Remote Health Monitoring, Healthcare Marketplaces, Supply Chain and Medication Delivery, Digital Health Records, Data Analytics for Improved Healthcare, etc.
Agriculture	Integrating fintech (financial technology) solutions into agriculture for the Scheduled Tribe (ST) community can positively impact by addressing various challenges they face in the agricultural sector. Scheduled Tribes often engage in subsistence farming and face difficulties related to access to credit, market information, and modern agricultural practices. The proposals may include Microfinance and Microcredit, Agricultural Marketplaces, Access to Market Information, Crowdfunding for Agriculture, Remote Agricultural Advisory Services, Agricultural Insurance, Supply Chain Optimization, Education and Training, Collaborative Farming Platforms, etc.
Energy	The proposals may include Access to Energy Finance, Energy Trading Platforms, Energy Consumption Tracking, Energy Financing and Microgrids, Insurance Solutions, Digital Identity and Inclusion, Smart Financing Solutions, Blockchain for Transparency, Data Analytics for Decision Making, etc.
Transport	Fintech can play a role in improving mobility, accessibility, and safety for the ST community. The proposals may include Ride Sharing and Carpooling Platforms, On-Demand Transport Services, Transport Information Services, Emergency Assistance and Safety, Vehicle Rental Services, Digital Bus and Train Ticketing, Navigation and Route Planning, Infrastructure Mapping, Micro-Insurance for Travel, etc.
Education	The proposals may include Affordable Education Financing, Scholarship and Grant Disbursement, Remote Exam and Assessment Solutions, Digital Credentialing and Certification, Parental Engagement and Communication, Data Analytics for Educational Insights, etc.
Environment	The proposals may include Crowdfunding for Conservation, Green Investment and Crowdfunding, Carbon Credit Trading, Digital Land Rights and Ownership Records, Mobile



	Apps for Biodiversity Monitoring, Smart Agriculture and Livelihood Solutions, Water Management and Irrigation, Waste Management and Recycling, Green Energy Financing, Supply Chain Transparency, Climate-Linked Insurance, Carbon Footprint Tracking and Offsetting, etc.
Banking	Fintech can enhance access to financial services, promote financial inclusion, and empower ST individuals to manage their finances more effectively. For example, Mobile Banking and Digital Wallets, Remote Account Opening, Biometric Identification, Peer-to-Peer Lending, Remittances, Savings and Investment Platforms, Financial Planning Tools, etc.
E-Payments	The ST community includes diverse individuals and groups facing various socioeconomic and technological barriers. Fintech innovations can help bridge these gaps and promote sustainable practices by inviting proposals in the following ways: Access to Financial Services, Microfinance and Microloans, Digital Payments for rural Products, Blockchain for Supply Chain Transparency, Digital Identity for Inclusion, etc.
Skilling	Skill development initiatives for the Scheduled Tribe (ST) community can significantly contribute to their empowerment, employability, and overall socio-economic growth. Fintech can offer innovative ways to provide education, training, and support that address the unique challenges the ST community faces. Online Learning Platforms, Microlearning Apps, Virtual Classrooms, Interactive Simulations, Digital Badges and Certifications, Remote Internships and Projects, Access to Mentorship, Entrepreneurship Support, Assessment and Feedback Tools, Financial Literacy Education, Peer-to-Peer Learning Networks, Skill Matching Platforms, etc.
Any other relevant sector/broad area related to fintech that could improve the lives of the people from the ST community.	

(2) Empowering ST Communities through Training, Capacity Building, etc.:

Facilitate the empowerment of ST communities by providing targeted Fintech training programs, conferences, workshops, impactful initiatives, etc.

These initiatives should be strategically designed to address the unique challenges and obstacles faced by the ST community in their respective regions. The emphasis is on fostering social entrepreneurship and equipping community members with the necessary skills and knowledge to establish and sustain social enterprises that contribute to their socio-economic upliftment.

The aim is to drive positive change within the Schedule Tribe communities, fostering economic resilience, social empowerment, and sustainable development.



The following are broad categories under which financial support shall be provided for quality proposals:-

1. Educational Institutions:

1. Project proposals from faculty members belonging to the Schedule Tribe (ST) community who are working on fintech solutions. These could include innovative applications of AI/ML, Blockchain, IoT, and e-payments that have the potential to revolutionize the global fintech landscape.
2. All Faculty with a fintech-based idea/proposal addressing the unique challenges of the ST population.
3. UG/PG/Doctoral/Post Doc. Students from the Schedule Tribe (ST) community can apply for 6-month fellowships in the Fintech domain under IBITF.
4. Conduction of National Conferences/Workshops/Seminars/Brainstorming sessions, etc. in fintech.
5. In-house Short term training Programs for Faculty/UG/PG/Doctoral students from educational institutions having a considerable number of ST students/faculty are invited.
6. Workshops, seminars, etc., and other impactful initiatives in ST-populated areas, specifically addressing the challenges being faced by the community at large.
7. Advanced/emerging financial technologies awareness program for school-level students. Faculty/Institutes can suggest new models, implementation, and ideas to cover the maximum number of students with minimal effort. IBITF will evaluate all models and may pick them up for implementation. Public Private Partnership (PPP) model/State Government financial contribution is preferable.

Who can Apply:

Kindly note: As per the Tribal Area Sub Plan (TSP) guidelines, any such expenditure by IBITF should be booked under either of the cases where:



The Principal Investigator/ Project Director/CEO/Head of the project/Institution/Startup/Organization related to the project/program/scheme belongs to the ST category.

Or

Above 50% of project/program/scheme beneficiaries belong to the ST community.

- Government Academic Institutions (Central and State Government), etc. Private Academic Institutions (Universities/ Colleges/ Institutions and Government Aided Colleges recognized or regulated by UGC/AICTE/ MCI/DCI/PCI etc.) – would be considered as Non-Government Organizations (NGO) and shall use the ‘NGO/VO option during the process of online submission of the proposal are encouraged to apply.
- Faculty members and students are requested to share a copy of their proposal to tih@iitbhilai.ac.in, mentioning the project owner's details.
- (Applicable for faculty members in permanent positions holding Academicians, Scientists, Technologists, and other Practicing Researchers affiliated to recognized academic research institutions and registered scientific societies, State S&T Councils, etc.)

2. International Organizations:

- If you are working among the ST population, we would love to collaborate on initiatives to enhance financial literacy and spread awareness about fintech-related topics.
- We are open to discussing impactful proposals to uplift the ST community, including skill-building programs and capacity-building projects.

3. Government Agencies/Department/Line Ministry:

- Government agencies drive societal change. We are eager to collaborate with you to design and implement programs that empower ST individuals, especially women, through fintech education and entrepreneurship training.
- For projects (existing/new) that benefit the ST community, IBITF could collaborate to offer technical assistance and required support.
- Collaboration to organize competitions/hackathons/challenges to identify innovative fintech ideas or tech ideas that could improve the lives of the marginalized.

4. Private Organizations/NGOs/Others:



- Individuals/organizations committed to positively impacting society, especially in the lives of people from marginalized and ST communities, are invited to discuss initiatives and solutions. Your expertise and resources could greatly help us succeed in our endeavors.

5. Startups

- Fintech startups (MVP stage and above) employing/planning to use emerging technologies like blockchain, IoT, AI/ML, and e-payments are invited to discuss their products/services. IBITF could provide relevant support to qualified startups and solutions.

Furthermore, IBITF is prepared to offer funding and support for projects and initiatives that align with our mission and have the potential to create a lasting impact. We can create a more inclusive and technologically empowered society through collective efforts.

Kindly note: As per the Tribal Area Sub Plan (TSP) guidelines, any such expenditure by IBITF should be booked under either of the cases where:

The Principal Investigator/Project Director/ CEO/Head of the project/Institution/Startup/Organization related to the project/program/scheme belongs to the ST category.

Or

Above 50% of project/program/scheme beneficiaries belong to the ST community.

Approval Mechanism:- As per standard DST rules and Regulations,

Last Date of Submission:- (Rolling Advertisement Proposal) Last Date for Submission of Proposals under Cohort#1: 10/09/2023)

How to apply: Application can be submitted through online submission at

<https://www.ibitf.co.in/cfp.html>



General Terms and Conditions:

1. Institutions/Organizations receiving funds would assume financial and other administrative responsibility for the project.
2. In the case of the multi-institutional project, the Principal Investigator (PI) must furnish formal agreement from the collaborating institutions/scientists along with a separate budget for each implementing institution.
3. International travel is not permissible under the projects.
4. Staff recruited for a project should be paid as per the norms and guidelines of the DST.
5. If the Principal Investigator (PI) leaves the Institution, the Co-Investigator (Co-I) will assume the charge of the Investigator for Competing the Project with prior approval of the competent authority.

CONTACT PERSON

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Template for Submission

PART I: EXECUTIVE SUMMARY (This part should not exceed 10 pages)

1. Project Title

2. Name of the Institution & Address

3. Details of the Project Team

i. Principal Investigator	
Name	
Date of Birth	
Highest Qualification	
Designation	
Department	
Institute/University	
Complete Address with Pin Code	
Telephone and Fax Numbers	
Mobile Number	
E-Mail	
ii. Co-Investigator	
Name	
Date of Birth	



Highest Qualification	
Designation	
Department	
Institute/University	
Complete Address with Pin Code	
Telephone and Fax Numbers	
Mobile Number	
E-Mail	

4. Project Area Profile:

- (a) Demographic Details (give details of the geographical area covered, climate, land use & cropping patterns)
- (b) Target Area/Location for implementing the solution (please mention whether the target area falls under aspirational district) – As far as possible the target area should be located in the vicinity of the beneficiaries.
- (c) Target Beneficiaries (type, total size of target group(s), % of ST of total population in project area, etc., number of beneficiaries, % of ST of total beneficiaries)

Note: (i) In case the proposed project caters to beneficiaries in different target locations (villages/blocks/districts), the details of each of the project area should be given



5. Baseline Data Capture

{Describe the current situation that the project intends to address (as a point of reference to measure success upon project completion). Briefly provide quantitative and/or qualitative information on the existing conditions that support the need for the proposed solution}.

6. Problem Statement

(should be based on the identification of weakest links/gaps/problems in the predominant livelihood systems – the problem identification should be supported with evidence-based data.

7. Proposed Solution (should correspond to the problems identified, may focus on immediate, short-term, medium, and long-term requirements/solutions)

8. Details of Proposed Interventions

<i>Sl. No.</i>	<i>Interventions</i>	<i>Justification</i>

9. Nature of the project

Technology development (new technology, new product/process)	
Adaptive R&D (Location Specific Research & Technology Development including Technology modification/modulation/ optimization, up/down scaling of existing systems, technology adaption/adoption, etc.)	
Technology transfer (field trials, demonstrations & transfer of technology)	
Technology dissemination (Replication of successful models, deployment of new and available technologies for identified problem)	



10. Importance of the proposed Interventions (Technologies) in the context of current status

(please indicate how the proposed interventions will improve livelihoods, health, socioeconomic status, etc. for ST people)

11. Science & Technology component/Innovativeness/Novelty of the project.

12. Expected Deliverables (5-6 clear-cut deliverables)

13. Expected benefits to the target groups/population (5-6 clear-cut deliverables)

14. Suggested plan of action for utilization of the outcome expected from the project

(please give a larger perspective of the outcomes of the project to National Developmental Goals/National Missions etc)

15. Please give a detailed business plan/enterprise model/sustainability of the project.

16. Details of the beneficiaries (direct and indirect)

17. Details of Collaborators

<i>Sl. No.</i>	<i>Name and Address of the Collaborators</i>	<i>Purpose</i>



18. Project Duration (months):

19. Interventions (Technologies) selected for development and/or dissemination, deployment, and delivery along with justification

20. Details/Mechanism for the involvement of ST Population in the project.

21. Comment on the possibilities of the activity becoming self-sustainable / marketing/buy-back arrangements /Micro Enterprise Development, etc. (give in terms of finite time including cost-benefit analysis of the project) – Techno-economic viability of the project and its self-sustainability

22. Linkages/Collaborations with government agencies or private institutions.

Name of Organization	Role in project implementation

23. Budget Summary (in Rs):

Recurring Cost (in Rs):

Non-Recurring cost (in Rs):



Head	1st Year	2nd Year	Amount contributed by industry	Amount payable by IBITF
Equipment				
Travel				
Manpower				
Contingencies				
Grand Total				



Annexure-1

CERTIFICATE FROM THE INVESTIGATOR

(On official letterhead)

PROPOSAL Title:

Name(s) of the PI's and Co-PI's:

1. I/We agree to abide by the terms and conditions of the grant received from IBITF.
2. I/We did not submit this or a similar project proposal elsewhere for financial support.
3. I/We agree to open a start-up company to execute the project.
4. I/We undertake to submit progress reports, Statement of Expenditure (SE)/ accounts, Utilization Certificates (UC), etc. covering up to 31st March every year till the completion of the project as prescribed by DST.

Date:

Signature of PI/PIs

Place:

Date:

Signature of Co-PIs

Place



Annexure-2

ENDORSEMENT FROM THE HEAD OF THE INSTITUTION

(On official letterhead)

PROPOSAL TITLE:

Name(s) of the PI's and Co-PI's:

It is certified that the Institute welcomes the participation of the above as the Principal Investigator(s) and/or Co-PI(s) for the project.

1. Certified that the equipment, other basic facilities, and other administrative and accounting facilities, as per the terms and conditions of the grant, will be extended to the investigator throughout the project. In case of PI/Co-PI leaving the institution or proceeding on a long leave during the project period, prior permission will be sought from IBITF before relieving/sanctioning.
2. Certified that the investigators can open a start-up company (unconditionally) to execute the project, per the institute's policy.
3. Institute assumes the project's financial and other management responsibilities, including timely submission of Progress Reports, UCs, and SEs, and facilitates external audits if required.

Name of the Head of Institution

Signature with stamp

Date

Place:



Annexure-3

Endorsement From the PI to meet either/both of the conditions for projects under the Tribal Area Sub Plan (TSP) guidelines.

ST Caste Certificate of The Principal Investigator/ Project Director/CEO/Head of the project/Institution/Startup/Organization related to the project/program/scheme belonging to the ST category should be included as Annexure 3.

Or

The PI should provide relevant information and endorsement to ensure that above 50% of project/program/scheme beneficiaries belong to the ST community.

Date:

Signature of PI/PIs

Place:



Annexure-4

PROFORMA FOR BIO-DATA

1. Name:
2. Designation:
3. Department:
4. Institution:
5. Contact Number
6. Email:
7. Date of Birth:
8. Gender:
9. Academic Qualification: (Undergraduate Onwards)

S.No.	Degree	Year	Subject	University/Institution	% of Marks

10. Work Experience (in chronological order)

S.No.	Position held	Institution	From	To	Pay Scale



11. Professional Recognition/ Award/ Prize/ Certificate/ Fellowship received by the member

S.No.	Name of Award	Awarding Agency	Year

12. Publications (List of papers published in SCI Journals, in year-wise descending order)

S.No.	Authors	Title	Journal	Volume	Page	Year



13. Detail of Patents

S.No.	Patent Title	Name of Applicant(s)	Patent No.	Award Date	Agency/ Country	Status

14. Books/Reports/Chapters/General articles etc.

S.No.	Title	Publisher	Year of Publication



15. List of Projects implemented

15.1 Details of Projects in progress

S.No.	Title	Cost in Lakh	Duration	Role(PI/Co-PI)	Agency

15.2 Details of Projects completed

S.No.	Title	Cost in Lakh	Duration	Role(PI/Co-PI)	Agency

16. Mode and extent of Funding: The funds are from the Department of Science and Technology, Government of India, under the National Mission on Interdisciplinary Cyber-Physical Systems (NM-ICPS) for the Technology Innovation Hub (FINTECH) at IIT Bhilai. Thus, the commitment of the funds from IBITF is subject to the grants received from the funding organization, i.e., DST, Govt. of India. The actual disbursement of funds by IBITF would be based on reimbursement of actual expenditure against the bills and the advance (if availed of any, needs to be settled within one month of the release).



Terms and Conditions

The financial support is for the specific project as approved by IIT Bhilai Innovation And Technology Foundation (IBITF) and shall be subject to the conditions listed below. The PI/Start-up shall give an undertaking that they agree to be governed by these conditions:

1. The amount shall be i) spent for the project within the specified time; and ii) Any portion of the grant, which is not ultimately required for expenditure for the approved purposes, shall be duly surrendered to IBITF.
2. The PI/Start-up shall maintain an audited record as a register in the prescribed proforma for permanent, semi-permanent assets acquired solely or mainly out of an IBITF grant;
3. The assets referred to in (2) above will be the property of IBITF and should not, without prior sanction of IBITF, be disposed of or encumbered or utilized for the purposes other than those for which the grant has been sanctioned;
4. Should PI/Start-up cease to exist at any time, such assets, etc., shall revert to IBITF;
5. The PI/Start-up shall render progress-cum-achievement reports at intervals of not Exceeding three months on the progress made on all aspects of the project, including expenditure incurred on various approved items during the period;
6. The utilization of grants for the intended purposes will be looked into by the Auditor of IBITF according to the directives issued by the DST Government of India;
7. IBITF or its nominee(s) will have the right of access to the books and accounts of The PI/Start-up for which a reasonable prior notice would be given;
8. PI/Start-up should not retain the sale proceeds of prototypes, etc., fabricated due to the project's development arising directly from funds granted by the IBITF. The PI/Start-up should return to IBITF funds thus generated;
9. The Intellectual property and its associated rights shall be owned jointly by the PI/Start-up and IBITF. Both parties may share any royalties or other benefits generated by licensing such joint IP under mutually agreed terms on a case-to-case basis. The PI/Start-up is expected to hive off a start-up to deploy the system. In such a case, the IP could be transferred to the start-up;
10. IBITF shall appoint a Project Review and Steering Group (PRSG) comprising representatives from IBITF and other experts; PRSG will periodically monitor the project in all respects, including technical and financial;



11. In case of any dispute on any matter related to the project during its implementation, the decision of the IBITF shall be final and binding on the proposal originating industry/industry consortium and PI/Start-up;
12. A representative of IBITF could be a member of the Board of Directors of the Start-up.

For more information, details, and info on www.nmicps.in and for more queries, contact tih@iitbhilai.ac.in , www.ibitf.co.in