

ছাত্রছাত্রীরা আমাদের গর্ব

প্রতিশ্রুতিমতো ১০ লক্ষ টাকার 'স্টুডেন্ট ক্রেডিট কার্ড'

At the initiative of

Mamata Banerjee

Hon'ble Chief Minister, West Bengal

'Student Credit Card' scheme is launched for a brighter future in Education Sector



Loan up to Rs. 10 lakh @ 4% simple interest rate annually



To get your card - Register FAST!

Contact your Educational Institution NOW!

Portal Opens on 1July 2021

To know more, visit www.wb.gov.in or https://banglaruchchashiksha.wb.gov.in and click on the tab STUDENT CREDIT CARD or visit https://wbscc.wb.gov.in For any assistance, please call Toll-Free Number 18001028014 or Mail to support-wbscc@bangla.gov.in

Higher Education Department, Government of West Bengal

Date: 30.06.2021







Extraordinary Published by Authority

ASHARA 09] WEDNESDAY, JUNE 30, 2021 [SAKA 1943

PART I—Orders and Notifications by the Governor of West Bengal, the High Court, Government Treasury, etc.

GOVERNMENT OF WEST BENGAL HIGHER EDUCATION DEPARTMENT BIKASH BHABAN, SALT LAKE KOLKATA-700091

No. 142L/OM-90L/2021

NOTIFICATION

Subject: Student Credit Card Scheme

Whereas, the State Government in the School Education and Higher Education Departments has made a huge expansion in the school/ higher education institutions as well as its infrastructures and other academic facilities since 2011, resulting thereby an increase of Gross Enrolment from 11.8 lakhs to 16.6 lakhs at Higher Secondary level after passing Class X and 13.24 lakhs to 21.61 lakhs at higher education level, and

Whereas, the State Government has upgrading 2700 schools to Secondary/ Higher Secondary level and set up 19 new State-aided Universities, 11 Private Universities and 51 new General Degree colleges since 2011. Every year about 12.00 lakhs and 9.5 lakhs students qualify Class X and class XII exams respectively in the State of West Bengal, to pursue the higher studies in schools, Madrasahs, colleges, Universities and other institutes like IITs, IIMs, IISc, IIESTs, ISIs, NLUs, AIIMSs, NITs, XLRI, BITS, SPA, NID, IIFTs, ICFAI Business School etc. or studying in various coaching institutes for appearing in different competitive examinations like IAS, IPS, WBCS, SSC etc. About 38 Lakh students take admission at Secondary (class X), Higher Secondary (Class XI & XII), UG and PG levels respectively in the State every year, and

Whereas, in order to enhance the quality of higher education and to facilitate meritorious poor students, the State Government has already started Swami Vivekananda Merit-cum-means scholarship Scheme and Kanyashree Prakalpa (K3) for college/ University going students and every year about 1, 40,000 students avail the benefits under these Schemes, and

Whereas, in order to further encourage the students to pursue higher studies and to facilitate them with necessary funds for pursuing the same, the State Government proposes to support the students by providing a Credit Card, having a maximum limit of Rs. 10 lakhs available at nominal rate of 4% simple interest rate per annum, so that the students can

avail necessary fund as and when needed for their studies, and

Therefore, in view of the above the following scheme is adopted to achieve the above-mentioned purposes: –

SCHEME

1. Short title and Commencement: -

- (a) This scheme shall be called the West Bengal Student Credit Card Scheme.
- (b) It shall come into force from the date of publication in the Official Gazette.

2. Definitions: -

Unless the context otherwise requires, the following words shall have the meaning assigned against each of them under this scheme as follows: –

- (a) "Academic year" means the annual period during which academic instructions are provided to the students generally commencing from 1st of July, every year.
- (b) "Bank" for the purpose of this Scheme means the State Co-operative Banks or Central Co-operative Banks or District Central Co-operative Banks or any other Public and private sector Banks, as may be determined and notified by the State Government from time to time.
- (c) "College" includes Private self-financing College.
- (d) "Course fee" includes tuition fees, examination fees, library fees, caution deposits etc., to be charged by the School, College, University, or Institution in which the student concerned is receiving academic instruction.
- (e) "Credit Card" for the purpose of this scheme shall means a physical plastic card issued by the Bank against which the holder i.e., the student borrower can avail specific financial services on credit up to a specific amount on some specific rate of interest upon executing an appropriate loan agreement.
- (f) "Institute" means an institution imparting secondary/ higher secondary level education and above in any branch of Study.
- (g) "Legal guardian" means a person having been in charge of a student (in absence of his Father and Mother, including stepfather and stepmother) lawfully, as permitted under the personal law of inheritance and succession of the student concerned or some other person declared as such, by any competent court of Law in India.
- (h) "Living expenses" means an expense incurred by a student for living outside from his residence during the course of study.
- (i) "Professional course" includes the courses done in medicine, surgery, engineering, architecture, law, business, economics, accountancy, physiotherapy, psychology, technology, education, etc. which are recognized by any statutory authority in India constituted as such under any Central or State enactments or any statutory authority of any other Country.
- (j) "Resident of West Bengal" means a student, or his parent or legal guardian is residing in West Bengal at least for a period of 10 (Ten) years preceding the date of application made under this scheme.
- (k) "School" means school providing secondary and higher secondary education and includes private schools under the administrative control of the boards/ councils active in the State of West Bengal.
- (1) "Student" means a student pursuing education from class 10 onwards from a recognized Board active in the State of West Bengal or studying in various coaching Institutes or pursuing undergraduate/ postgraduate degree or professional or diploma courses including research scholar pursuing doctoral or post-doctoral research studies.
- (m) "State Government" means the Government of West Bengal in the Higher Education Department.
- (n) "University" includes Private Universities and Deemed Universities.

3. Objective of the Scheme: – The Student Credit Card Scheme outlined herein aims at providing financial support/ assistance by the State Government at a nominal interest rate (with suitable guarantees to the bank) to the students residing in West Bengal for at least 10 years and pursuing education from class 10 onwards, or studying in various coaching institutes for appearing in different competitive examinations like Engineering/ Medical/ Law, IAS, IPS, WBCS, SSC etc., UPSC, PSC, SSC etc., and pursuing Undergraduate, Postgraduate courses including professional degree, Diploma courses and research at doctoral/ post-doctoral level or other similar courses in schools, Madrasahs, colleges, Universities and other institutes like IITs, IIMs, IIESTs ISIs, NLUs, AIIMSs, NITs, XLRI, BITS, SPA, NID, IISc, IIFTs, ICFAI Business School etc., within or outside the country, who are unable to pursue higher education due to financial constraints. The main emphasis is that students are provided with an opportunity to pursue higher education, with the financial support from the banking system with reasonable and affordable terms and conditions. Under this Scheme the aspiring students may upon fulfilling the terms and conditions detailed herein, obtain maximum loan of Rs. 10.00 lakhs at the rate of 4% simple interest from State Cooperative Banks and its affiliated Central Cooperative Banks and District Central Cooperative Banks and Public Sector/ Private Sector Banks operating in the State of West Bengal.

4. Purpose: -

- 1. Under this scheme the Credit Card may be used to avail loan to meet up the following expenses:
 - (a) Course fees payable to the School/ Madrasah/ College/ University / Professional Institutes like IITs, IIMs, IIESTs, ISIs, NLUs, AIIMSs, NITs, XLRI, IISCs, BITS, SPA, NID, IIFTs, ICFAI Business School etc. various competitive coaching institutes meant for different competitive examinations like Engineering/Medical/Law, IAS, IPS, WBCS, SSC etc.
 - (b) Fees required for accommodation in School/ Madrasah/ College/ University/ Institution hostel or rent/ license fees payable for living outside the hostel or fees required for living as a Paying Guest.
 - (c) Fees payable for caution deposit/ building fund / refundable deposit/ examination/ library/ laboratory fees to be supported by Institution's bills/ receipts.
 - (d) Cost of purchasing of books/ Computer/ Lap-top/ Tablet/ equipments etc.
 - (e) Any other expense required to complete the course such as study tours, project works, thesis, etc.
 - (f) The student can incur expenditure up to 30% of the total loan sanctioned for non-institutional expenses for the whole course of study.
 - (g) Up to 20% of the total loan sanctioned can be used as living expenses for the duration of the course.
- 2. Expenses incurred in any of the above purposes shall have to be reported to the bank and the Department via online Portal with proper receipts/ bills/ documents by the concerned student.

5. Student Eligibility and the process:

- (a) The student seeking loan under the scheme should be an Indian national and resident of West Bengal for the last 10 years. Self-declaration by the student as appended in the application form will be accepted. A copy of application format is annexed at Annexure-I.
- (b) Student must have got himself enrolled for higher studies including courses as stated in para 3 of this scheme, either within or outside the country, in the School, Madrasahs, colleges, Universities and other institutes like IITs, IIMs, IISc, IIESTs, ISIs, NLUs, AIIMSs, NITs, XLRI, BITS, SPA, NID, IIFTs, ICFAI Business School etc. or studying in various coaching institutes for appearing in different competitive examinations like Engineering/ Medical/ Law, , IAS, IPS, WBCS, SSC etc.
- (c) Aspiring Student will apply online as per the format given at **Annexure-I**, through a web-based portal to be maintained by the Higher Education Department through the respective School/ Madrasah/ College/ University/ Institute in which he has got enrolled. The portal will have dashboard for each such student which shall be accessible to the Institutes concerned, the Department and the Bank.
- (d) The interested students should not be aged more than 40 (forty) years at the time of applying for loan.

- (e) The student applied for the credit card will link preferably their AADHAR Card or the Class X registration number with the concerned portal while applying to the Higher Education Department through their respective Institution.
- (f) The Higher Education Department will forward the applications after due examination to the Bank for sanction and issuance of Credit Card.
- (g) The concerned Bank will sanction the applications after due examination and issue the credit card in physical form based on the recommendation given by the Department and upon complying necessary formalities by the student/ guardian/ parent as required under RBI guidelines.
- (h) There shall be a Nodal officer for maintaining the web-based portal at the Department, Institution and the Bank level who shall have permission to access the student's dashboard availing loan under this scheme.
- (i) The student concerned needs to upload his progress report card/ statement on completion of each semester/ year examinations.

6. Quantum of loan and documentation: -

- (a) Maximum amount of loan available under the Scheme is Rs. 10.00 lakhs at 4% simple rate of interest per annum, after interest subvention.
- (b) For the entire amount of loan sanctioned up to Rs.10.00 Lakh, rate of interest to be charged at prevalent 3-year MCLR of State Bank of India Plus 1%. The Rate of Interest so fixed on the date of sanction will remain fixed and calculated at simple rate for the entire duration of the loan.
- (c) A student can avail loan under this scheme at any time during the course of study.
- (d) The bank concerned shall upload the details of the loan to the Department's portal immediately after disbursement of the loan and such detail shall be updated by the Bank from time to time.
- (e) The loan application should be submitted by the student and the parent/legal guardian as co-borrower.
- (f) Student and Parents/ Legal Guardians will enter into an agreement with the bank.

7. Margin Money:-

(a) Up to Rs. 4.00 Lakhs: NIL

(b) Above Rs. 4.00 Lakhs: 5%

- (c) Scholarship/Assistance ship to be included in Margin.
- (d) Margin will be brought in one year to year basis as and when disbursements are made on a pro-rata basis in applicable cases.

8. Security:-

- (a) While sanctioning the loan, the Bank should not put any unnecessary restrictions or conditions regarding collateral security etc.
- (b) The Banks will not insist on any security /collateral security in tangible/ intangible form other than coobligation of the parents/ Legal guardians. The State Government will enter into an agreement with the banks separately in this regard.
- **9. Insurance**: There will be a life cover in the name of the student up to the loan amount sanctioned. The insurance premium is to be borne by the student and the same may be debited from his Loan account.

10. Mode of Disbursement: -

- 1. The amount of loan will be credited directly to the designated account of the Institution concerned in case of payment of course fees and other fees related to the Institution.
- 2. The amount of loan will be credited to the student's Bank account for purchasing of Computer/ Laptop/books/ stationeries/ living expenses etc.

- 11. Time line: There will be time bound action for loan sanctioning and disbursement process. The Higher Education Department and the School Education Department will notify the same after due approval of the competent authority.
- **12. Repayment Holiday / Moratorium:** There will be a moratorium or repayment holiday of one year under this scheme after completion of the course or one year after getting an employment, whichever is earlier.

13. Repayment: -

- (a) Repayment period shall be fifteen (15) years for any loan availed under this Credit Card including the Moratorium/ repayment holiday.
- (b) The student or his parent/legal guardian can repay the loan amount at any time before the stipulated period of repayment and in case of early repayment there shall be no penalty or processing cost charged by the Bank.
- (c) 1% interest concession will be provided to the borrower if the interest is fully serviced during the study period.
- (d) The student or the co-borrower, as the case may be, shall be liable to repay the loan on time as 1st charge.
- (e) The loan will be made available at the rate of 4% p.a. simple interest rate per annum to the students. Appropriate subvention of interest rate will be provided by the State Government for all the borrowers during the entire period of the Loan to restrict the actual rate of simple interest to 4% per annum, at borrower level.

14. Monitoring System:-

The Higher Education Department and the School Education Department will set up a monitoring committee at the State & District levels to ensure smooth and proper implementation of the scheme & to monitor that the benefits of the scheme accrue to the students. The committee will oversee the functioning of the scheme being implemented both in government & private schools/colleges/universities, other educational institutions and different coaching centres.

15. Public Grievance Redressal System:-

There shall be a public grievance redressal cell headed by a senior government official. Any student having complaint with the services, may either contact at toll free number 1800 102 8014 or mail at support-wbscc@bangla.gov.in

SD/(Manish Jain)
Principal Secretary
to the Government of West Bengal

15. Password:

16. Re-enter Password:

Annexure-I

A.	Student Registration form:				
DCF of Initial Registration of Student					
1.	Name of Applicant:	First Name	Middle Name	Last Name	
2.	Date of Birth:				
3.	Sex: Male/Female/Others				
4.	AADHAAR Card number/	Class X registration numb	per:		
5.	State of Institution: (In auto populated drop down)				
6.	District of Institution: (In auto populated drop down [State wise district display])				
7.	Name of Institution: (In au	to populated drop down [District wise institution d	isplay])	
8.	Programme type: Class X/	Higher Secondary /UG/Po	G/etc. (drop down)		
9.	Programme name: (In auto	populated drop down)			
10.	Course Duration (in Years):				
11.	Mobile No.:				
12.	Email Id:				
13.	Re-enter Email Id:				
14.	Enter OTP:				

B. Application Format:

DCF of Student Application

- 1. Name of the student: (From Registration Form)
- 2. Gender: M/F/others (From Registration Form)
- 3. Photograph of applicant and co-borrower:
- 4. Signature of student:
- 5. Address: Line 1: Line 2: DISTRICT, ASSEMBLY, PIN
- 6. Father's name: First Name First Name Last Name7. Mother's name: First Name First Name Last Name
- 8. Co-borrower/Legal guardian's name:
- 9. Co-borrower /Legal guardian's signature/Thumb Impression:
- 10. Co-borrower Caste: Gen/SC/ST/OBC-A/OBC-B/PWD
- 11. Co-borrower Gender: (Drop Down List)
- 12. Relationship with Co-Borrower: (Drop Down List)
- 13. Co-Borrower Occupation:
- 14. DOB of student: (From Registration Form)
- 15. Caste: Gen/SC/ST/OBC-A/OBC-B/PWD
- 16. Whether physically challenged: YES/NO
- 17. Student's AADHAR Card No/ Class X registration No:(From Registration Form) (Documents to be uploaded)
- 18. Student's Pan Card: No: YES/NO, if YES upload PAN else Signed UNDERTAKING (Documents to be uploaded)
- 19. Current address:
- 20. Guardian's Address Proof: DROP DOWN LIST of DOCUMENTS (Documents to be uploaded)
- 21. Guardian's Pan Card No.: YES/NO, if YES upload PAN else Signed UNDERTAKING (Documents to be uploaded)

Bank Details of the Student

- 22. Bank Name:
- 23. Bank Branch Name:
- 24. Bank A/C No.: (major a/c)
- 25. Bank IFSC:

Bank Details of the Co-borrower

- 26. Bank Name:
- 27. Bank Branch Name:
- 28. Bank A/C No.: (major a/c)
- 29. Bank IFSC:
- 30. Students Mobile No: (From Registration Form)
- 31. Guardian's Mobile No.
- 32. Last Qualification: Class X/Higher Secondary /ISC/CBSE/University
- 33. Whether received/receiving any scholarship/free ship from any agency:

(If yes)

- a) Name of the scholarship:
- b) Type of Scholarship: Central/State/Private/Institute

	c) Scholarship ID No:			
	d) Quantum of scholarship per annum (in Rupees):			
34.	Loan amount required:			
	I. Less than Rs.4 lakhs:			
	a) In no:			
	b) In words:			
	II. Exceeding Rs. 4 Lakhs to Rs.10 lakhs:			
	a) In no:			
	b) In words:			
35.	Annual income of co-borrower (all sources):			
36.	Programme Type: (From Registration Form)			
37.	. Programme Name: (From Registration Form)			
38.	Duration of course (in Years): (From Registration Form)			
39.	. Course-fees details (Indicative):(approx.)			
40.	. Admission Receipt: (Documents to be uploaded)			
41.	Year of Commencement:			
42.	Year of Completion: (Auto Filled)			
43.	Select cooperative bank or other banks branch details as per district			
Dec	claration: –			
in tl	I Shri/Smt			

Signature

C. DCF of HOI for application of credit card

- 1. Name of the Institute:
- 2. AISHE Code: (fetched) (Upload certificate)
- 3. Accreditation details: DISE Code/NAAC/ NIRF/ NABL/ NMC/ BCI/ ICWRA/ NBA etc.: (Upload documents) *If Others*, Specify the Accreditation details:
- 4. Rank details: NIRF or other ranking, if any (Upload documents)
- 5. Affiliation Details: (drop down) (Upload documents)
- 6. Address of host Institute: (Prefilled)
- 7. Name of the state where the institute is located: (Prefilled)
- 8. Name of District where the institute is located: (Prefilled)
- 9. Name of nodal person to look after the scheme: (Name of HOI)
- 10. Mobile No of HOI: (Prefilled)
- 11. E-mail ID of HOI: (Prefilled)
- 12. PAN of the Institution:
- 13. TAN of the Institution:
- 14. Name of the Bank:
- 15. Bank Branch:
- 16. Bank A/c No.:
- 17. Re-type Bank A/c No.:
- 18. Bank IFSC:

Field to be verified by the HOI

- 1. Name of student: fetched
- 2. Name of parents: fetched
- 3. Name of legal guardian: fetched
- 4. Student AADHAR Card number/ Class X Registration No.: Fetched (Documents to be visible)
- 5. Co-borrower Address proof: Fetched (Documents to be visible)
- 6. Student & Co-borrower Bank details: Fetched
- 7. Photograph of student: fetched (Documents to be visible)
- 8. Student ID generated from portal: fetched
- 9. Course details: Discipline, programme, name fetched
- 10. Fees details: fetched from student application
- 11. Scholarship/fee-ship details to be availed by the student:
 - a. Name of the scholarship/fee-ship name:
 - b. State/Central/Institute/others
 - c. Scholarship/fee-ship per annum: in number and in words
- 12. Approve and sent to HED/SED Department
- 13. Or Reject citing cause: a. Not a student at the host Institute b. Others
- 14. OR return to student for any modification of the form needed with comment
- D. Data displayed to SED/HED for Processing the Application

HOI Part

- 1. Name of the Institute: (Fetched)
- 2. Address of host Institute (fetched)
- 3. AISHE Code: Fetched (Documents to be visible)
- 4. Accreditation details: DISE Code/ NAAC/ NIRF/ NABL/ NBA: (fetched and documents to be visible)5. Rank details: NIRF ranking (fetched and documents to be visible)
- 6. Name of the state where the institute is located: (fetched)
- 7. Name of HOI to look after the scheme: (fetched)
- 8. Mobile No: (fetched)
- 9. E-mail ID: (fetched)
- 10. Name of HOI (fetched)
- 11. Mobile No: (fetched)
- 12. E-mail ID: (fetched)

Student Part

- 1. Name of student: (fetched)
- 2. Photograph of student and co-borrower (Fetched)
- 3. Signature of Student and co-borrower (fetched)
- 4. Name of parent/Legal guardian: (fetched)
- 5. Student ID generated from portal: (fetched)
- 6. Student AADHAR Card number/Class X Registration No.: (fetched) (Documents to be visible)
- 7. Student PAN details: (fetched)
- 8. Co-borrower Address Proof: (fetched)
- 9. Co-borrower PAN details: (fetched)
- 10. Student/Co-borrower Bank details: (fetched)
- 11. Programme details: Program type, programme, name (fetched)
- 12. Fees details: (fetched)
- 13. Scholarship/fee ship details to be availed by the student: 1. Name of the scholarship/ free ship name: 2, State/Central/Institute/others 3. Scholarship/fee ship per annum: in number and in words
- 14. Loan amount: (Fetched)
- 15. Recommended to Bank or Return to HOI: in case of any discrepancy with comments

Reason:

Abbreviation used in the Scheme: -

- 1. AICTE- All India Council for Technical Education.
- 2. AIIMS- All India Institute of Medical Sciences.
- **3. AISHE** All India Survey on Higher Education.
- **4. BCI-** Bar Council of India
- **5. BITS-** Birla Institute of Technology and Science.

50. SVMCM-

51. TAN-

52. UG-

53. UGC-

Part I]		THE KOLKATA GAZETTE, EXTRAORDINARY, JUNE 30, 2021		
6.	CBSE-	Central Board of Secondary Education.		
7.	CISC-	Council for the Indian School Certificate		
8.	COA-	Council of Architecture.		
9.	DISE-	District Information System for Education		
10.	EMI-	Equated Monthly Installment.		
11.	FD-	Fixed Deposit.		
12.	HED-	Higher Education Department, Govt. Of West Bengal.		
13.	HEI-	Higher Educational Institutions.		
14.	HOI-	Head of the Institute.		
15.	IFSC-	Indian Financial System Code.		
16.	IIFT-	Indian Institute of Foreign Trade.		
17.	IIT-	Indian Institute of Technology.		
18.	IIEST-	Indian Institute of Engineering, Science and Research.		
19.	IIM-	Indian Institute of Management.		
20.	INC-	Indian Nursing Council		
21.	IISc-	Indian Institute of Science.		
22.	IISER-	Indian Institute of Science, Education and Research.		
23.	ISC-	Indian School Certificate.		
24.	ISI-	Indian Statistical Institute.		
25.	JPEG-	Joint Photograph Expert Group.		
26.	KB-	Kilo Bytes.		
27.	KVP-	KishanVikash Patra.		
28.	LIP-	Life Insurance Policies.		
29.	MAKAUT-	Maulana Abul Kalam Azad University of Technology, West Bengal.		
30.	MCI-	Medical Council of India.		
31.	MCLR-	Marginal cost of Fund based lending rate.		
32.	NAAC-	National Assessment and Accreditation Council.		
33.	NABL-	National Accreditation Board for Testing and Calibration Laboratories.		
34.	NBA-	National Board of Accreditation		
35.	NCTE-	National Council for Teacher Education		
36.	NIRF-	National Institutional Ranking Framework.		
37.	NIT-	National Institute of Technology		
38.	NLU-	National Law University		
39.	NMC-	National Medical Commission.		
40.	NSC-	National Savings Certificate.		
41.	PAN-	Permanent Account Number.		
42.	PCI-	Pharmacy Council of India.		
43.	PDF-	Portable Document Format.		
44.	PG-	Post Graduation.		
45.	RBI-	Reserve Bank of India.		
46.	RCI-	Rehabilitation Council of India.		
47.	SCC-	Student Credit Card.		
48.	SED-	School Education Department, Government of West Bengal		
49.	SMS-	Short Message Service.		

Swami Vivekanada Merit cum Means Scholarship.

Tax Deduction and Collection Account Number.

Under Graduation.

University Grants Commission.

54. UIDAI- Unique Identification Authority of India.

55. WBSCC- West Bengal Student Credit Card.56. XLRI- Xavier's Labour Relations Institute.

List of participating banks:-

All Public Sector Banks:-

All Private sector banks Cooperative banks and affiliated central cooperative banks

Regional Rural Banks

Student Credit Card Scheme



Some important points to ponder before we login

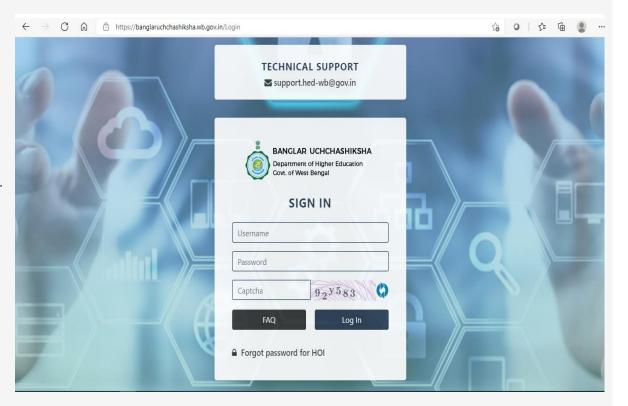
- Please download and go through the **Student Credit card Scheme** before proceeding for verying the applications.
- Objective of the Student Credit card Scheme and purpose should be read carefully.
- Bligibility criteria of the students and the process should be read before checking the applications
- 4 Age limit of the students be marked.
- Annexure I with the scheme should be read minutely so that during verification the wrongly filled in field(s)/unfilled field may be detected easily.

Step 1: Login to any of the following portals

Login to https://banglaruchchashiksha.wb.gov.in and then click on 'STUDENT CREDIT CARD' tab.

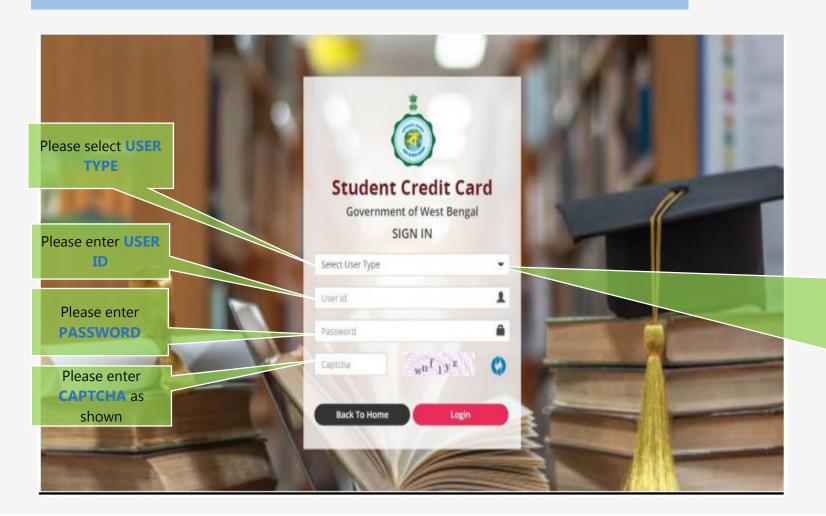
OR

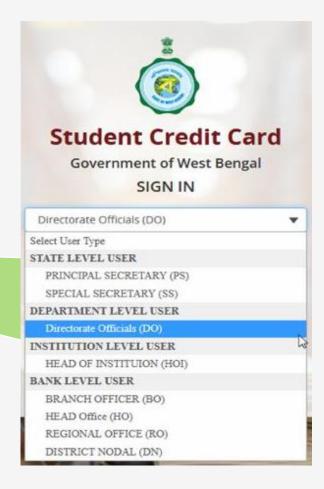
Login to https://wbscc.wb.gov.in, and then click on 'ADMIN LOGIN' tab.



or

Step 2: Directorate Officer's Login





Step 3: Directorate Officer's Dashboard

Application Status
Report will be
available in
Dashboard

5



STEP: 4 VERIFICATION OF APPLICATION BY THE OFFICERS AT HED

Verifying Officer will check -

a. Personal details of each student -

- i. Spelling of the name of the student.
- ii. Age [maximum age limit is 40 yrs.].
- iii. Present and permanent address of the student.
- iv. Name of the last qualifying examination.[Minimum qualification is Class10 Passed].
- v. Course and duration of the course he/she is studying.[Within West Bengal / Outside]
- vi. Year of commencement of the course.
- vii. Year of completion of the course.
- viii. Mobile number /Email address of student.

STEP: 4 VERIFICATION OF APPLICATION BY THE OFFICERS AT HED

viii. Whether the student has received/is receiving any scholarship.

- ix. Proposed/required Loan amount of the student.[Relevant document of course fees]
 - x. Bank details of the student.
 - xi. Institution details of the student.
- xii. Institution's Bank detail.
- xiii. Personal details of Parents/Legal Guardians/Co-borrowers.
- xiv. Bank details of the guardian and co-borrower.

STEP: 4 VERIFICATION OF APPLICATION BY THE OFFICERS AT HED

b. View uploaded file of the students and check-

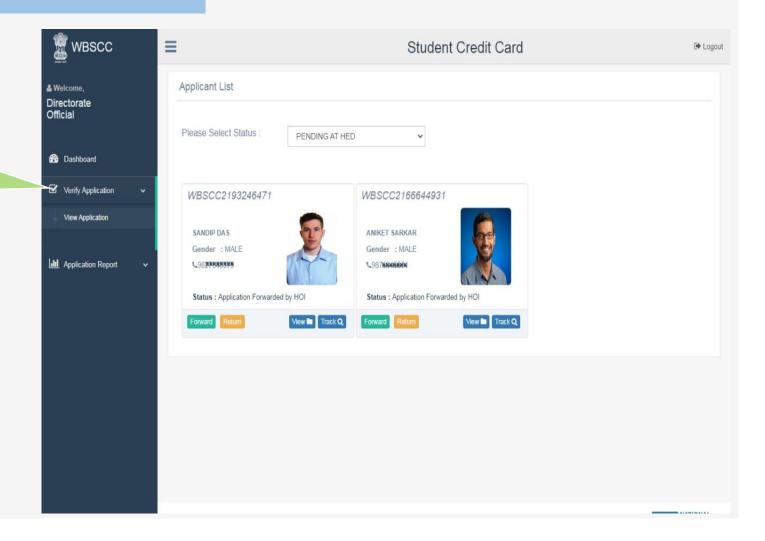
- 1. Colour Photograph of the Student and co-borrower.
- 2. Signature of the student and co-borrower.
- 3. AADHAAR Card and in case of **NO AADHAAR**, Registration number of last examination.
- 4. PAN Card of the student and in case of **NO PAN Card**, Undertaking to be uploaded.
- 5. AADHAAR Card/EPIC as address proof and PAN Card of Co-borrower.
- 6. Admission receipt in Colleges/Universities.
- 7. Relevant page of the Brochure/document detailing course fee/Tuition fees.

If the application is in all respect in order, then Click **FORWARD** button.

If the application is incomplete, then Click **RETURN** button explaining the REASON.

Step 4: Applicant Profile View

On clicking **Verify Application** a sub menu will appear by the name of **View Application**. On clicking **View Application** a dialog box will appear with the photograph and the application with '**Forward**', '**Return'**, **View'** and '**Track**' buttons will be shown below each applicant's photograph.

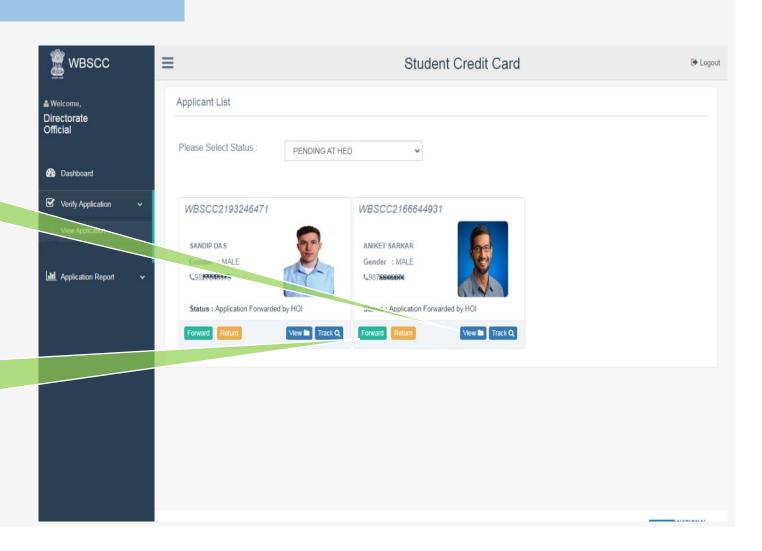


Step 5: View Application in Details and Forwarding

Click on the 'View' and view application in details.

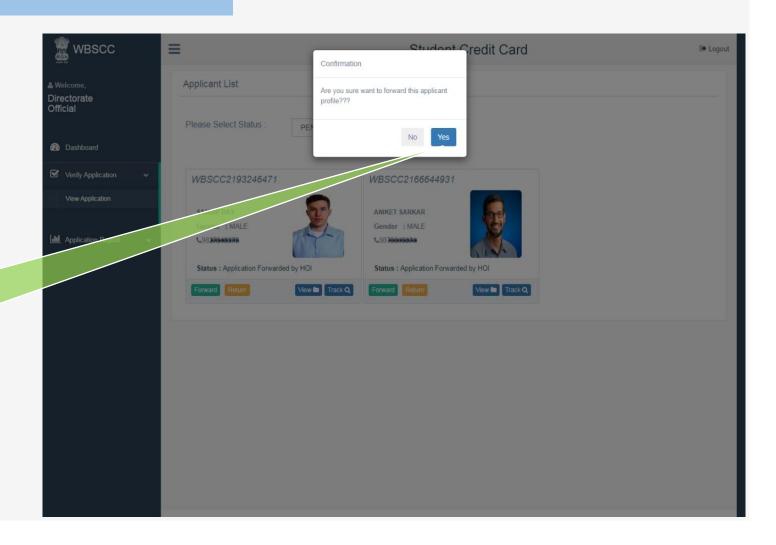
If the application is in order in all respect, Click on 'Forward' button.

On clicking 'Forward' button, confirmation page will appear.

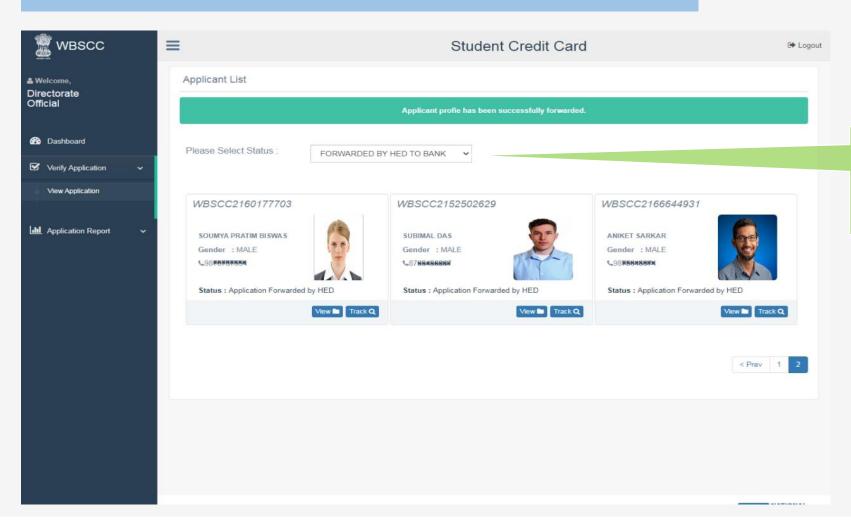


Step 6: Applicant profile forwarding

On clicking 'Yes' button, the approved application will be forwarded to bank



Step 7: Application scenarios



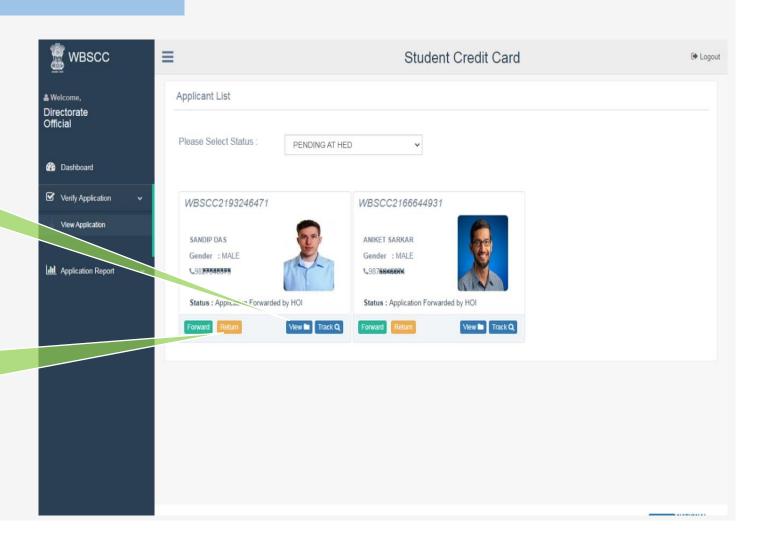
By changing "Please Select Status" from drop down, user can view forwarded application to bank.

Step 5: View Application in Details and Returning

Click on the 'View' and view application in details.

If the application is incomplete, then Click 'Return' button to send it to HOI.

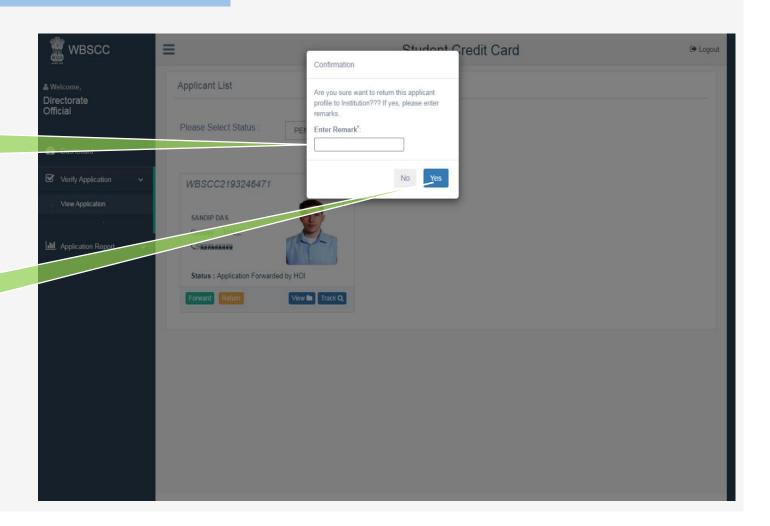
On clicking 'Return' button, confirmation page will appear.



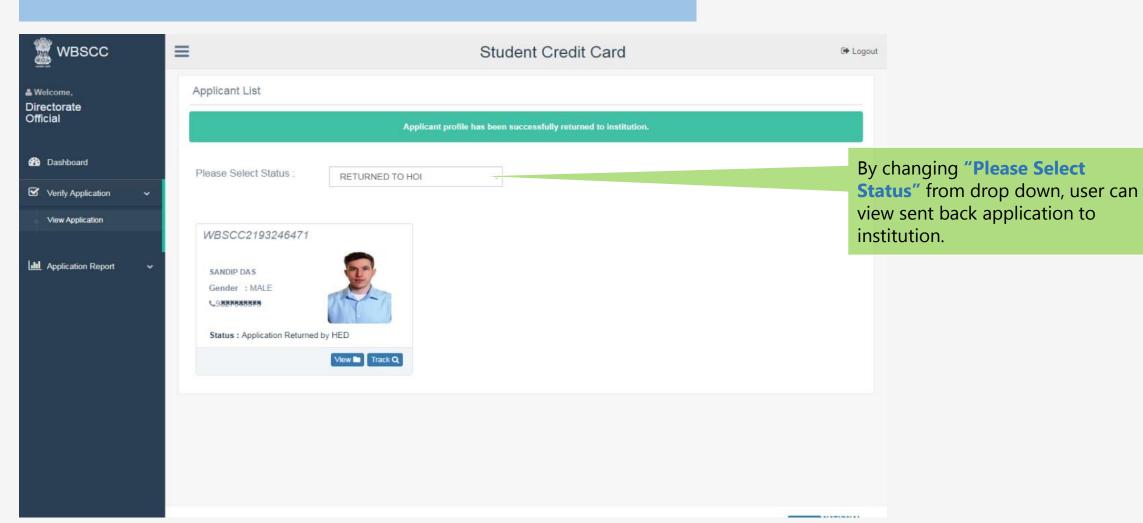
Step 7 & 8: Application profile returning

Justify the reason to send the application back to HOI.

On clicking 'Yes' button, the application will be sent back to institution.

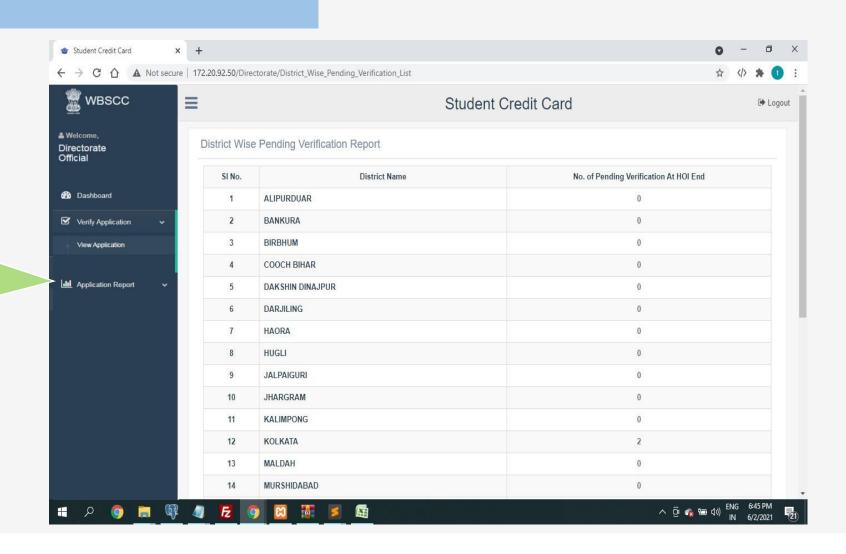


Step 7: Application scenarios



Step 8: Application Report

Under 'Verify Application', there is 'Application report'. Clicking on it will show pending verification applications.



THANK YOU



WEST BENGAL STUDENT CREDIT CARD SCHEME



USER MANUAL FOR THE STUDENT CREDIT CARD

Step 1:

Please download the scheme document and read carefully before proceeding for registration.



Please keep the following documents with you before registration process.

- (a) Colour Photograph of the applicant (should be in .jpeg / .jpg between 50 KB and 20 KB)
- (b) Colour Photograph of the co-applicant / co-borrower (should be in .jpeg / .jpg format, between 50 KB and 20 KB)
- (c) Signature of the student (should be in .jpeg / .jpg format, between 50 KB and 10 KB)
- (d) Co-borrower / Guardian's signature (should be in .jpeg / .jpg, format, between 50 KB and 10 KB)
- (e) Student's AADHAR Card (should be in .pdf format, between 400 KB and 50 KB)



- (f) Student's Class 10th Board registration certificate (if no AADHAR card) (should be in *.pdf* format between 400 KB and 50 KB)
- (g) Guardian's Address Proof (should be in .pdf format between 400 KB and 50 KB)
- (h) Admission Receipt (should be in .pdf between 400 KB and 50 KB)
- (i) Student's PAN Card / undertaking if there is no PAN Card (should be in .pdf format between 400 KB and 50 KB)
- (j) Guardian's PAN Card / undertaking if there is no PAN Card (should be in .pdf format between 400 KB and 50 KB)
- (k) Relevant page of the brochure / document detaining course fee / tuition fee (should be in .pdf format between 400 KB and 50 KB)



To resize a jpeg or jpg format image to bring to a specified size:

- 1. Click the image with mobile or Camera and transfer it to your desk top or laptop.
- 2. Crop out the unnecessary portions of the image (Open the image → Select Edit & Create → Select Edit → Click on the desired border line and drag to crop out → Click Save)
- 3. To resize (Right click the image → Select Open with → Select Paint → Select Resize → Select Percentage option → Type the desired percentage inside the box i.e 75 etc. → Click OK → Click Save → Check the file size)
- 4. If not OK yet, repeat the above steps
 (Alternate methods also may be applied, if desired)



Step 3:

Online Registration:

Visit www.wb.gov.in or https://banglaruchchashiksha.wb.gov.in and click STUDENT CREDIT CARD tab or Log in to https://wbscc.wb.gov.in Click on REGISTRATION OF STUDENT form option, fill up the Registration of Student form and then Click on Register button to generate user id and password.



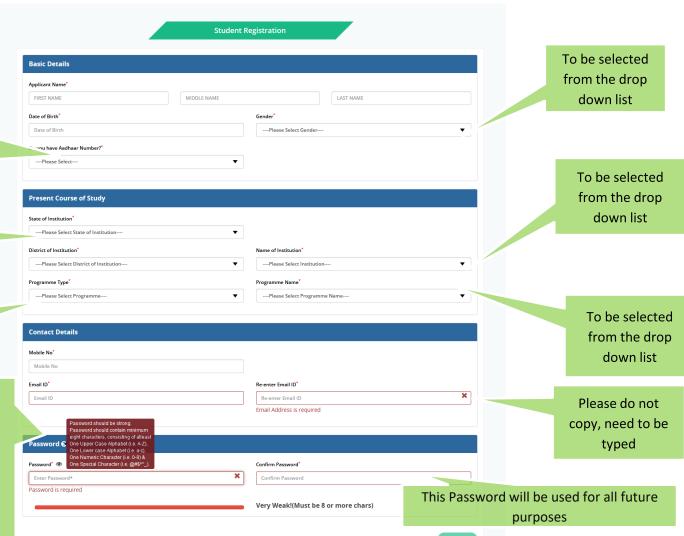
FORMAT OF THE STUDENT'S REGISTRATION FORM

To be selected from the drop down list (Yes/No)

To be selected from the drop down list

To be selected from the drop down list

Password should be strong. It should contain minimum eight characters consisting of at least one upper case Alphabet (i.e, A-Z), one lower case alphabet (i.e, a-z), One numeric character (i.e 0-9) & one special character (i.e., @#\$^)

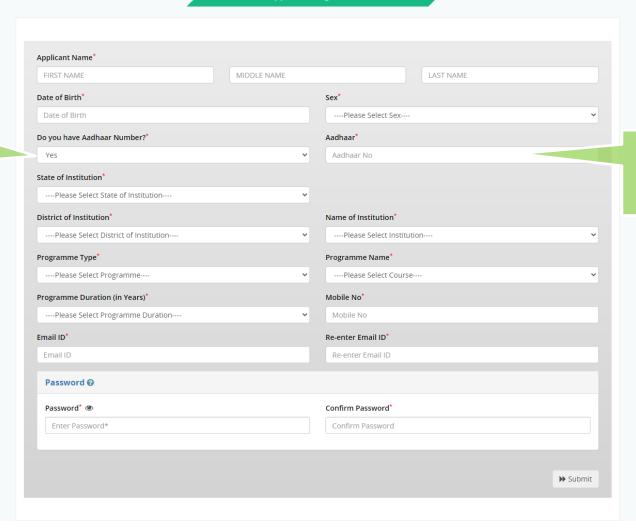




FORMAT OF THE STUDENT'S REGISTRATION FORM (WHEN THE STUDENT HAS AADHAAR CARD)

Applicant Registration

If the selection is YES



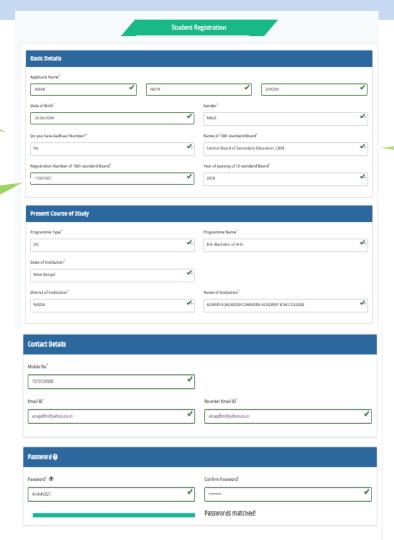
Then insert the Aadhaar No.



FORMAT OF THE STUDENT'S REGISTRATION FORM (WHEN THE STUDENT HAS NO AADHAAR CARD)

If the selection is NO

Type the Registration Number of (10th) standard board

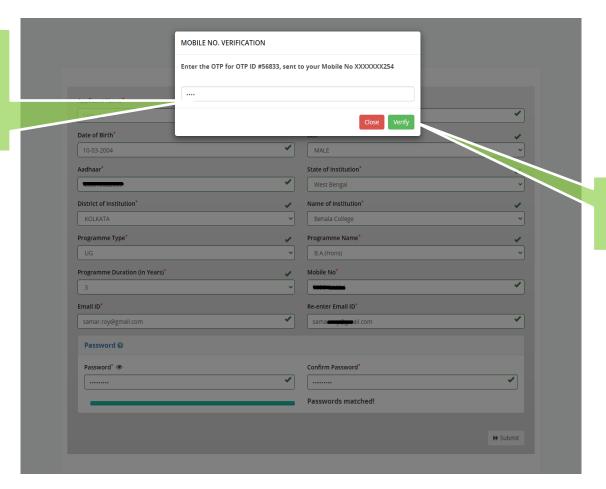


Then type the name of the 10th standard board



AFTER COMPLETION OF THE REGISTRATION PROCESS A UNIQUE ID WILL BE GENERATED WHICH WILL BE SENT TO YOUR MOBILE NUMBER WHICH WILL BE USED AS YOUR USER ID FOR SUBMISSION OF APPLICATION. THIS UNIQUE ID WILL BE USED AS USER ID FOR ALL FUTURE PURPOSES

Please enter the OTP sent to your mobile number during registration

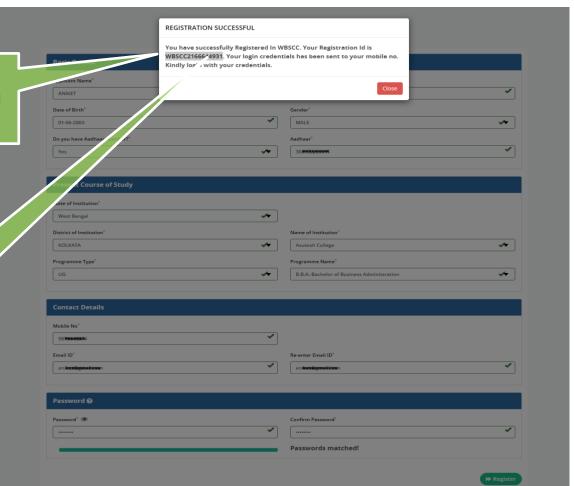


After entering the OTP, please click on verify



This message box will appear after successful registration

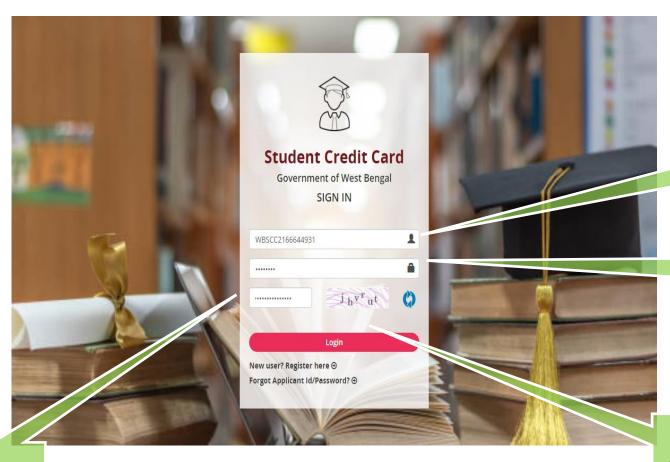
This registration number will be generated which will be used as User ID for all future purposes.





Step 3: Submission of application

Click STUDENT LOG IN button to get:



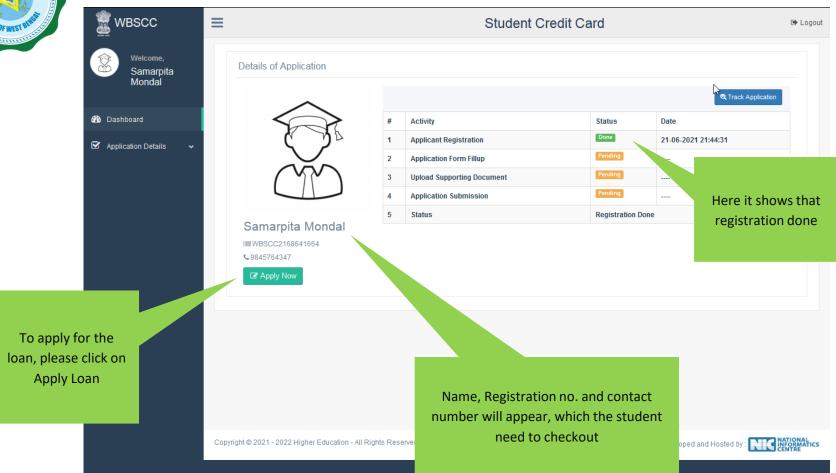
Please enter your Registration No.

Enter the Password

After entering the captcha, click login



APPLICANT DASHBOARD

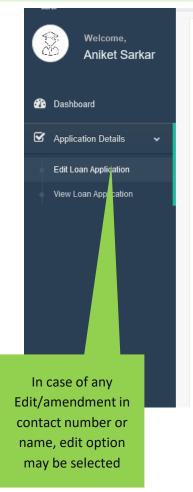


Personal Details Name of Student* ANIKET SARKAR Name of Father RAGHAB MIDDLE NAME SARKAR Name of Mother NILIMA MIDDLE NAME SARKAR Co-borrower/Legal guardian's RAGHAV SARKAR Students Mobile No:* 98**75840000**4 Relationship with Co-01-06-2003 Date of Birth* Gender* MALE Whether physically challenged: Student Caste* GENERAL No Do you have Aadhaar Yes Student's Aadhaar Card No: 30**8118999999**1 Number?: Last Qualification* HIGHER SECONDARY/EQUIVALENT Student's PAN Card:* ⚠ Download Undertaking Docume Co-borrower Details Co-Borrower's Occupation* BUSINESS 9856235412 Co-Borrower's Mobile No:* GENERAL Co-Borrower's Caste* Co-Borrower's Gender* MALE Co-Borrower's Address Proof: Voter ID Card Address Proof Document/ID ZICHISHONISTR Number Co-Borrower's PAN Card:* Co-Borrower's PAN Card No:* DARRHHHERRE Present Address Details House No: 77 Street Name:* FEDER PIN Code:* 700021 State* West Bengal District* KOLKATA Assembly* Entally (Vidhan Sabha constituency) Permanent Address Details House No: 77 FEDER Street Name:* PIN Code: 700021 West Bengal KOLKATA State* District* Assembly* Entally (Vidhan Sabha constituency) Course & Income Details Whether received/receiving any scholarship/free ship from any agency: Annual income of co-borrower 1000000 Programme Name UG B.B.A Programme:* (Course fee + tuition) 500000 Whether received any Yes (Indicative): Institutional brochure You have to upload relevant document later on document detailing the Course/Tuition fees : * Year of Commencement:* 2021 Year of Completion:* 2024 Loan amount required:* 450000 Loan amount In words:* FOUR LAKH FIFTY THOUSAND ONLY Bank Details of the Student IFS Code:* ALLA0210022 Name of Bank* ALLAHABAD BANK Branch Name: ALIPORE BRANCH, KOLKATA A/C No:* 65**7878799774**47 Bank For Loan* THE WEST BENGAL STATE COOPER. ~ Bank Branch For Loan* SALT LAKE CITY BRANCH Bank Details of the Co-borrower IFS Code:* ALLA0210022 Name of Bank* ALLAHABAD BANK ALIPORE BRANCH, KOLKATA Branch Name:



APPLICATION FORM EXPLAINED IN SECTIONS Personal Details

SECTION – I (WHEN THE STUDENT HAS AADHAR)



ersonal Details				
Name of Student*	ANIKET	MIDDLE NAME	SARKAR	
Name of Father	RAGHAB	MIDDLE NAME	SARKAR	
Name of Mother	NILIMA	MIDDLE NAME	SARKAR	
Co-borrower/Legal guardian's name*	RAGHAV	MIDDLE NAME	SARKAR	
Students Mobile No:*	98 78849094	Relationship with Co- Borrower*	FATHER	,
Date of Birth*	01-06-2003	Gender*	MALE	,
Student Caste*	GENERAL	Whether physically challenged:	No	,
Do you have Aadhaar Number?:	Yes	Student's Aadhaar Card No:	30 848999388 #	
Last Qualification*	HIGHER SECONDARY/EQUIVALENT V			
Student's PAN Card:*	No v	△ Download	Undertaking Document	

FORMAT OF UNDERTAKING, IF THERE IS NO PAN

That I SANDIP DAS undertake to apply for PAN as per the Income Tax Act and to furnish the same before sanction/Disbursement of the Loan under Student Credit Card Scheme.

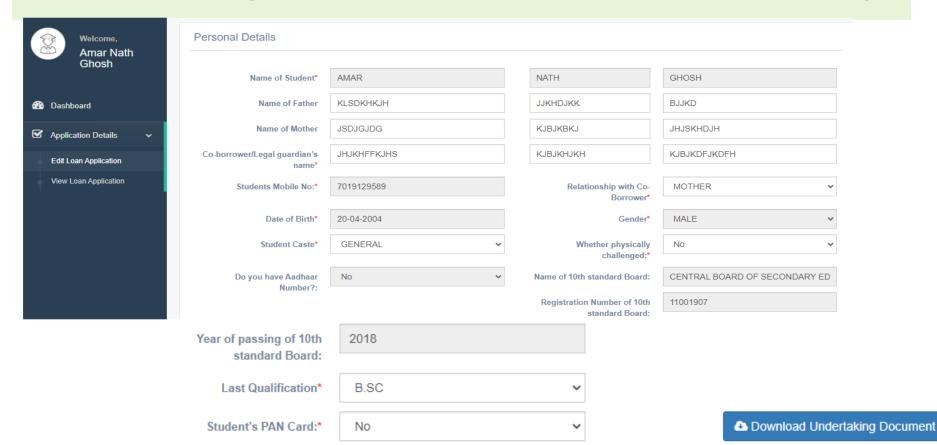
Date :_____

Signature of the applicant

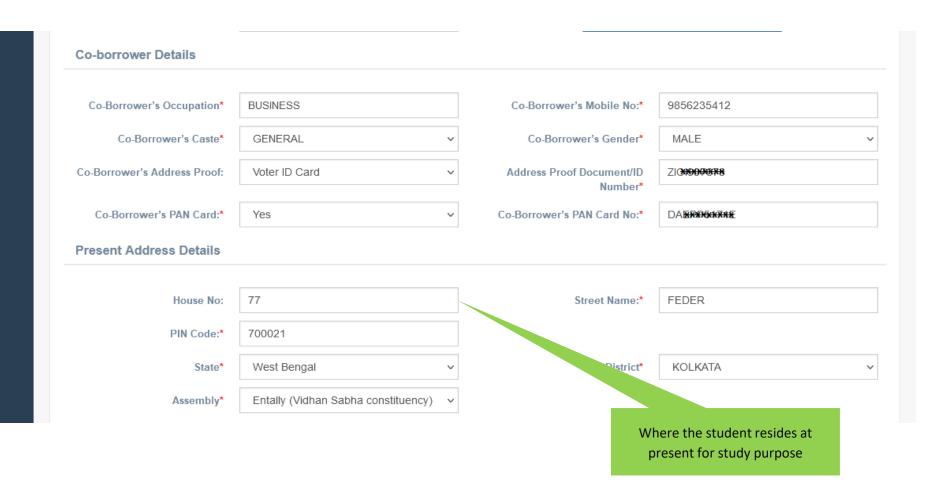
To be uploaded latter

Personal Details

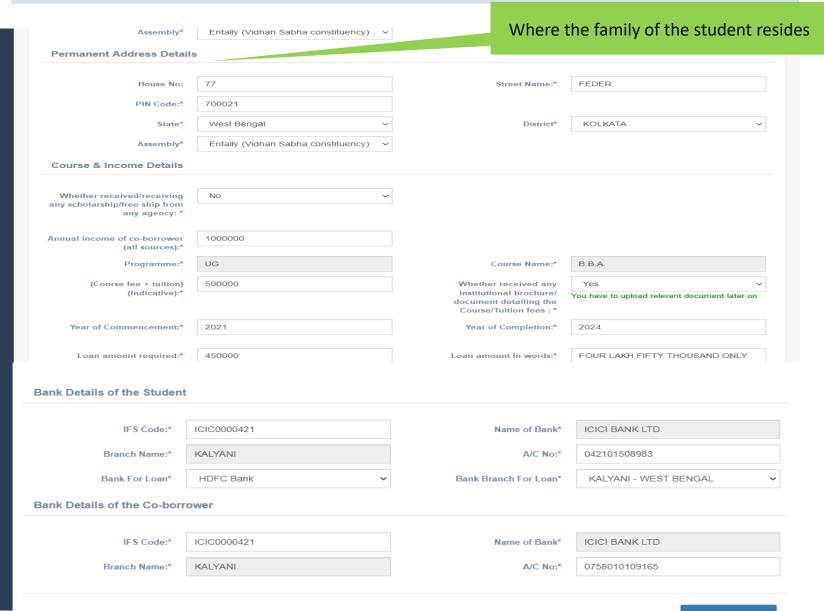
SECTION -I (WHEN THE STUDENT HAS NO AADHAR)



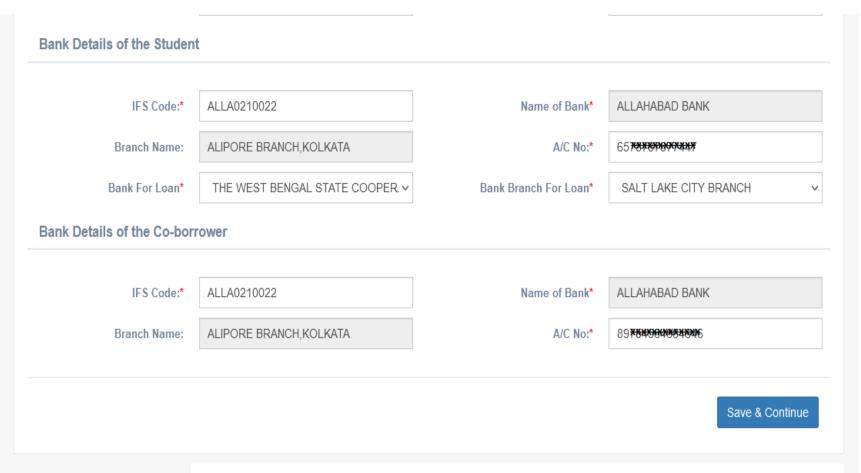
SECTION – II (CO-BORROWER AND PRESENT ADDRESS DETAILS)



SECTION -III (PERMANENT ADDRESS AND COURSE & INCOME DETAILS)



SECTION – IV (BANK DETAILS OF STUDENTS AND CO-BORROWER)





Latest Colour photograph of the student in specified format **WBSCC**

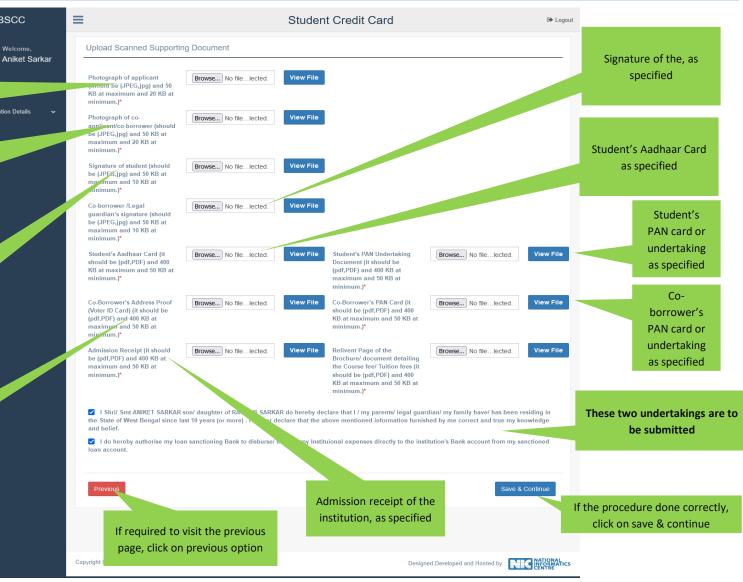
Application Details

Latest Colour photograph of the coapplicant/coborrower as specified

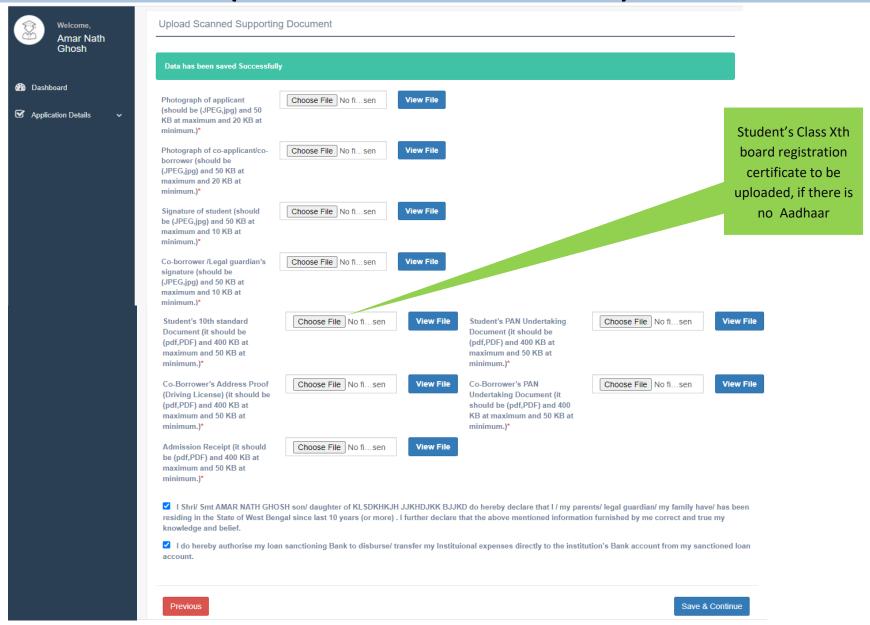
Signature of the student, as specified

Co-borrower's Address proof.

APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS AADHAR)

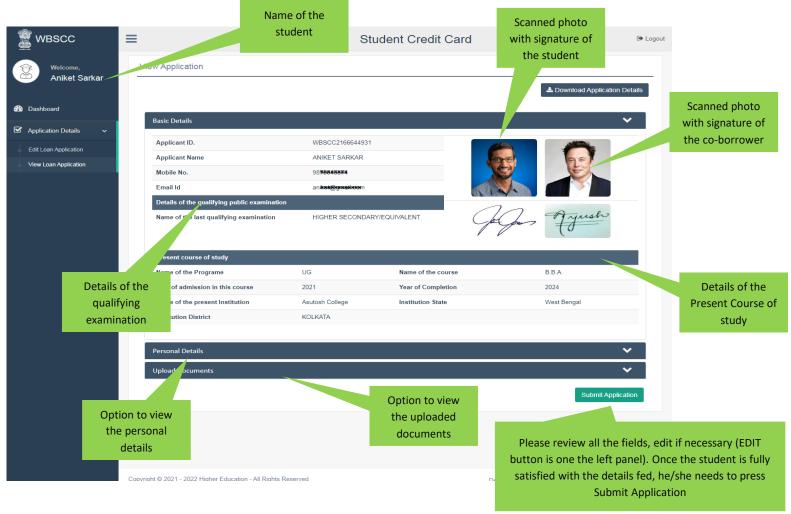


APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS NO AADHAR)





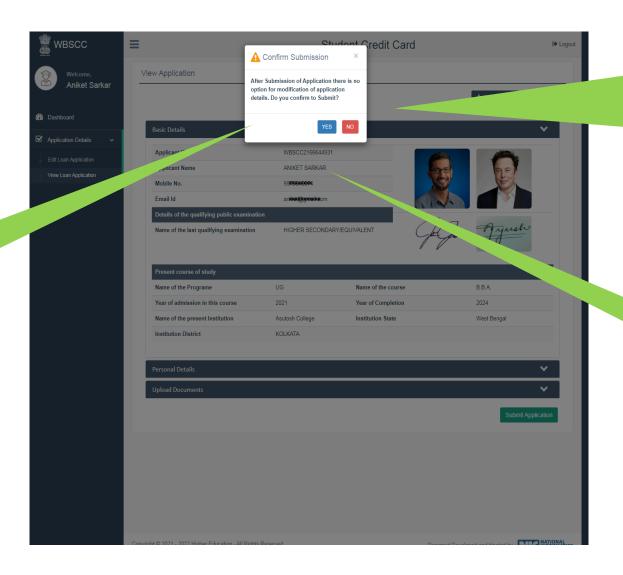
APPLICANT'S PROFILE VIEW ONCE THE STUDENT OPT FOR SAVE AND CONTINUE IN THE PREVIOUS PAGE THIS PAGE WILL OPEN UP





APPLICANT'S PROFILE AFTER FINAL SUBMISSION

Once the student submits the application, this pop up menu appears.

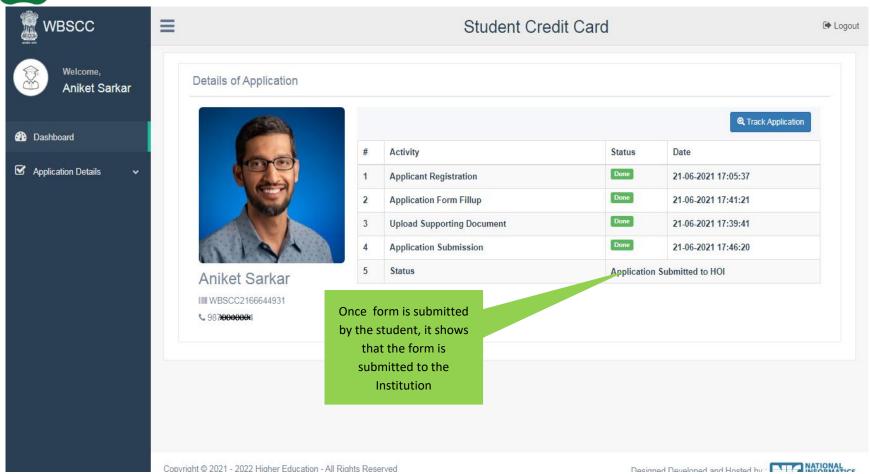


Once the student is sure that the details is fed correctly, He / She is required to opt for 'Yes' or 'No' very cautiously as there is no option for modification.

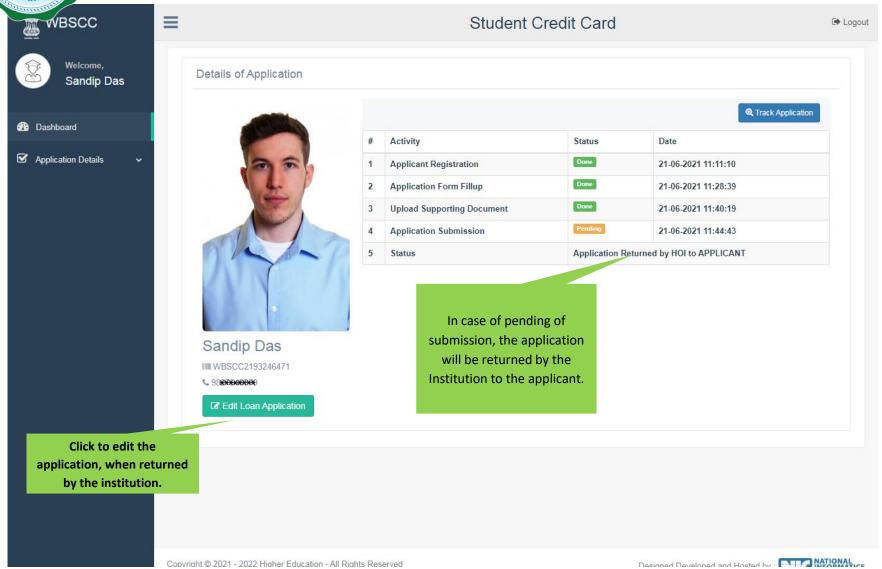
If all data fed is ok, the student required to press 'Yes'



AFTER SUBMISSION, THIS DASHBOARD APPEARS



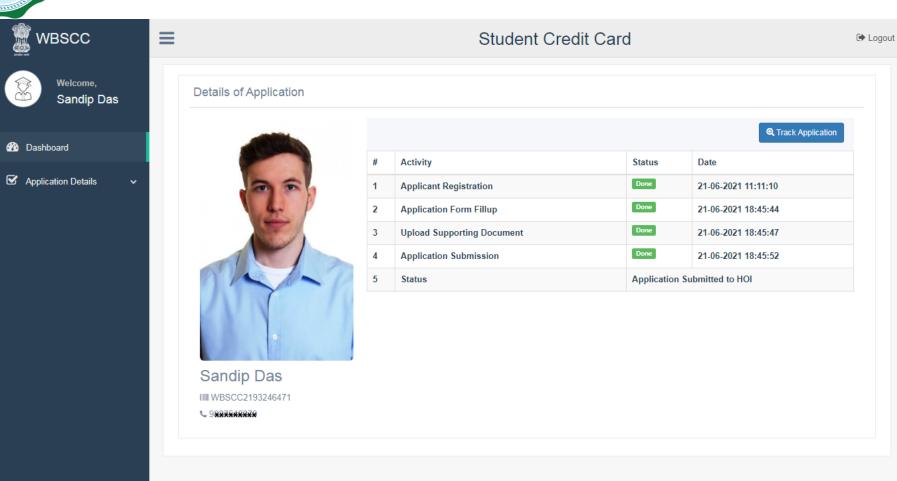
WHEN THE APPLICATION IS RETURNED BY THE INSTITUTION TO THE APPLICANT (IN CASE OF ANY DISCREPANY, IF DETECTED BY THE INSTITUTION)



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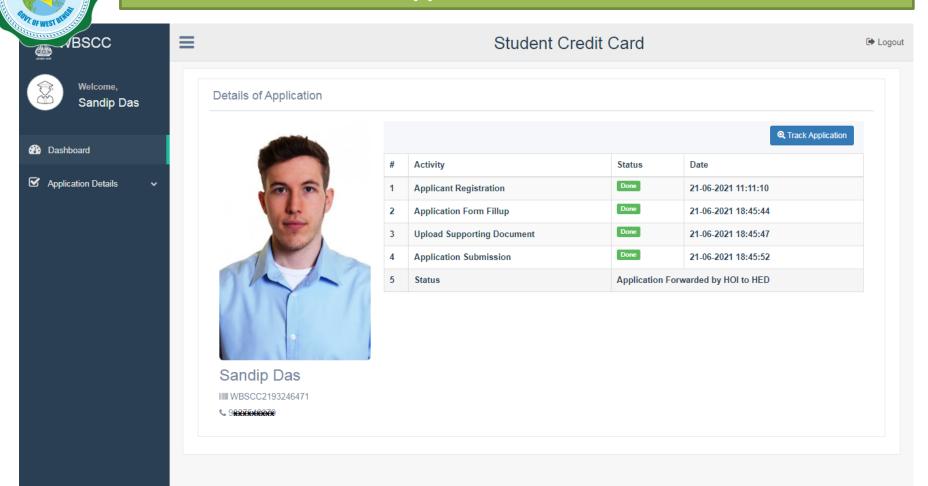


WHEN THE FORM IS SUCCESSFULLY SUBMITTED



STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

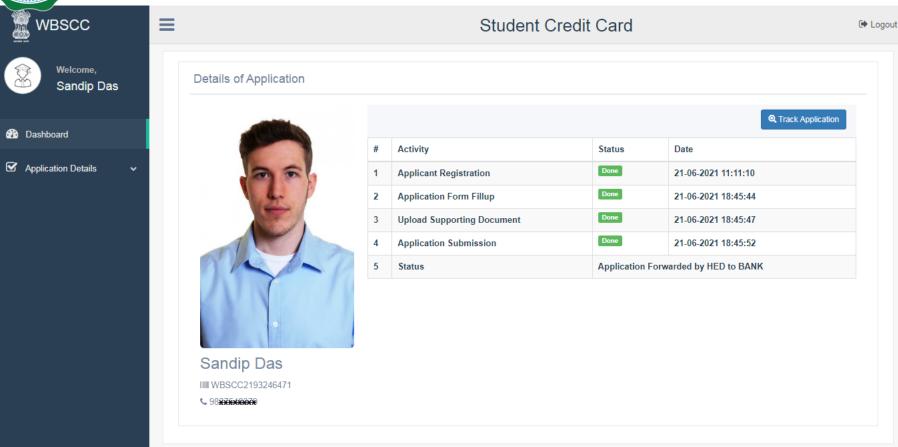
When the application is forwarded to HED





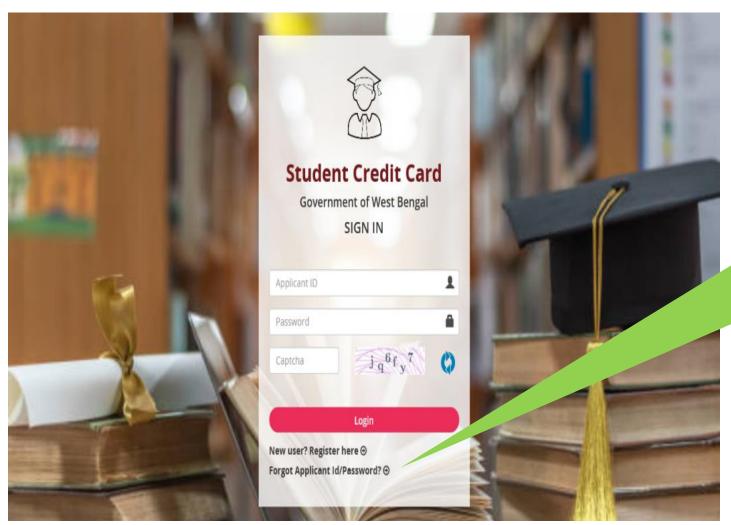
STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

When the application is forwarded to Bank by HED





WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

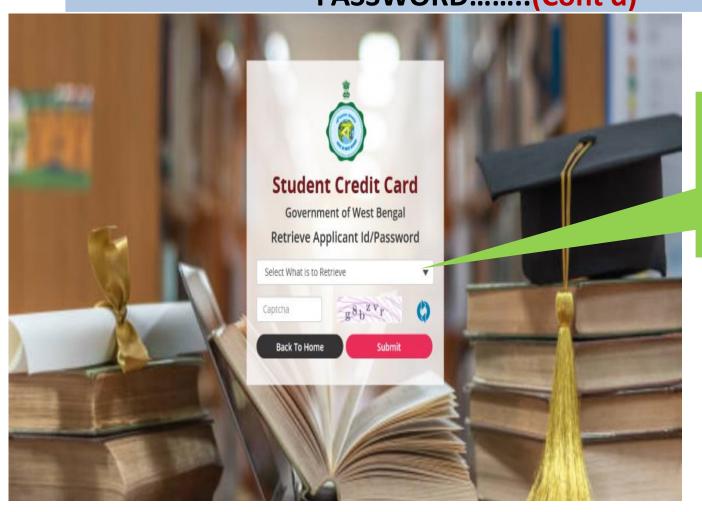


In case the student forgets Applicant ID / Password , He/ She needs to press Forgot Applicant ID /Password



WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

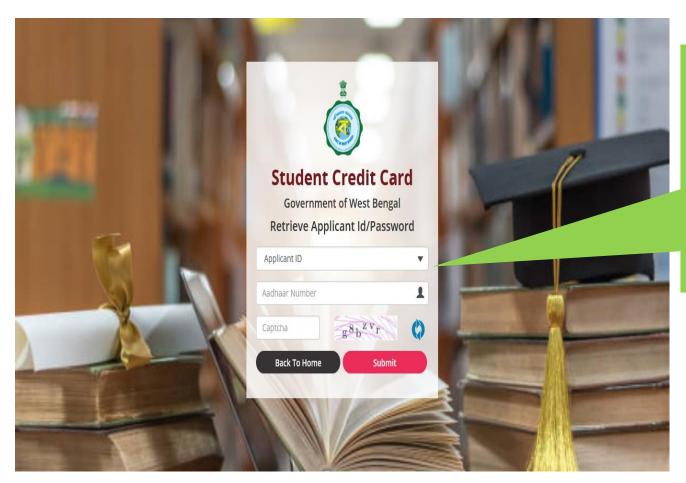
PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD......(Cont'd)



The applicant needs to select from the dropdown list what to retrieve and then press the submit button



WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD...(Cont'd)



In case the Applicant ID /
User ID is forgotten, the
student needs to opt for
'Applicant ID' and endorse his
/ her Aadhaar No. or Class X
th Reg. No. (if no Aadhar)
and fill up captcha, thereafter
he / she needs to press
submit button , the details
will be sent to the registered
mobile number



WEST BENGAL STUDENT CREDIT CARD SCHEME

User manual for the Institution Step 1:

Please download the scheme document and read carefully before proceeding for registration

Step 2:

Please keep the following documents with you before registration process

- (a) AISHE Certificate (should be in .pdf and 400 KB at maximum and 50 KB at minimum)
- (b) Accreditation Document (should be in .pdf and 400 KB at maximum and 50 KB at minimum)
- (c) Rank Document (should be in .pdf and 400 KB at maximum and 50 KB at minimum)
- (d) Affiliation Document (should be in .pdf and 400 KB at maximum and 50 KB at minimum)



Step 3:

Online Registration by the Institution

Visit <u>www.wb.gov.in</u> or <u>https://banglaruchchashiksha.wb.gov.in</u> and click **ADMINISTRATIVE LOGIN TAB** and Click on **ADMINISTRATIVE LOGIN TAB**. Enter User ID and Password, to open the institutional registration page. **ENTER USER ID AND PASSWORD TO LOG INTO THE INSTITUTION REGISTRATION PAGE**

- (a) For Institution within West Bengal
 - 1. SVMCM User Id
 - 2. SVMCM password
 - 3. If you do not have SVMCM User Id and/or password, kindly contact Helpdesk via email support-wbscc@bangla.gov.in with information as per format given below to get user ID and PW

District	Institution	AISHE	Institution	Name of	HOI Mobile	HOI Emil
	Name	Code	Address	HOI	No.	ID

(b) For Institution outside West Bengal

- (1) If you have AISHE code, Contact details of Head of Institution(HOI) will appear after putting AISHE code in place
 - (a) If HOI details match, click on send OPT and get verified within 15 minutes. Note: User Id is AISHE Code and password is the OTP sent.
 - (b) If HOI details do not match, send email to *sccoutwb@gmail.com* with (i) declaration in Institutional letter head mentioning HOI Name, Mobile and email OR (ii) Screen shot of official webpage where email and other contact details of HOI / Equivalent Officials OR (iii) any office document where HOI's contact details are mentioned; and wait for email from *sccoutwb@gmail.com* or support-wbscc@bangla.gov.in for verification of Institutional HOI details.

Now login for credential verification of the student/s



2. If you do not have AISHE code, send email to sccoutwb@gmail.com for a cross check and temporary institutional credential on your official letter head mentioning HOI Name, Mobile and email for generation of User Id.



INSTITUTION LOGIN PROCEDURE

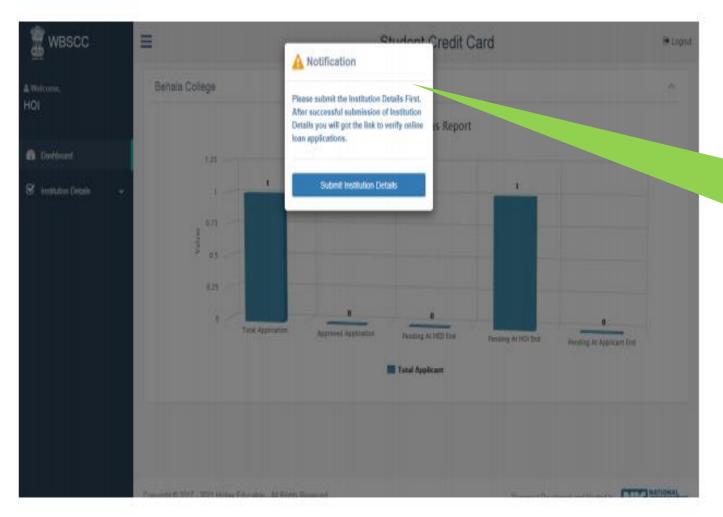


Nodal Officer of the Institution needs to select Institution login from the drop down menu

Type an ID then insert a password followed by captcha and press login option



INSTITUTION LOGIN PROCEDURECont'd



Once the login option is selected, this menu will open wherein it will be asked to submit the Institutional details first



INSTITUTION PROFILE SUBMISSION

College name and AISHE Code need to be checked before further proceedings

WBSCC Student Credit Card Logout Institution Details HOI Name of the Institution:* Asutosh College Choose File | xcx.pdf AISHE Code:* AISHE Certificate (should be (pdf,PDF) and 400 KB at maximum and 50 KB at Institution Details minimum): Choose File xcx.pdf NAAC Accreditation Document Accreditation Details: (should be (pdf,PDF) and 400 Verify Application KB at maximum and 50 KB at NIRF Rank Type: Rank Document (should be Choose File xcx.pdf (pdf,PDF) and 400 KB at maximum and 50 KB at from the drop down list minimum)-Choose File xcx.pdf Affiliation Details: Calcutta University, Kolkata Affiliation Document (should be the accreditation details (pdf,PDF) and 400 KB at maximum and 50 KB at minimum): 92,SHYAMAPRASAD MUKHERJEE Address of Institution ROAD, KOLKATA, 700026 District of Institution* APURBA RAY Name of Nodal Officer: Designation of Nodal Officer: Principal Mobile No. of Nodal Officer Email ID of Nodal Officer: PAN of Institution* P/1234 TAN of Institution: NAA/P/134 Institution Bank details (For Transferring Several Institutional Fees) LICBA0001789 LICO BANK IES Codes Institution Bank Name(Eor Institutional Fees) BALLY GOSWAMIPARA 1789000 Re-type A/C No: IFSC and Bank Details of the Submit Details institution, where fees of the students will be deposited by bank, needs to be fed properly NATIONAL Copyright © 2021 - 2022 High

If there is no AISHA certificate, any Govt. authorization certificate is to be uploaded

Uploading of at least one of these three documents is mandatory

For Universities/deemed **Universities, UGC certificate** 12B /2F or Govt. Notification to be uploaded here

Name of the bank and Account number is required to be fed

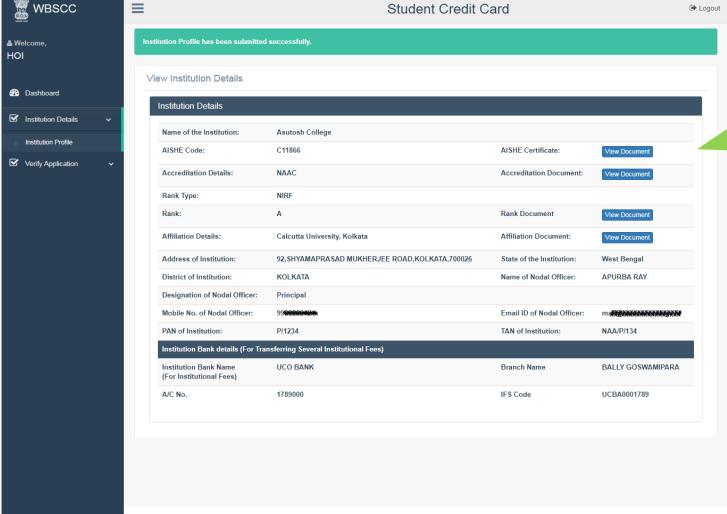
> Once done, this submit button is required to be clicked

Address to be fed

College needs to select



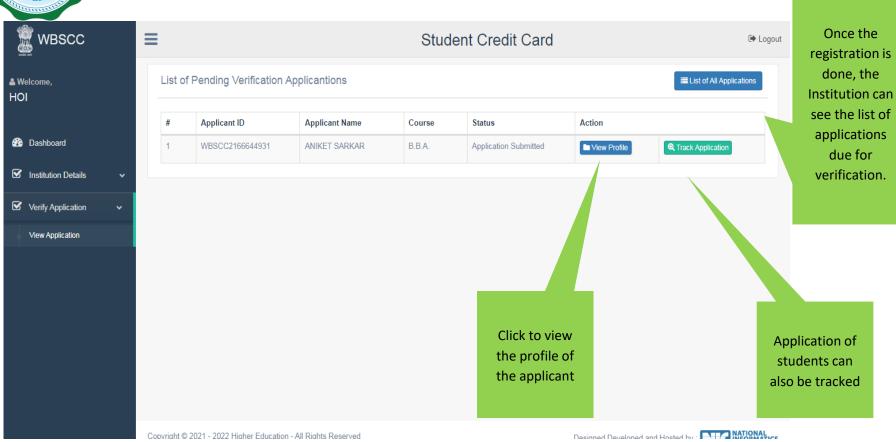
INSTITUTION PROFILE VIEW



Once submitted this page will appear and the Institution needs to check the **Institutional Profile**



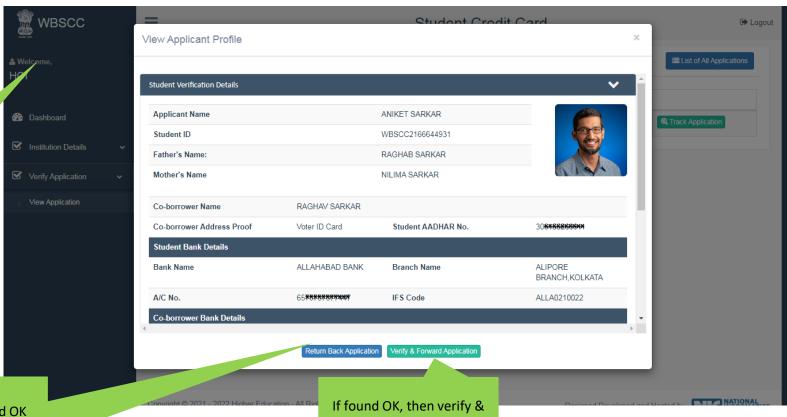
VIEW PENDING APPLICATIONS





APPLICANT PROFILE VIEW

The Institution can view the profile and details of the candidate from this dash board



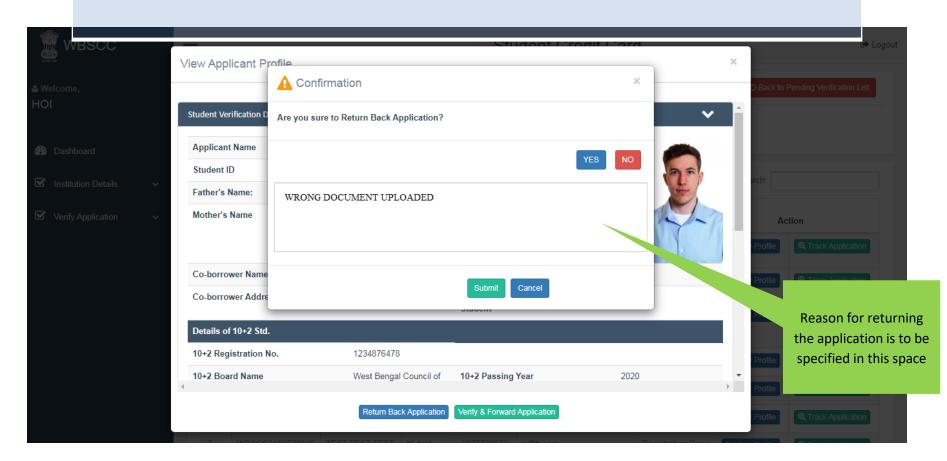
If not found OK then it can be returned back to the applicant for correction forward the application



HED. View Applicant Profile ⚠ Confirmation × Student Verification D Are you sure to Forward Application to Department level? **Applicant Name** Student ID Father's Name: Mother's Name NILIMA SARKAR Co-borrower Name RAGHAV SARKAR Student AADHAR No. Co-borrower Address Proof Voter ID Card 30**9999999 Student Bank Details** Bank Name ALLAHABAD BANK **Branch Name** ALIPORE BRANCH, KOLKATA A/C No. 65**x8x30x3xxxx** IFS Code ALLA0210022 Co-borrower Bank Details Return Back Application Verify & Forward Application

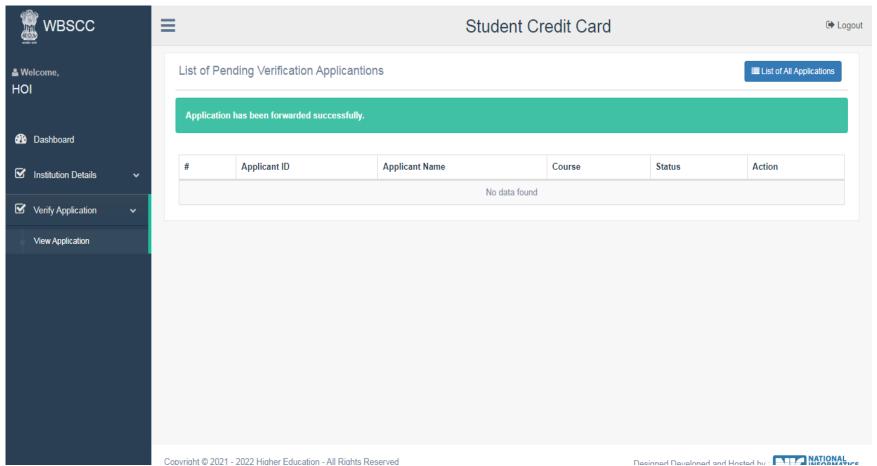
A confirmation will be sought, before forwarding of the Application to the

WHEN THE STUDENT UPLOADS WRONG DOCUMENT AND THE INSTITUTION OPTED TO CLICK THE RETURN BUTTON IN THE PREVIOUS PAGE



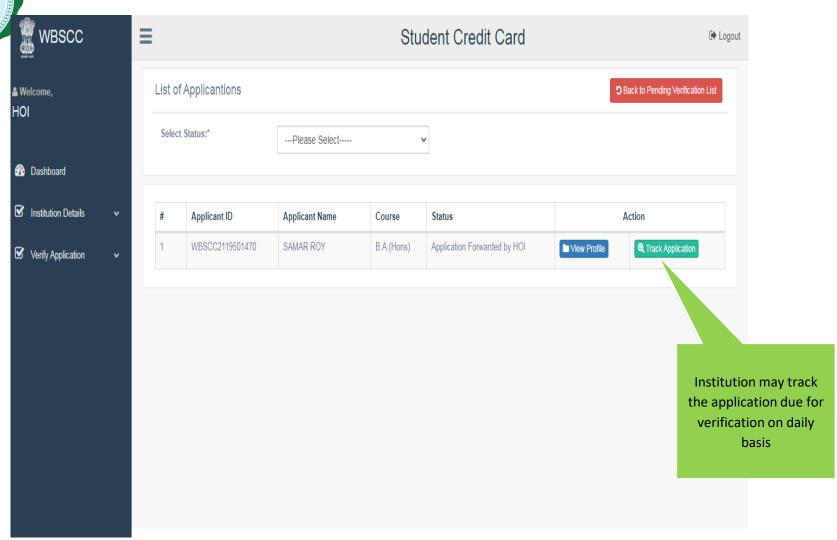


LIST OF PENDING VERIFICATIONS APPLICATIONS





STATUS WISE TRACKING OF APPLICATION





WBSCC

♣ Welcome HOI

⚠ Dashboard
 ☑ Institution Details

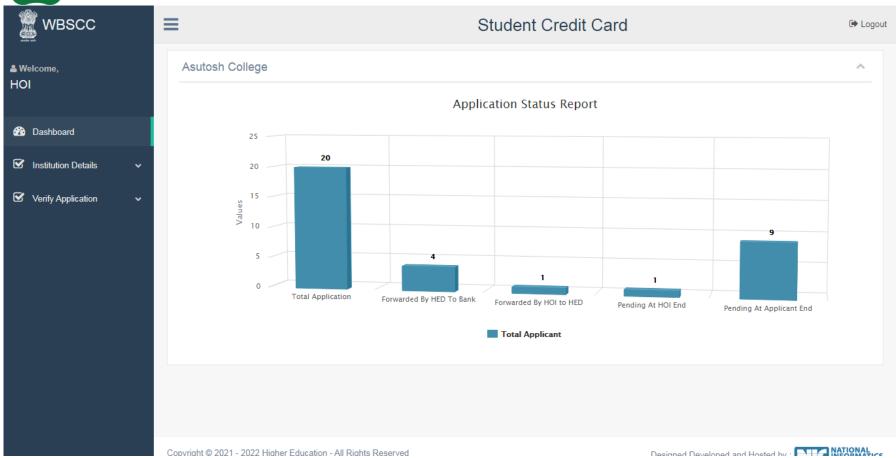
☑ Verify Application

ALL APPLICANTS LIST VIEW

Student Credit Card E→ Logout S Back to Pending Verification List List of Applicantions Select Status:* ---Please Select-----Show 18 v entries Search: Applicant Mobile Applicant ID Name Course No Email ID Status Action WBSCC2139885515 ARGHYA ROY B.Sc. Registration Done Q Track Application (Hons) WBSCC2104285221 SOMENATH B.A. Registration Done Q Track Applicatio GHOSH WBSCC2160177703 SOUMYA PRATIM B.A. Application BISWAS Forwarded by HED. WBSCC2181417871 SAMIT DEY B.A. SHAKKKKKH Loan Sanctioned WBSCC2119501494 AMAR ROY B.Com Loan Sanctioned WBSCC2135473571 SUBHASISH DAS B.A. Registration Done WRSCC2199730619 TEST TEST TEST M Arch ********** Registration Done WBSCC2119501495 SUMANTA ROY B.Com. MNEEKENNE Application Forwarded by HED WBSCC2161710823 TEST TEST TEST M Arch CHINAMANANA Registration Done WBSCC2119501496 KUNTAL ROY Loan Sanctioned WBSCC2181650263 BIBEK ROY B.Sc. 9-жинининия Application Forwarded by HED WBSCC2151023627 SAMIT DEY Application S ACCES AND A STREET OF THE STREET Q Track Application Forwarded by HED WBSCC2132228493 SAMBIT DEY Registration Done WBSCC2192252573 SUDIP DAS BA THE PARTY OF THE P Registration Done WBSCC2152502629 SUBIMAL DAS Application Forwarded by HED WBSCC2119501493 SAMAR ROY 16 B Com Application Q Track Application Forwarded by HED. WBSCC2156192198 SUBHASISH DAS PRESERVER Registration Done 18 WBSCC2117077712 SUDIP DAS RESERVEN Registration Done WBSCC2166644931 ANIKET SARKAR B.B.A. Application Forwarded by HOI WBSCC2193246471 SANDIP DAS Application Forwarded by HOI



INSTITUTION DASBOARD



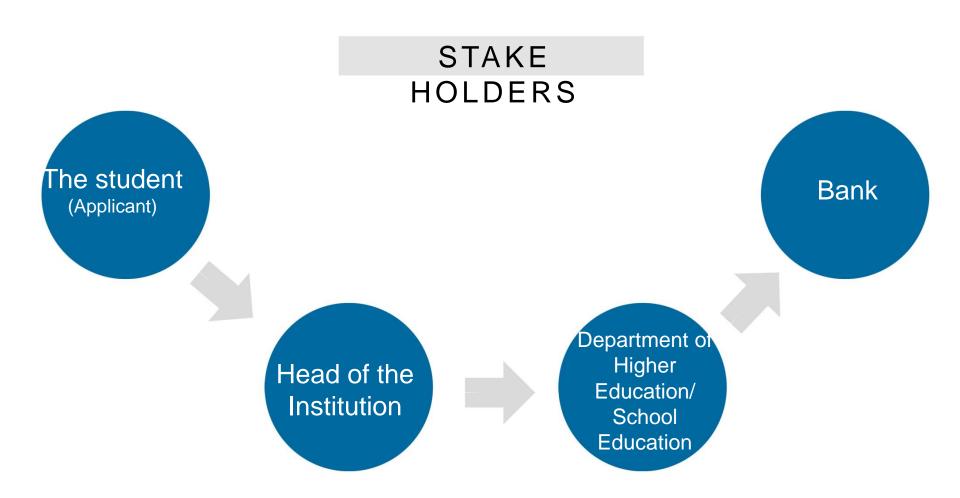
USER MANUAL

ONLINE APPLICATION & LOAN SANCTION PROCESS TO BE FOLLOWED BY THE BANKERS

WEST BENGAL STUDENT CREDIT CARD SCHEME

GOVERNMENT OF WEST BENGAL

https://wbscc.wb.gov.in



LOGISTIC ARRANGEMENTS AT BANK

- Computer
- Printer
- Internet Connection
- Scanner

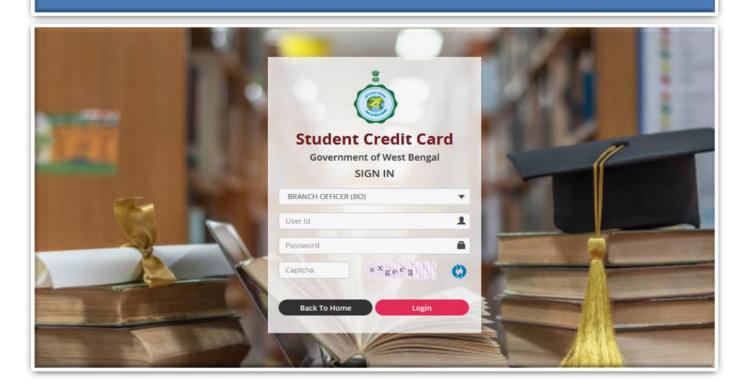


Step:

Open the home page of portal for West Bengal Students Credit Card (https://wbscc.wb.gov.in) in any browser and click on **Administrator Login** option on the top right corner of the landing page. Click on **Stakeholders** button followed by **Bank** button. You will be taken to the Bank Log In Page.

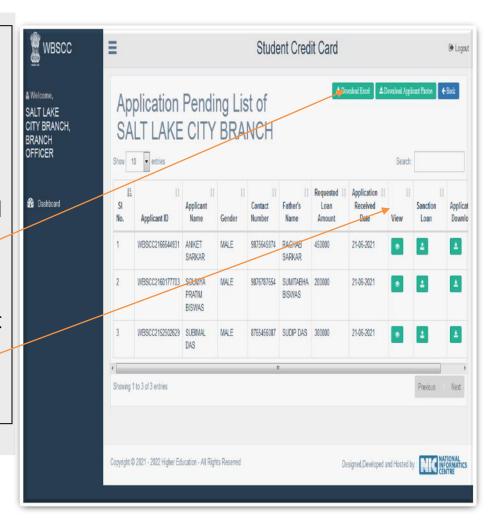
Enter Log In ID (**IFSC Code**) and Password. Put Captcha and Sign In. (Passwords will be created for each bank branch and will be shared.)

THE BANK LOG IN PAGE

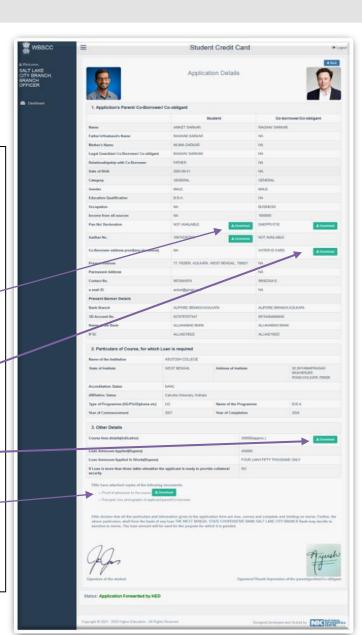


The Dashboard will appear as Step: 1 follows. Step_2.bank_dashboard.png WBSCC \equiv Student Credit Card (Logout **Application Details** SALT LAKE CITY BRANCH. BRANCH OFFICER **Application** Loan Loan Pending Sanctioned Rejected **Pending** View Details View Details Loan **Sanctioned** NATIONAL INFORMATICS 1 - 2022 Higher Education - All Rights Reserved Designed, Developed and Hosted by Loan Rejected

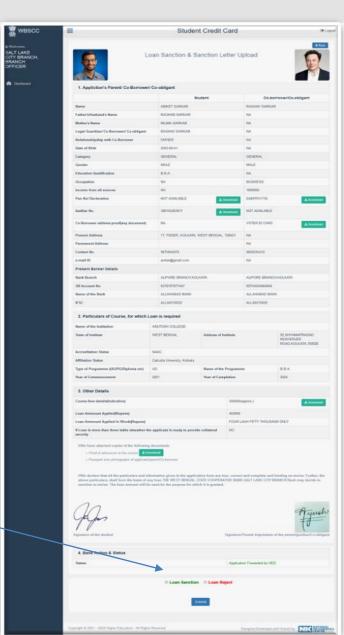
- ✓ Click on Application Pending menu on the Dashboard.
- ✓ The adjacent shown page will appear.
- ✓ An MS Excel Sheet containing all Pending Applications can be generated and downloaded Accordingly by clicking the **Download Excel** button at top right corner.
- ✓ Click the View icon.



- ✓ Click on the view icon of a particular Application.
- √ The adjacent shown page will appear.
- ✓ Following documents can be downloaded from the page:
- a. PAN & Aadhar of the Applicant
- b. PAN & Address Proof of the Co-borrower
- c. Course Fee Detail
- d. Proof of Admission of the Applicant



- ✓ Click on the **Application Pending** menu of the Dash Board as shown in the Step 3 above.
- ✓ Click on the **Sanction Loan** icon of a particular application.
- ✓ The adjacent shown page will appear.
- ✓ Click on Loan Sanction or Loan Reject button as applicable.

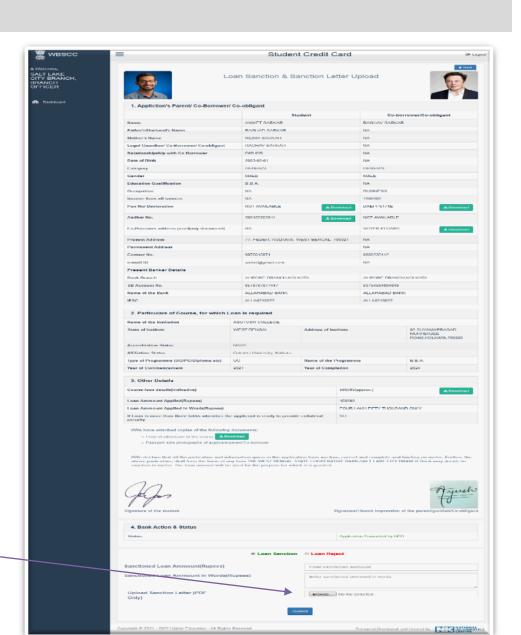


Step: 5

- √When a Loan is sanctioned as described in Step 4 above, following page will appear.
- ✓ Put sanctioned amount in numeric and in words.
- ✓ Upload copy of the Sanction Letter and

Submit.

SMS will go to Student

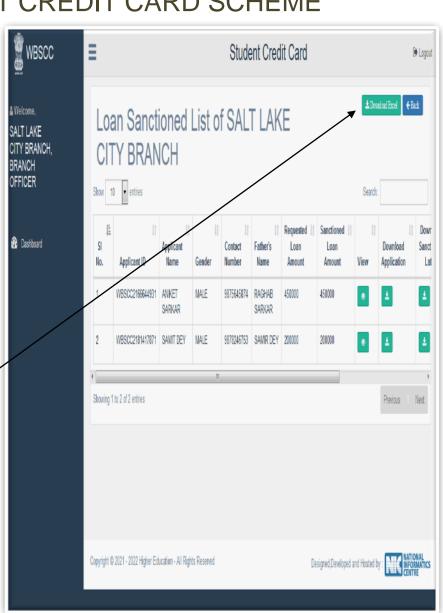


Step: 6

✓ Click on Loan Sanctioned menu at the Dash Board.

- ✓ List of all Sanctioned Loans can be viewed.
- ✓ An MS Excel Sheet containing all loan sanctioned cases can be generated and downloaded accordingly by clicking the **Download**

Excel button at top right corner.

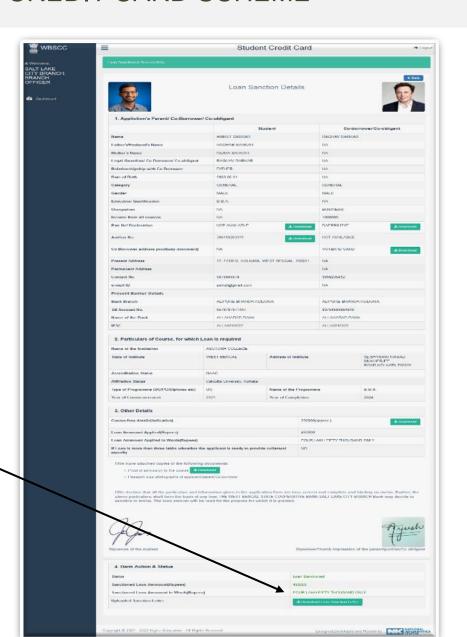


- ✓ Click View icon as described in Step 6 above.
- ✓ A sanctioned Loan
 Applications can be viewed
 from the list by clicking the
 View icon.
- ✓ Copy of the Sanction

 Letter can be downloaded

 from this page. Step 8.Bank

 Loan Sanctioned.png



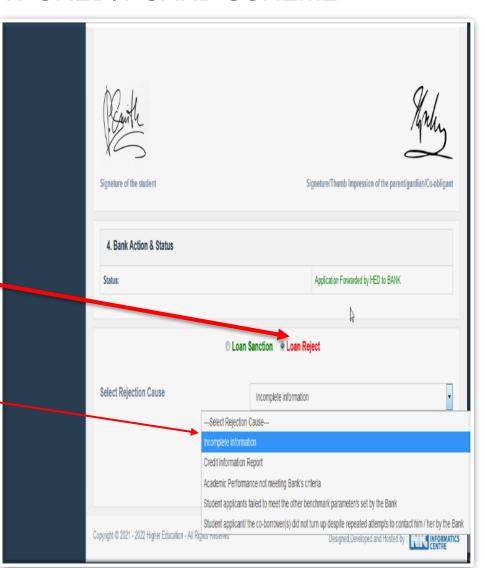
ONLINE APPLICATION & LOAN SANCTION PROCESS

WEST BENGAL STUDENT CREDIT CARD SCHEME

Step: 8

✓When a Loan
Application is rejected,
click on the Reject Loan
Button.

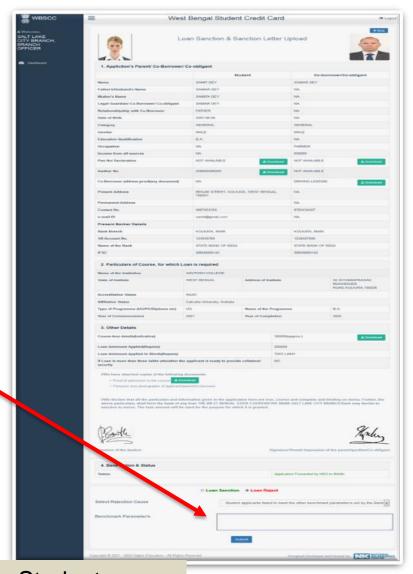
✓ Select Rejection Cause. from the drop down menu as in the adjacent shown page.



Step: 9

✓ After clicking on Rejection Cause, give **Benchmark** Parameter/s in words in the box below as per your Bank norms and submit.Step_10.Bank

submit.Step_10.Bank Loan Reject.png



Step:

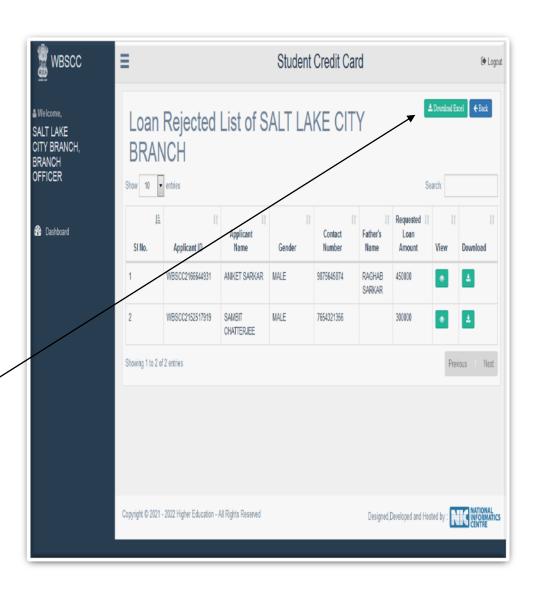
10

- ✓ Click on the **Loan Rejected** menu at the Dashboard to see all Rejected Applications.
- √The adjacent shown page will appear.
- ✓ An MS Excel Sheet containing all loan rejected cases can be generated and downloaded accordingly by clicking the

Download Excel button at top right

corner. Step_11.Bank Loan Reject

List.png



Step:

11

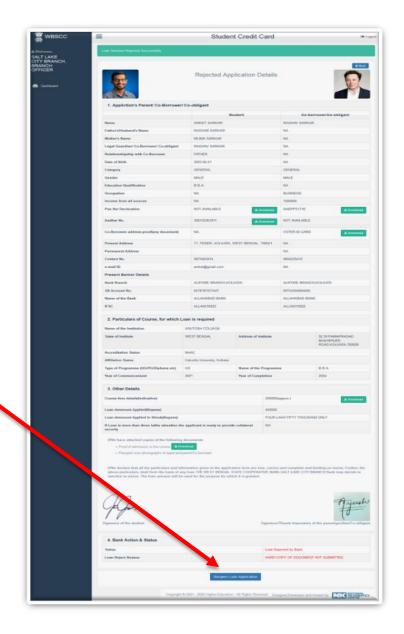
- ✓ Click on view icon of any application in the Rejected Application List of Step: 11 above.
- ✓ The Rejected Application can be seen as adjacent shown page.
- ✓ If the Reopen Loan

 Application button is clicked, the Application shall move to Application Pending List again and shall become

Reject.png

Discussion on Bank related FAQ.

live.Step_12.Bank Loan



State Training Plan

Level	Who will train	Whom to train	By which date
State Level	State Officials	1. ADM, LDM of districts. 2. State Nodal officers of all Banks. 3. SLBC Officials, 4. Officials of Institutional Finance.	28.06.21
District Level	ADM and LDM of respective district. For Kolkata, by State Nodal Officer for respective Bank.	All District Head of different Banks at districts level. For Kolkata- respective branches.	29.06.21- Share the link with HED. Left out training on 30.06.21.
District Branch Level	ADM/ LDM/ District Nodal Officer of each Bank For Kolkata, by State Nodal Officer for respective Bank.	For all Bank branches within the district. For Kolkata- respective branches.	02/07/21- Share the link with ADM. Left out training on 03.07.21.

Credentials and Dash Board

- Login credentials for State / District Nodal Officers/ all Branches of each Bank will be created.
- Dash Board for State / District Nodal Officers of each bank.
- Compliance report from ADM and LDM that District level Training (By 30.06.21) and Branch Level Training (By 03.06.21) held properly and all Bank branches have been trained.

ONLINE APPLICATION & LOAN SANCTION PROCESS

Thank You (o)

WEST BENGAL STUDENT CREDIT CARD SCHEME GOVERNMENT OF WEST BENGAL

https://wbscc.wb.gov.in



Higher Education Department, Government of West Bengal

West Bengal Student Credit Card Scheme Frequently Asked Questions (FAQ)

SI No	Ouestions	Answers	
	GENERAL SCHEME RELATED QUERIES		
1.	What is the official website for registration of students under the West Bengal Student's Credit Card Scheme?	Visit official website for the Higher Education Department https://banglaruchchashiksha.wb.gov.in or https://wb.gov.in and click on tab STUDENT CREDIT CARD or visit https://wbscc.wb.gov.in	
2.	What is the help desk number relating to SCC scheme? Is there any support mail ID?	State Help Desk no. of the SCC scheme is18001028014 (Toll free) Support mail ID: support-wbscc@bangla.gov.in	
3.	Will the student get any confirmation after registration in the portal through SMS or e mail?	Yes, the student will get an SMS in her/his registered mobile number	
4.	Which documents are required to be uploaded at the time of filling up of the online form? What will be the size of the uploaded documents?	The following documents are to be uploaded at the time of filling up of online form— Coloured photograph of the applicant (should be in .jpeg / .jpg and 50 kb at maximum and 20 kb at minimum); Coloured photograph of the co-applicant / co-borrower (should be in .jpeg / .jpg and 50 kb at maximum and 20 kb at minimum); Signature of the student (should be in .jpeg / .jpg and 50 kb at maximum and 10 kb at minimum); Co-borrower / Guardian's signature (should be in .jpeg / .jpg and 50 kb at maximum and 10 kb at minimum); Student's AADHAR Card (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Student's Class 10 Board registration certificate (if no AADHAR card) (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Guardian's Address Proof [preferably AADHAR Card] (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Relevant page of the School/Institution brochure/document detailing the course fee/tution fee(should be in .pdf and 400 KB at maximum and 100 KB at minimum); Admission Receipt (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Student's PAN Card or undertaking in prescribed format (available in the portal), if no PAN. The uploaded document should be in .pdfformat and of 400 KB size at maximum and 100 KB at minimum); Guardian's PAN Card or undertaking in prescribed format (available in the portal), if no PAN (should be in .pdf and 400 KB at maximum and 100 KB at minimum);	
5.	Is there any requirement of furnishing the domicile certificate and Caste certificate for filling up the form under the Scheme?	No. There is no need to furnish the copy of domicile certificate and Caste certificate.	
6.	Who will be considered as a resident of West Bengal for the purpose of SCC scheme? Shall any document required to be	If the student or his family is residing in the State of West Bengal at least for a period of 10 (Ten) years preceding the date of application, she/he shall be considered as a resident of the State under this scheme.	
	submitted during application as proof of residence?	Self-declaration by the student as per approved format available in the online application form will be accepted as a proof of residence.	
7.	Do I need to send any hard copy of the completed form once the registration and filling up of form is over?	No. However, you can preserve a hard copy for your future reference.	
8.	Who may I contact if my college is not helping out?	You can directly contact the Help desk of your Institution or may also contact the State Help Desk (Toll free no. 18001028014, Support mail ID: support-wbscc@bangla.gov.in)	

9.	What is the maximum amount of loan eligible under the scheme?	Maximum amount of loan eligible under the scheme is Rs. 10(ten) lakhs.
10.	What are the items for which loan can be sought?	The loan can be utilized for meeting the cost of the following items-Course fees payable to the School/College/ University / Professional Institutes/ coaching institute where the student is enrolled for appearing in entrance examination for admission in medical/engineering/law courses or for appearing in UPSC/PSC/SSC etc . This will include tuition fee, fees payable for caution deposit/ building fund /refundable deposit/examination/library/laboratory fees to be supported by Institution's bills/ receipts. Fees required for accommodation in hostel or rent/ license fees payable for living outside the hostel or fees required for living as a Paying Guest. Cost of purchasing books/ Computer/ Lap-top/ Tablet/ equipments etc. Any other expense required to complete the course such as study tours, project works, thesis etc.
11	Is there any item-wise cap of expenditure under the loan sanctioned under SCC scheme?	a)Up to 20% of the total loan sanctioned can be used as living expenses for the entire duration of the course and b)there shall be an upper ceiling of expenditure up to 30% of the total loan sanctioned for non-institutional expenses including the living cost for the whole course of study.
12.	Where will the fund meant for Institutional payment be received?	Amount of loan to meet the expenses for course fee including tution fee and any other amount payable to the Institution will be remitted directly to the bank account of the concerned institution.
13.	Where will the fund meant for non- institutional expenses including living cost for pursuing the course be received?	Amount of loan to meet the expenses for meeting the non-institutional expenses including living costwill be remitted to the registered bank account of the student.
14.	Do I need to get any No Objection certificate from my institution before applying for the loan?	No, there is no need for obtaining any NOC from the institution.
15.	What is the minimum eligibility to apply for loan under the SCC scheme?	Minimum eligibility to apply for the loan under the scheme is Class IX passed from any of the recognized Boards which are active in West Bengal. The applying student is also to be enrolled in Class X or for 10+2 or higher education in any course in any recognised Higher Education Institution or in a coaching institute for appearing in entrance examination for admission in medical/engineering/law courses or for competitive examinations like UPSC/PSC/SSC etc. for availing loan under SCC scheme. The applying student or his family has to be a resident of the State of West Bengal at least for a period of 10 (Ten) years preceding the date of application.
16.	Can I avail the loan for meeting up the cost towards the course fee of next academic year/semester if I can't pass all the papers in the previous academic year/semester?	Yes, you can apply, but within the ceiling of the sanctioned amount.
17.	Do I have to furnish my scorecard/ marksheet/performance card to the bank after each semester for availing the subsequent loan installments?	The student availing loan under SCC scheme has to submit their documents as per bank requirement.
18.	Can a final year student apply for the Student's Credit Card Scheme?	Yes, a student can apply for loan under SCC scheme anytime during the course.
19.	Am I eligible to apply for the Student's Credit Card Scheme if I am a resident of any other State in India?	No. This scheme is applicable only for students whose families are residents of West Bengal at least for last 10(ten) years at the time of application.
20.	Am I eligible to apply for SCC Scheme if I am a resident of West Bengal but studying outside the state?	Yes, you are eligible if you are enrolled in classes X-XII in a school affiliated to any of the recognized Boards active in West Bengal or for higher studies including professional courses in any recognized Higher Education Institution or in a coaching institute for appearing in entrance examination for admission in medical/engineering/law courses or for competitive examinations like UPSC/PSC/SSC etc. within or outside West Bengal but within India and your family is residing in West Bengal at least for last 10(ten) years at the time of application under the SCC scheme.

21.	Am I eligible to apply for SCC Scheme if I am a resident of West Bengal but studying outside India?	Yes, students studying outside India are also eligible to apply for the SCC scheme.
22.	Is there any marks percentage criteria for applying loan in the SCC scheme?	No, there are no marks percentage criteria for applying in the scheme.
23.	Can I surrender the Credit Card after it is issued without availing the loan?	Yes, you can surrender the Credit Card to the lending bank if you so desire.
24.	Is the Credit Card transferrable to my brother or sister?	No, the Credit Card is not transferable.
25.	What, if my card is stolen or lost?	You have to lodge a general diary in the local Police Station and immediately contact the bank.
26.	In case the card is damaged, what is the procedure for issuing a duplicate card?	The student can contact the lending bank for a replacement card.
27.	How I will receive the information to know if my loan application is approved?	You will receive SMS in your registered mobile number.
28.	How I will receive the Student Credit Card if issued to me?	You will receive the Card from the lending bank when sanctioned.
29.	Please provide the details of grievance cell, if any.	For lodging any grievance relating to SCC scheme, you may contact the following- State Help Desk No. 18001028014 Support mail id- support-wbscc@bangla.gov.in
30.	Is international transaction facility available with the credit card?	No, this Credit Card is only for study loan under SCC scheme from approved banks.
31.	Is there any income ceiling for candidates to apply in this scheme?	No. There is no income ceiling for candidates to apply in the SCC scheme.
32.	Is there any age limit to apply for Student's Credit Card Scheme?	Yes, the applying student should not be aged more than 40 (forty) years at the time of applying for loan.
33.	Are students enrolled in integrated courses of recognized institutions eligible to apply?	Yes, students enrolled in integrated UG/PG courses are eligible to apply under SCC scheme.
34.	Are the Research Scholars/Research Associates/Post doctoral research students eligible to apply for SCC scheme?	Yes, research scholars or research associates or a student pursuing post-doctoral research studies are eligible to apply for SCC scheme.
35.	Are the students pursuing UG/PG/ Diploma courses in distance learning mode eligible to apply for SCC scheme?	No, a student receiving academic instruction in distance learning mode is not eligible to apply.
36.	I am preparing for UPSC/PSC/ SSC examination after finishing my graduation level. I am not enrolled in any academic institution for higher degree but have enrolled in a private coaching institute for the above competitive examination. Am I eligible for loan under SCC scheme?	Yes, you are eligible to apply under SCC scheme if your family is residing in West Bengal at least for last 10(ten) years at the time of application and you are otherwise eligible under the SCC scheme.
37.	I have passed my 10+2 board examination and presently not enrolled in any college for graduation studies. I want to appear for NEET/AIEEE/WBJEE examination next year and have enrolled myself in a private coaching institute for that purpose. Am I eligible for loan under SCC scheme?	Yes, you are eligible to apply under SCC scheme if your family is residing in West Bengal at least for last 10(ten) years at the time of application and you are otherwise eligible under the SCC scheme.
38.	Can the student apply anytime during the tenure of the course?	Yes, students can apply anytime during the tenure of the course.
39.	Can the students apply in this scheme if she/he gets any scholarship/freeship?	Yes, they can apply. However, the amount of scholarship received shall be adjusted against the 5% applicable Margin Money if the amount of loan sanctioned under SCC scheme is above 4(four) lakhs.

40.	Whether the Photograph in Black & White is acceptable for applying online under the Scheme?	Only colour photograph is required to be uploaded.
41.	What is the size of the Photograph for student/guardian/co-borrower?	Sizes of the photographs and the documents to be uploaded have been mentioned at the appropriate place of the application form as well as in the user manual.
42.	While applying for the scheme, I uploaded image of my photograph but it is not showing in the application form. How can I resolve the issue?	You have to call the State Help Desk (toll free no. 18001028014 and/ or send a mail to support-wbscc@bangla.gov.in with your application ID.
	I	BANK RELATED QUERIES
43.	Which bank will issue the credit card and sanction loans under SCC scheme?	The State Co-operative Banks or Central Co-operative Banks or District Central Co-operative Banks or any other Public and Private sector Banks shall be authorized to issue the credit card and sanction loans under SCC scheme.
44.	Which branch of the Bank will be my lending branch?	You have to choose from the drop down menu of the portalthe bank branch of your choice within the district of your permanent residence.
45.	What is the mode of credit under the SCC scheme? Term loan or cash credit?	Under SCC scheme, loan is sanctioned as a term loan.
46.	Is there any margin money against the loan?	Up to Rs. 4.00 Lakhs of loan sanctioned, there shall be no margin money. If the amount of loan is above Rs. 4.00 Lakhs, there shall be 5% margin money. Scholarship/Assistance ship will be included in the Margin.
47.	Is there any provision for furnishing collateral security?	There will be no collateral security for loan up to the ceiling of 10(ten) lakh sanctioned under SCC scheme.
48.	Is the applicant required to enter into an agreement with the bank for availing the loan under this scheme?	Yes, a joint loan agreement between bank and the student and co-borrower is to be executed before availing the loan.
49.	What is the interest rate for availing loan under SCC scheme?	There shall be 4% simple rate of interest per annum. There shall be an interest concession @ 1% to the borrower if the interest is fully serviced during the study period.
50.	Is there any moratorium period for repayment of loan?	There shall be a moratorium or repayment holiday of 1(one) year after completion of the course or getting employment, whichever is earlier.
51.	Is interest applicable during the moratorium period?	Yes, interest will be charged at 4% simple rate during the moratorium period.
52.	What shall be the repayment period?	Repayment period shall be 15(fifteen)years' for any loan availed under this Credit Card Scheme including the Moratorium/ Repayment Holiday from the date of disbursement of first installment of loan.
53	Shall I get any rebate if I repay the loan within stipulated period?	There shall be an interest concession @ 1% to the borrower if the interest is fully serviced during the study period.
54.	Is there any processing fee/penalty for pre-payment of loan?	No, there will be no processing charges/penalty for pre-payment.
55.	Is there any processing fee before sanction of loan?	No
56.	Shall the loan be repayable on EMI basis?	Yes, the loan shall be repaid in Equated Monthly Installments.
57.	Is there any life coverage under SCC scheme?	There will be a life cover in the name of the student up to the loan amount sanctioned. The insurance premium is to be borne by the student which shall be debited from his loan account.
58	Is there any requirement to furnish the details of co-borrower?	Yes, it is mandatory to apply jointly for the loan under SCC scheme.
59	What to do if the approved loan amount is to be enhanced anytime during the course period?	There will be provision in the portal for enhancement of loan over the sanctioned amount, within the ceiling limit of 10 lakhs.
60.	I am eligible student for the Scheme of WBSCC. I don't have any bank account in State Co-Operative Bank. Can I apply?	Account in Co-Operative Bank is not mandatory. You need to have a major bank account in any recognized bank.

	TECHNICAL (PORTAL-RELATED) QUESTIONS		
61.	If I need to change my e mail id/ any other personal information after registration, what is the procedure?	The student has to contact the State Help Desk (Toll-free number: 18001028014) and send an e-mail to the support mail ID support-wbscc@bangla.gov.inwith Aadhar card number or Class X registration number, if no Aadhar card.	
62.	Who will verify the credentials of the student?	Concerned institution in which the student is enrolled will verify the documents.	
63.	Is there any option in the portal to edit the details of the application before submission?	Yes, edit option is available in the portal as long as students do not finally submit the form. But once it is submitted, no option for editing will be available.	
64.	In case editing is required after submission, what can be done?	Student has to contact the State Help Desk (Toll-free number: 18001028014) or may be required to send an e-mail to the support mail ID support-wbscc@bangla.gov.in	
65.	What if I forget my login/password after registration?	There is provision to recover the user ID/login password in the portal.	
	INSTIT	TUTION-RELATED QUESTIONS	
66.	I am student of Private Engineering College out- side the State of West Bengal studying in U.G. program. Can I apply for the Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, your institution is recognized and you are otherwise eligible as per the scheme.	
67.	I am studying in U.G. Degree program in Govt. engineering College in another State. Am I eligible?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, your institution is recognized and you are otherwise eligible as per the scheme.	
68.	I am a UG student enrolled in a deemed University. Can I apply for the Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme.	
69.	I am studying in Private Engineering College in West Bengal I don't have the PAN Card, so also my parents. How can I apply for the Scheme?	Yes, you can apply. But an undertaking is to be submitted that you will submit the required documents to bank during loan disbursement.	
70.	I am student of Degree Level Hotel Management College in West Bengal, but the College is not approved by the AICTE. Am I eligible for the Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, and your institution is affiliated to any State-aided University in West Bengal and you are otherwise eligible as per the scheme.	
71.	I am studying in NIT (National Institute of Technology) in another State. The Institution does not have NIRF Rank. Am I eligible for the Scheme?	Yes, you can apply for the scheme if you or your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme. Ranking of the Institution is not a determinant factor for sanction of loan under SCC scheme.	
72.	I am a student of Private Engineering College outside West Bengal. But the name of my College is not available in drop down List. How can I apply?	You have to send a mail to sccoutwb@gmail.com OR support-wbscc@bangla. gov.in for support.	
73.	I am student of U.G. Engineering programme in a Private University in West Bengal. The University is UGC recognized but not approved by the AICTE. Am I eligible for the Scheme?	Yes, you can apply if you or your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, your institution is recognized and you are otherwise eligible as per the scheme.	
74.	I am a Ph. D. student of Engineering in NIT in another State. Can I apply for the scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.	
75.	I am a WB resident student studying Engineering in the State of Tripura. Am I eligible for loan for my residence in private accommodation in Tripura?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.	
76.	I am enrolled in a 3 years' AICTE approved Diploma Engineering course in West Bengal. I completed Madhyamik /ICSE but am not '10+2' passed. Am I eligible for the SCC Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.	

77.	I am studying in West Bengal Self Financing Engineering program admitted through Tuition Fee Waiver (TFW) Scheme. Am I eligible for the scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.
78.	I am engineering student in West Bengal and receiving SVMCM Scholarship. Am I eligible for the scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme. Part of your scholarship amount will however, may be adjusted against the 5% margin money applicable, if the amount of loan sanctioned under SCC scheme is above 4(four) lakh.
79.	I am a Final Year student of 4 years' degree Engineering programme. Am I eligible for the scheme?	Yes, you are eligible to apply for loan under SCC scheme.
80.	I have completed my 4 years' degree in Engineering from self-financing college in West Bengal with personal loan. Can I apply for re-imbursement/repayment of such educational loan?	No, you can only avail loan under this scheme if you are currently enrolled in any approved course under the scheme. Also, there is no provision for repayment of any other loan from the amount sanctioned under this scheme.
81.	What is AISHE Code? What is NIRF? What is NAAC accreditation?	It is an identification code for an Educational Institution. AISHE stands for 'All India Survey of Higher Education' in which all affiliated institutes should enroll for accreditation and ranking of the institute. NIRF is status of institute ranking, NAAC is a process of accreditation of the institute.
82.	I am studying in a private Engineering College in Comp. Science & Engineering outside the State of West Bengal. My institution does not have any NAAC accreditation or NIRF Rank. But the program is NBA accredited. Am I eligible for the scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.
83.	I have completed AMIE in Civil/ mechanical/ Electrical Engineering and pursuing Post graduation in Engineering College in West Bengal. Am I eligible for the scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.
84.	I am a student of ITI under the Technical Education & Training Department of the State Government. Am I eligible to apply for SCC scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.



Higher Education Department, Government of West Bengal

West Bengal Student Credit Card Scheme Frequently Asked Questions (FAQ)

SI No	Ouestions	Answers	
	GENERAL SCHEME RELATED QUERIES		
1.	What is the official website for registration of students under the West Bengal Student's Credit Card Scheme?	Visit official website for the Higher Education Department https://banglaruchchashiksha.wb.gov.in or https://wb.gov.in and click on tab STUDENT CREDIT CARD or visit https://wbscc.wb.gov.in	
2.	What is the help desk number relating to SCC scheme? Is there any support mail ID?	State Help Desk no. of the SCC scheme is18001028014 (Toll free) Support mail ID: support-wbscc@bangla.gov.in	
3.	Will the student get any confirmation after registration in the portal through SMS or e mail?	Yes, the student will get an SMS in her/his registered mobile number	
4.	Which documents are required to be uploaded at the time of filling up of the online form? What will be the size of the uploaded documents?	The following documents are to be uploaded at the time of filling up of online form— Coloured photograph of the applicant (should be in .jpeg / .jpg and 50 kb at maximum and 20 kb at minimum); Coloured photograph of the co-applicant / co-borrower (should be in .jpeg / .jpg and 50 kb at maximum and 20 kb at minimum); Signature of the student (should be in .jpeg / .jpg and 50 kb at maximum and 10 kb at minimum); Co-borrower / Guardian's signature (should be in .jpeg / .jpg and 50 kb at maximum and 10 kb at minimum); Student's AADHAR Card (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Student's Class 10 Board registration certificate (if no AADHAR card) (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Guardian's Address Proof [preferably AADHAR Card] (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Relevant page of the School/Institution brochure/document detailing the course fee/tution fee(should be in .pdf and 400 KB at maximum and 100 KB at minimum); Admission Receipt (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Student's PAN Card or undertaking in prescribed format (available in the portal), if no PAN. The uploaded document should be in .pdfformat and of 400 KB size at maximum and 100 KB at minimum); Guardian's PAN Card or undertaking in prescribed format (available in the portal), if no PAN (should be in .pdf and 400 KB at maximum and 100 KB at minimum);	
5.	Is there any requirement of furnishing the domicile certificate and Caste certificate for filling up the form under the Scheme?	No. There is no need to furnish the copy of domicile certificate and Caste certificate.	
6.	Who will be considered as a resident of West Bengal for the purpose of SCC scheme? Shall any document required to be	If the student or his family is residing in the State of West Bengal at least for a period of 10 (Ten) years preceding the date of application, she/he shall be considered as a resident of the State under this scheme.	
	submitted during application as proof of residence?	Self-declaration by the student as per approved format available in the online application form will be accepted as a proof of residence.	
7.	Do I need to send any hard copy of the completed form once the registration and filling up of form is over?	No. However, you can preserve a hard copy for your future reference.	
8.	Who may I contact if my college is not helping out?	You can directly contact the Help desk of your Institution or may also contact the State Help Desk (Toll free no. 18001028014, Support mail ID: support-wbscc@bangla.gov.in)	

9.	What is the maximum amount of loan eligible under the scheme?	Maximum amount of loan eligible under the scheme is Rs. 10(ten) lakhs.
10.	What are the items for which loan can be sought?	The loan can be utilized for meeting the cost of the following items-Course fees payable to the School/College/ University / Professional Institutes/ coaching institute where the student is enrolled for appearing in entrance examination for admission in medical/engineering/law courses or for appearing in UPSC/PSC/SSC etc . This will include tuition fee, fees payable for caution deposit/ building fund /refundable deposit/examination/library/laboratory fees to be supported by Institution's bills/ receipts. Fees required for accommodation in hostel or rent/ license fees payable for living outside the hostel or fees required for living as a Paying Guest. Cost of purchasing books/ Computer/ Lap-top/ Tablet/ equipments etc. Any other expense required to complete the course such as study tours, project works, thesis etc.
11	Is there any item-wise cap of expenditure under the loan sanctioned under SCC scheme?	a)Up to 20% of the total loan sanctioned can be used as living expenses for the entire duration of the course and b)there shall be an upper ceiling of expenditure up to 30% of the total loan sanctioned for non-institutional expenses including the living cost for the whole course of study.
12.	Where will the fund meant for Institutional payment be received?	Amount of loan to meet the expenses for course fee including tution fee and any other amount payable to the Institution will be remitted directly to the bank account of the concerned institution.
13.	Where will the fund meant for non- institutional expenses including living cost for pursuing the course be received?	Amount of loan to meet the expenses for meeting the non-institutional expenses including living costwill be remitted to the registered bank account of the student.
14.	Do I need to get any No Objection certificate from my institution before applying for the loan?	No, there is no need for obtaining any NOC from the institution.
15.	What is the minimum eligibility to apply for loan under the SCC scheme?	Minimum eligibility to apply for the loan under the scheme is Class IX passed from any of the recognized Boards which are active in West Bengal. The applying student is also to be enrolled in Class X or for 10+2 or higher education in any course in any recognised Higher Education Institution or in a coaching institute for appearing in entrance examination for admission in medical/engineering/law courses or for competitive examinations like UPSC/PSC/SSC etc. for availing loan under SCC scheme. The applying student or his family has to be a resident of the State of West Bengal at least for a period of 10 (Ten) years preceding the date of application.
16.	Can I avail the loan for meeting up the cost towards the course fee of next academic year/semester if I can't pass all the papers in the previous academic year/semester?	Yes, you can apply, but within the ceiling of the sanctioned amount.
17.	Do I have to furnish my scorecard/ marksheet/performance card to the bank after each semester for availing the subsequent loan installments?	The student availing loan under SCC scheme has to submit their documents as per bank requirement.
18.	Can a final year student apply for the Student's Credit Card Scheme?	Yes, a student can apply for loan under SCC scheme anytime during the course.
19.	Am I eligible to apply for the Student's Credit Card Scheme if I am a resident of any other State in India?	No. This scheme is applicable only for students whose families are residents of West Bengal at least for last 10(ten) years at the time of application.
20.	Am I eligible to apply for SCC Scheme if I am a resident of West Bengal but studying outside the state?	Yes, you are eligible if you are enrolled in classes X-XII in a school affiliated to any of the recognized Boards active in West Bengal or for higher studies including professional courses in any recognized Higher Education Institution or in a coaching institute for appearing in entrance examination for admission in medical/engineering/law courses or for competitive examinations like UPSC/PSC/SSC etc. within or outside West Bengal but within India and your family is residing in West Bengal at least for last 10(ten) years at the time of application under the SCC scheme.

21.	Am I eligible to apply for SCC Scheme if I am a resident of West Bengal but studying outside India?	Yes, students studying outside India are also eligible to apply for the SCC scheme.
22.	Is there any marks percentage criteria for applying loan in the SCC scheme?	No, there are no marks percentage criteria for applying in the scheme.
23.	Can I surrender the Credit Card after it is issued without availing the loan?	Yes, you can surrender the Credit Card to the lending bank if you so desire.
24.	Is the Credit Card transferrable to my brother or sister?	No, the Credit Card is not transferable.
25.	What, if my card is stolen or lost?	You have to lodge a general diary in the local Police Station and immediately contact the bank.
26.	In case the card is damaged, what is the procedure for issuing a duplicate card?	The student can contact the lending bank for a replacement card.
27.	How I will receive the information to know if my loan application is approved?	You will receive SMS in your registered mobile number.
28.	How I will receive the Student Credit Card if issued to me?	You will receive the Card from the lending bank when sanctioned.
29.	Please provide the details of grievance cell, if any.	For lodging any grievance relating to SCC scheme, you may contact the following- State Help Desk No. 18001028014 Support mail id- support-wbscc@bangla.gov.in
30.	Is international transaction facility available with the credit card?	No, this Credit Card is only for study loan under SCC scheme from approved banks.
31.	Is there any income ceiling for candidates to apply in this scheme?	No. There is no income ceiling for candidates to apply in the SCC scheme.
32.	Is there any age limit to apply for Student's Credit Card Scheme?	Yes, the applying student should not be aged more than 40 (forty) years at the time of applying for loan.
33.	Are students enrolled in integrated courses of recognized institutions eligible to apply?	Yes, students enrolled in integrated UG/PG courses are eligible to apply under SCC scheme.
34.	Are the Research Scholars/Research Associates/Post doctoral research students eligible to apply for SCC scheme?	Yes, research scholars or research associates or a student pursuing post-doctoral research studies are eligible to apply for SCC scheme.
35.	Are the students pursuing UG/PG/ Diploma courses in distance learning mode eligible to apply for SCC scheme?	No, a student receiving academic instruction in distance learning mode is not eligible to apply.
36.	I am preparing for UPSC/PSC/ SSC examination after finishing my graduation level. I am not enrolled in any academic institution for higher degree but have enrolled in a private coaching institute for the above competitive examination. Am I eligible for loan under SCC scheme?	Yes, you are eligible to apply under SCC scheme if your family is residing in West Bengal at least for last 10(ten) years at the time of application and you are otherwise eligible under the SCC scheme.
37.	I have passed my 10+2 board examination and presently not enrolled in any college for graduation studies. I want to appear for NEET/AIEEE/WBJEE examination next year and have enrolled myself in a private coaching institute for that purpose. Am I eligible for loan under SCC scheme?	Yes, you are eligible to apply under SCC scheme if your family is residing in West Bengal at least for last 10(ten) years at the time of application and you are otherwise eligible under the SCC scheme.
38.	Can the student apply anytime during the tenure of the course?	Yes, students can apply anytime during the tenure of the course.
39.	Can the students apply in this scheme if she/he gets any scholarship/freeship?	Yes, they can apply. However, the amount of scholarship received shall be adjusted against the 5% applicable Margin Money if the amount of loan sanctioned under SCC scheme is above 4(four) lakhs.

40.	Whether the Photograph in Black & White is acceptable for applying online under the Scheme?	Only colour photograph is required to be uploaded.				
41.	What is the size of the Photograph for student/guardian/co-borrower?	Sizes of the photographs and the documents to be uploaded have been mentioned at the appropriate place of the application form as well as in the usmanual.				
42.	While applying for the scheme, I uploaded image of my photograph but it is not showing in the application form. How can I resolve the issue?	You have to call the State Help Desk (toll free no. 18001028014 and/ or send a mail to support-wbscc@bangla.gov.in with your application ID.				
	BANK RELATED QUERIES					
43.	Which bank will issue the credit card and sanction loans under SCC scheme?	The State Co-operative Banks or Central Co-operative Banks or District Central Co-operative Banks or any other Public and Private sector Banks shall be authorized to issue the credit card and sanction loans under SCC scheme.				
44.	Which branch of the Bank will be my lending branch?	You have to choose from the drop down menu of the portalthe bank branch of your choice within the district of your permanent residence.				
45.	What is the mode of credit under the SCC scheme? Term loan or cash credit?	Under SCC scheme, loan is sanctioned as a term loan.				
46.	Is there any margin money against the loan?	Up to Rs. 4.00 Lakhs of loan sanctioned, there shall be no margin money. If the amount of loan is above Rs. 4.00 Lakhs, there shall be 5% margin money. Scholarship/Assistance ship will be included in the Margin.				
47.	Is there any provision for furnishing collateral security?	There will be no collateral security for loan up to the ceiling of 10(ten) lakh sanctioned under SCC scheme.				
48.	Is the applicant required to enter into an agreement with the bank for availing the loan under this scheme?	Yes, a joint loan agreement between bank and the student and co-borrower is to be executed before availing the loan.				
49.	What is the interest rate for availing loan under SCC scheme?	There shall be 4% simple rate of interest per annum. There shall be an interest concession @ 1% to the borrower if the interest is full serviced during the study period.				
50.	Is there any moratorium period for repayment of loan?	There shall be a moratorium or repayment holiday of 1(one) year after completion of the course or getting employment, whichever is earlier.				
51.	Is interest applicable during the moratorium period?	Yes, interest will be charged at 4% simple rate during the moratorium period.				
52.	What shall be the repayment period?	Repayment period shall be 15(fifteen)years' for any loan availed under this Credit Card Scheme including the Moratorium/ Repayment Holiday from the date of disbursement of first installment of loan.				
53	Shall I get any rebate if I repay the loan within stipulated period?	There shall be an interest concession @ 1% to the borrower if the interest is fully serviced during the study period.				
54.	Is there any processing fee/penalty for pre-payment of loan?	No, there will be no processing charges/penalty for pre-payment.				
55.	Is there any processing fee before sanction of loan?	No				
56.	Shall the loan be repayable on EMI basis?	Yes, the loan shall be repaid in Equated Monthly Installments.				
57.	Is there any life coverage under SCC scheme?	There will be a life cover in the name of the student up to the loan amount sanctioned. The insurance premium is to be borne by the student which shall be debited from his loan account.				
58	Is there any requirement to furnish the details of co-borrower?	Yes, it is mandatory to apply jointly for the loan under SCC scheme.				
59	What to do if the approved loan amount is to be enhanced anytime during the course period?	There will be provision in the portal for enhancement of loan over the sanctioned amount, within the ceiling limit of 10 lakhs.				
60.	I am eligible student for the Scheme of WBSCC. I don't have any bank account in State Co-Operative Bank. Can I apply?	Account in Co-Operative Bank is not mandatory. You need to have a major bank account in any recognized bank.				

	TECHNICAL (PORTAL-RELATED) QUESTIONS					
61.	If I need to change my e mail id/ The student has to contact the State Help Desk (Toll-free number: 18001					
62.	Who will verify the credentials of the student?	Concerned institution in which the student is enrolled will verify the documents.				
63.	Is there any option in the portal to edit the details of the application before submission?	Yes, edit option is available in the portal as long as students do not finally submit the form. But once it is submitted, no option for editing will be available.				
64.	In case editing is required after submission, what can be done?	Student has to contact the State Help Desk (Toll-free number: 18001028014) or may be required to send an e-mail to the support mail ID support-wbscc@bangla.gov.in				
65.	What if I forget my login/password after registration? There is provision to recover the user ID/login password in the portal.					
	INSTIT	TUTION-RELATED QUESTIONS				
66.	I am student of Private Engineering College out- side the State of West Bengal studying in U.G. program. Can I apply for the Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, your institution is recognized and you are otherwise eligible as per the scheme.				
67.	I am studying in U.G. Degree program in Govt. engineering College in another State. Am I eligible?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, your institution is recognized and you are otherwise eligible as per the scheme.				
68.	I am a UG student enrolled in a deemed University. Can I apply for the Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme.				
69.	I am studying in Private Engineering College in West Bengal I don't have the PAN Card, so also my parents. How can I apply for the Scheme?	Yes, you can apply. But an undertaking is to be submitted that you will submit the required documents to bank during loan disbursement.				
70.	I am student of Degree Level Hotel Management College in West Bengal, but the College is not approved by the AICTE. Am I eligible for the Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, and your institution is affiliated to any State-aided University in West Bengal and you are otherwise eligible as per the scheme.				
71.	I am studying in NIT (National Institute of Technology) in another State. The Institution does not have NIRF Rank. Am I eligible for the Scheme?	Yes, you can apply for the scheme if you or your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme. Ranking of the Institution is not a determinant factor for sanction of loan under SCC scheme.				
72.	I am a student of Private Engineering College outside West Bengal. But the name of my College is not available in drop down List. How can I apply?	You have to send a mail to sccoutwb@gmail.com OR support-wbscc@bangla. gov.in for support.				
73.	I am student of U.G. Engineering programme in a Private University in West Bengal. The University is UGC recognized but not approved by the AICTE. Am I eligible for the Scheme?	Yes, you can apply if you or your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, your institution is recognized and you are otherwise eligible as per the scheme.				
74.	I am a Ph. D. student of Engineering in NIT in another State. Can I apply for the scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.				
75.	I am a WB resident student studying Engineering in the State of Tripura. Am I eligible for loan for my residence in private accommodation in Tripura?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.				
76.	I am enrolled in a 3 years' AICTE approved Diploma Engineering course in West Bengal. I completed Madhyamik /ICSE but am not '10+2' passed. Am I eligible for the SCC Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.				

77.	I am studying in West Bengal Self Financing Engineering program admitted through Tuition Fee Waiver (TFW) Scheme. Am I eligible for the scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and your enterwise eligible as per the scheme.		
78.	I am engineering student in West Bengal and receiving SVMCM Scholarship. Am I eligible for the scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme. Part of your scholarship amount will however, may be adjusted against the 5% margin money applicable, if the amount of loan sanctioned under SCC scheme is above 4(four) lakh.		
79.	I am a Final Year student of 4 years' degree Engineering programme. Am I eligible for the scheme?	Yes, you are eligible to apply for loan under SCC scheme.		
80.	I have completed my 4 years' degree in Engineering from self-financing college in West Bengal with personal loan. Can I apply for re-imbursement/repayment of such educational loan?	No, you can only avail loan under this scheme if you are currently enrolled in any approved course under the scheme. Also, there is no provision for repayment of any other loan from the amount sanctioned under this scheme.		
81.	What is AISHE Code? What is NIRF? What is NAAC accreditation?	It is an identification code for an Educational Institution. AISHE stands for 'All India Survey of Higher Education' in which all affiliated institutes should enroll for accreditation and ranking of the institute. NIRF is status of institute ranking, NAAC is a process of accreditation of the institute.		
82.	I am studying in a private Engineering College in Comp. Science & Engineering outside the State of West Bengal. My institution does not have any NAAC accreditation or NIRF Rank. But the program is NBA accredited. Am I eligible for the scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.		
83.	I have completed AMIE in Civil/ mechanical/ Electrical Engineering and pursuing Post graduation in Engineering College in West Bengal. Am I eligible for the scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.		
84.	I am a student of ITI under the Technical Education & Training Department of the State Government. Am I eligible to apply for SCC scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.		



WEST BENGAL STUDENT CREDIT CARD SCHEME



USER MANUAL FOR THE STUDENT CREDIT CARD

Step 1:

Please download the scheme document and read carefully before proceeding for registration.



Please keep the following documents with you before registration process.

- (a) Colour Photograph of the applicant (should be in .jpeg / .jpg between 50 KB and 20 KB)
- (b) Colour Photograph of the co-applicant / co-borrower (should be in .jpeg / .jpg format, between 50 KB and 20 KB)
- (c) Signature of the student (should be in .jpeg / .jpg format, between 50 KB and 10 KB)
- (d) Co-borrower / Guardian's signature (should be in .jpeg / .jpg, format, between 50 KB and 10 KB)
- (e) Student's AADHAR Card (should be in .pdf format, between 400 KB and 50 KB)



- (f) Student's Class 10th Board registration certificate (if no AADHAR card) (should be in *.pdf* format between 400 KB and 50 KB)
- (g) Guardian's Address Proof (should be in .pdf format between 400 KB and 50 KB)
- (h) Admission Receipt (should be in .pdf between 400 KB and 50 KB)
- (i) Student's PAN Card / undertaking if there is no PAN Card (should be in .pdf format between 400 KB and 50 KB)
- (j) Guardian's PAN Card / undertaking if there is no PAN Card (should be in .pdf format between 400 KB and 50 KB)
- (k) Relevant page of the brochure / document detaining course fee / tuition fee (should be in .pdf format between 400 KB and 50 KB)



Step 3:

Online Registration:

Visit www.wb.gov.in or https://banglaruchchashiksha.wb.gov.in and click STUDENT CREDIT CARD tab or Log in to https://wbscc.wb.gov.in Click on REGISTRATION OF STUDENT form option, fill up the Registration of Student form and then Click on Register button to generate user id and password.



FORMAT OF THE STUDENT'S REGISTRATION FORM

To be selected from the drop down list (Yes/No)

To be selected from the drop down list

To be selected from the drop down list

Password should be strong. It should contain minimum eight characters consisting of at least one upper case Alphabet (i.e, A-Z), one lower case alphabet (i.e, a-z), One numeric character (i.e 0-9) & one special character (i.e., @#\$^)

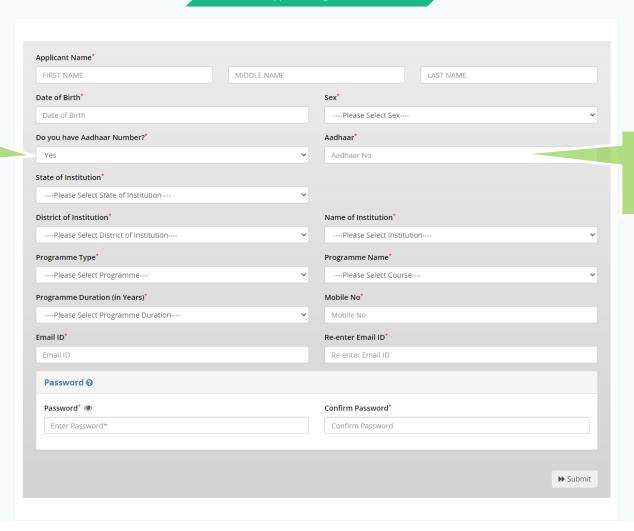




FORMAT OF THE STUDENT'S REGISTRATION FORM (WHEN THE STUDENT HAS AADHAAR CARD)

Applicant Registration

If the selection is YES



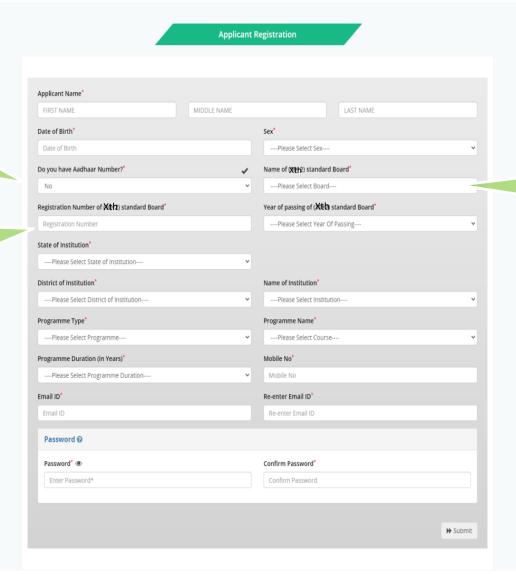
Then insert the Aadhaar No.



FORMAT OF THE STUDENT'S REGISTRATION FORM (WHEN THE STUDENT HAS NO AADHAAR CARD)

If the selection is NO

Type the Registration Number of (10th) standard board

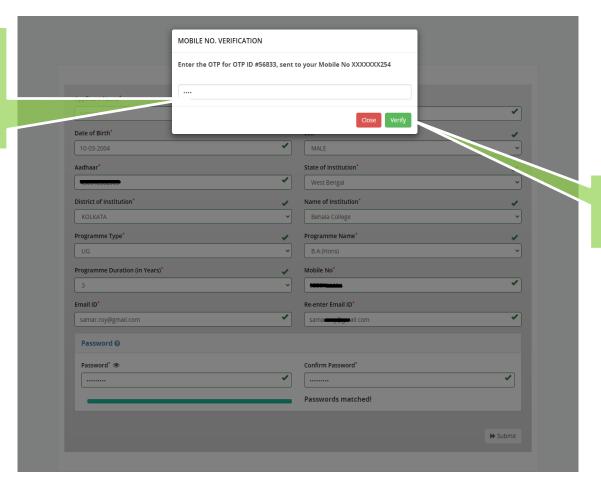


Then type the name of the 10th standard board



AFTER COMPLETION OF THE REGISTRATION PROCESS A UNIQUE ID WILL BE GENERATED WHICH WILL BE SENT TO YOUR MOBILE NUMBER WHICH WILL BE USED AS YOUR USER ID FOR SUBMISSION OF APPLICATION. THIS UNIQUE ID WILL BE USED AS USER ID FOR ALL FUTURE PURPOSES

Please enter the OTP sent to your mobile number during registration

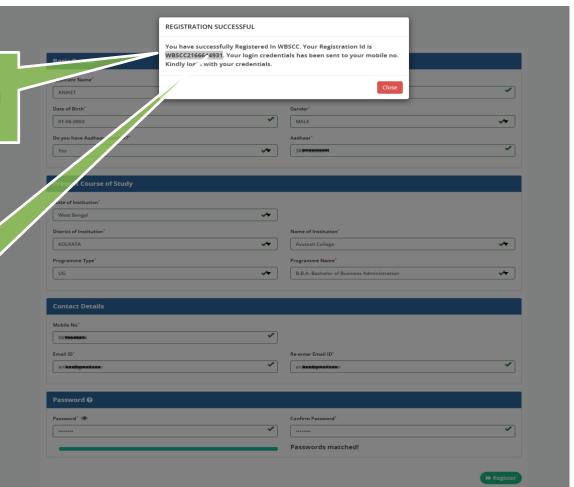


After entering the OTP, please click on verify



This message box will appear after successful registration

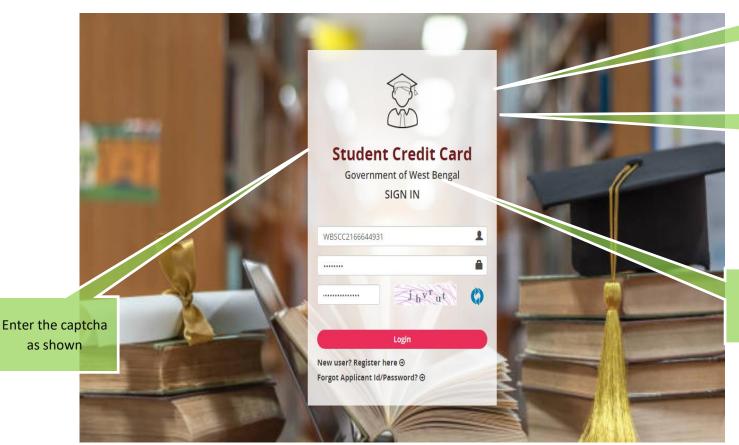
This registration number will be generated which will be used as User ID for all future purposes.





Step 3: Submission of application

Click STUDENT LOG IN button to get:



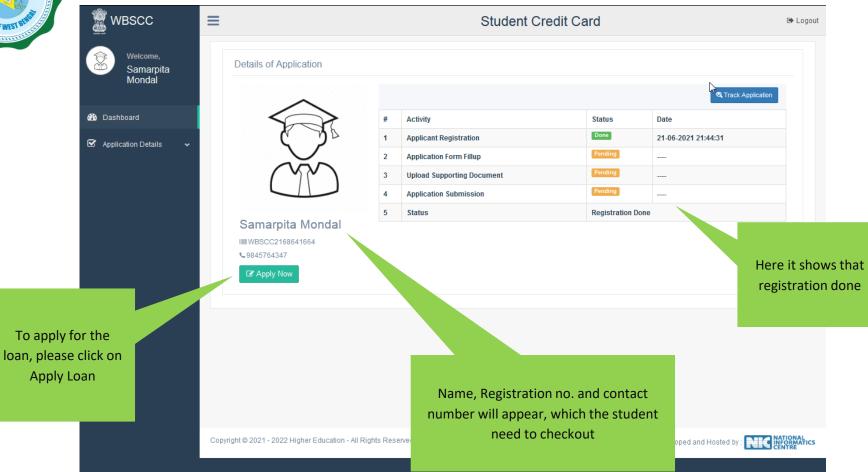
Please enter your Registration No.

Enter the Password

After entering the captcha, click login



APPLICANT DASHBOARD

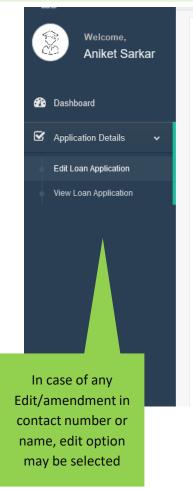


Personal Details Name of Student* ANIKET SARKAR Name of Father RAGHAB MIDDLE NAME SARKAR Name of Mother NILIMA MIDDLE NAME SARKAR Co-borrower/Legal guardian's RAGHAV SARKAR Students Mobile No:* 98**75549900**4 Relationship with Co-01-06-2003 Date of Birth* Gender* MALE Whether physically challenged: Student Caste* GENERAL No Do you have Aadhaar Yes Student's Aadhaar Card No: 30**8#800008#** Number?: Last Qualification* HIGHER SECONDARY/EQUIVALENT Student's PAN Card:* ⚠ Download Undertaking Docume Co-borrower Details Co-Borrower's Occupation* BUSINESS 9856235412 Co-Borrower's Mobile No:* GENERAL Co-Borrower's Caste* Co-Borrower's Gender* MALE Co-Borrower's Address Proof: Voter ID Card Address Proof Document/ID ZICHISHONISTRE Number Co-Borrower's PAN Card:* Co-Borrower's PAN Card No:* DARRHHHERRE Present Address Details House No: 77 Street Name:* FEDER PIN Code:* 700021 State* West Bengal District* KOLKATA Assembly* Entally (Vidhan Sabha constituency) Permanent Address Details House No: 77 FEDER Street Name:* PIN Code: 700021 West Bengal KOLKATA State* District* Assembly* Entally (Vidhan Sabha constituency) Course & Income Details Whether received/receiving any scholarship/free ship from any agency: Annual income of co-borrower 1000000 Programme Name UG B.B.A Programme:* (Course fee + tuition) 500000 Whether received any Yes (Indicative): Institutional brochure You have to upload relevant document later on document detailing the Course/Tuition fees : * Year of Commencement:* 2021 Year of Completion:* 2024 Loan amount required:* 450000 Loan amount In words:* FOUR LAKH FIFTY THOUSAND ONLY Bank Details of the Student IFS Code:* ALLA0210022 Name of Bank* ALLAHABAD BANK Branch Name: ALIPORE BRANCH, KOLKATA A/C No:* 65**7878799774**47 Bank For Loan* THE WEST BENGAL STATE COOPER. ~ Bank Branch For Loan* SALT LAKE CITY BRANCH Bank Details of the Co-borrower IFS Code:* ALLA0210022 Name of Bank* ALLAHABAD BANK ALIPORE BRANCH, KOLKATA Branch Name:



APPLICATION FORM EXPLAINED IN SECTIONS Personal Details

SECTION – I (WHEN THE STUDENT HAS AADHAR)



Personal Details			
Name of Student*	ANIKET	MIDDLE NAME	SARKAR
Name of Father	RAGHAB	MIDDLE NAME	SARKAR
Name of Mother	NILIMA	MIDDLE NAME	SARKAR
Co-borrower/Legal guardian's name*	RAGHAV	MIDDLE NAME	SARKAR
Students Mobile No:*	98 75840074	Relationship with Co- Borrower*	FATHER
Date of Birth*	01-06-2003	Gender*	MALE
Student Caste*	GENERAL Y	Whether physically challenged:	No
Do you have Aadhaar Number?:	Yes	Student's Aadhaar Card No:	30 8480003884
Last Qualification*	HIGHER SECONDARY/EQUIVALENT V		
Student's PAN Card:*	No v	⚠ Download	Undertaking Document

FORMAT OF UNDERTAKING, IF THERE IS NO PAN

That I SANDIP DAS undertake to apply for PAN as per the Income Tax Act and to furnish the same before sanction/Disbursement of the Loan under Student Credit Card Scheme.

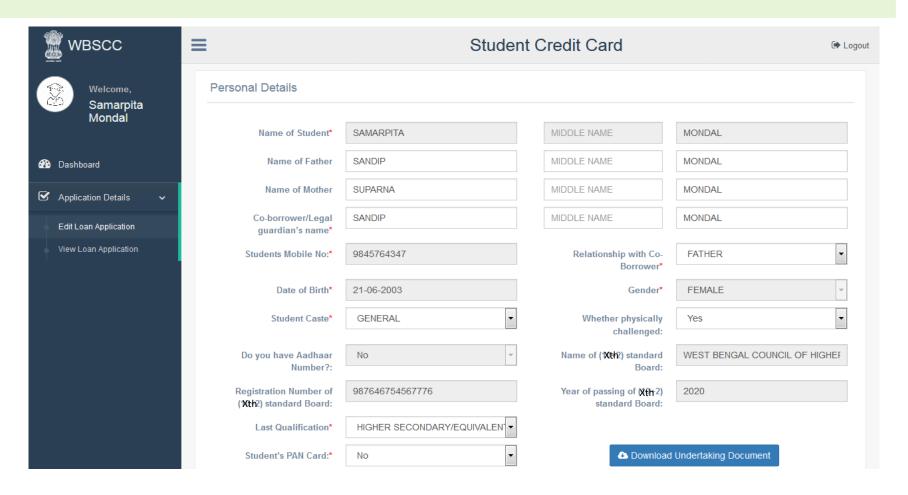
Date :_____

Signature of the applicant

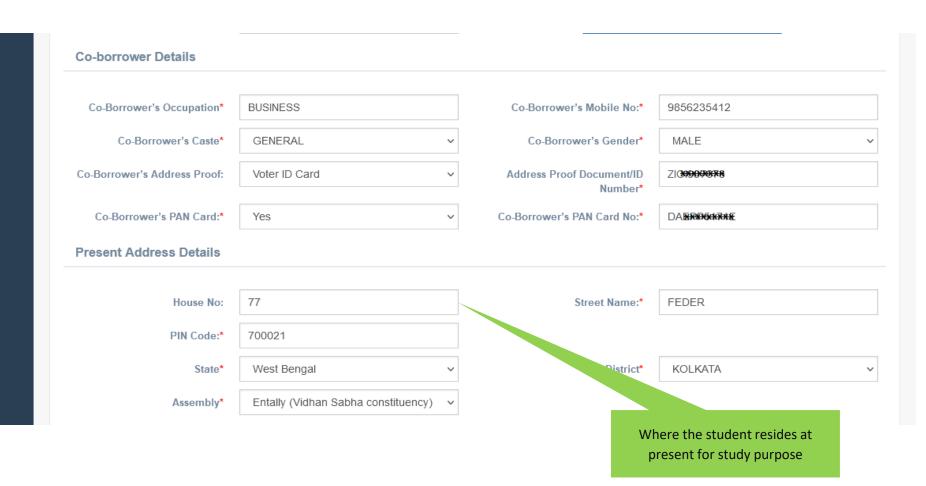
To be uploaded latter

Personal Details

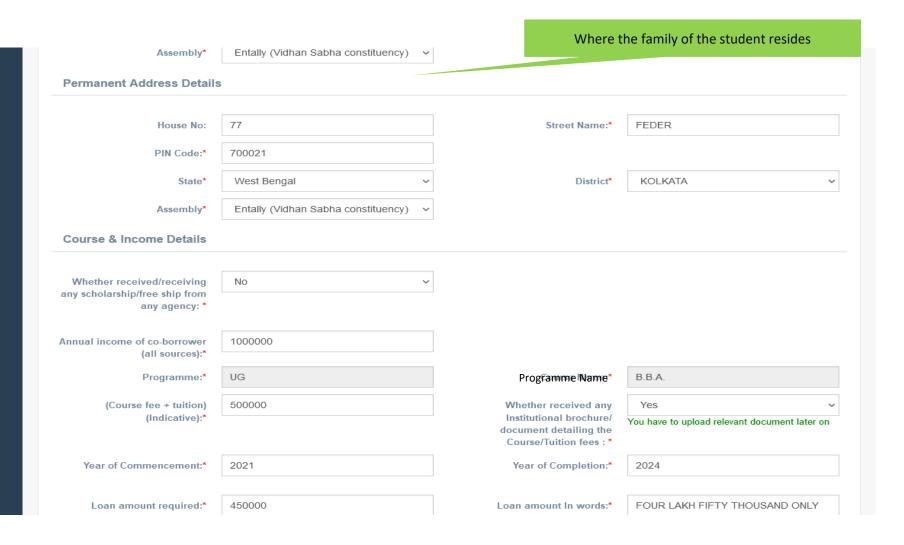
SECTION -I (WHEN THE STUDENT HAS NO AADHAR)



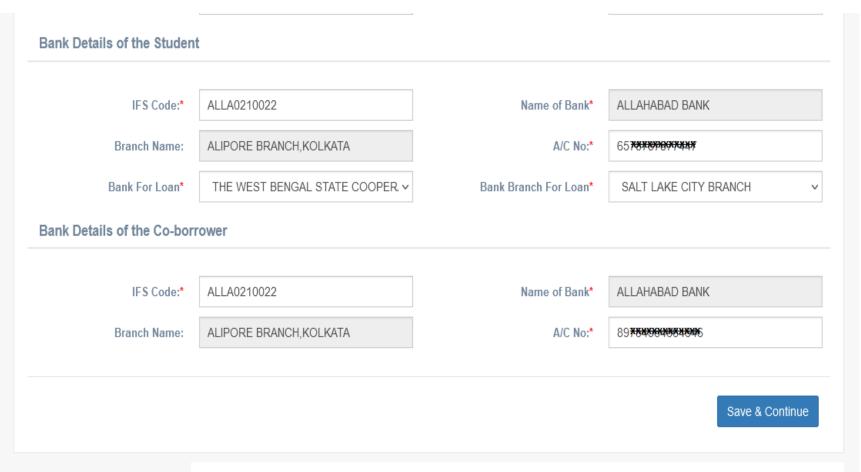
SECTION – II (CO-BORROWER AND PRESENT ADDRESS DETAILS)



SECTION -III (PERMANENT ADDRESS AND COURSE & INCOME DETAILS)



SECTION – IV (BANK DETAILS OF STUDENTS AND CO-BORROWER)





Stort Col

Latest Colour photograph of the student in specified format

wbscc w

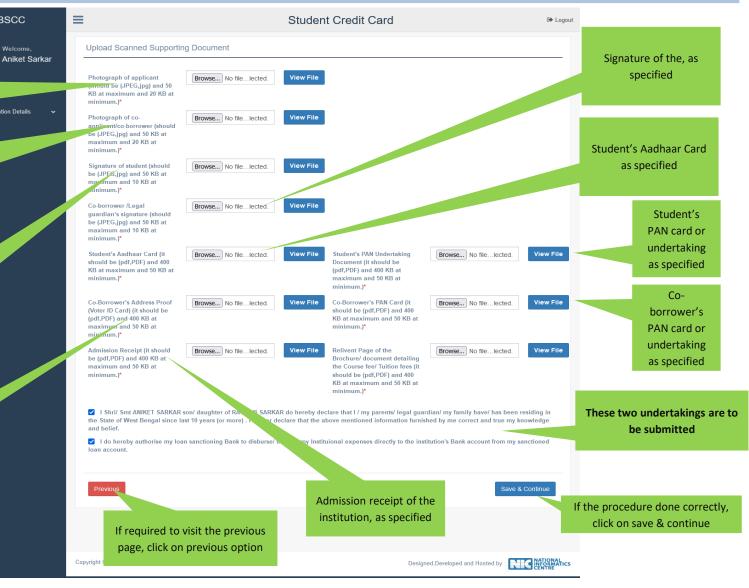
Application Details

Latest Colour photograph of the coapplicant/coborrower as specified

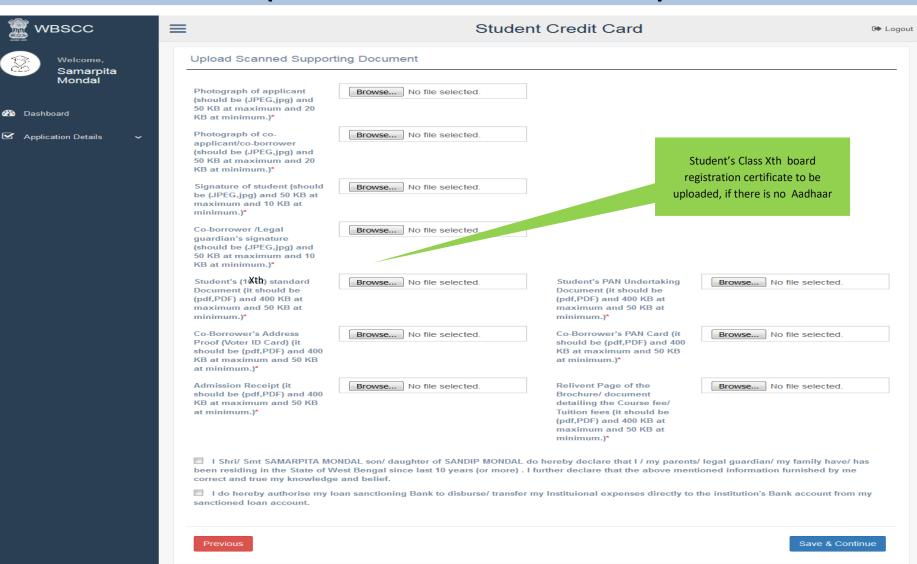
Signature of the student, as specified

Co-borrower's Address proof.

APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS AADHAR)

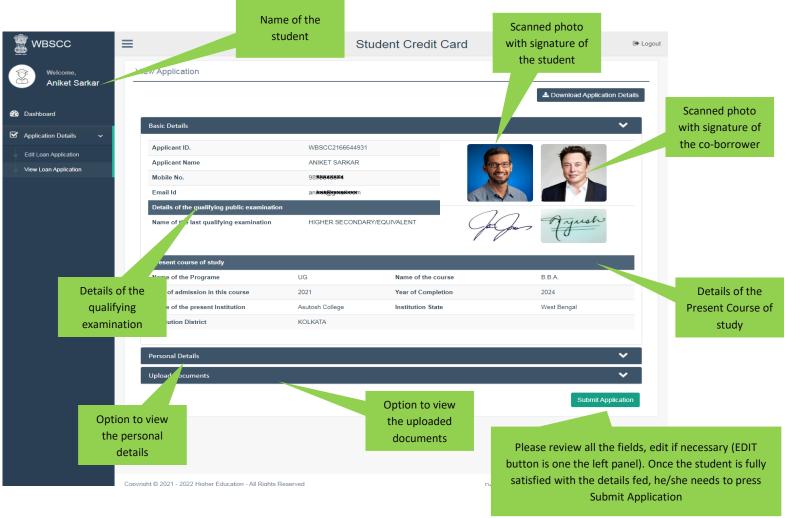


APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS NO AADHAR)





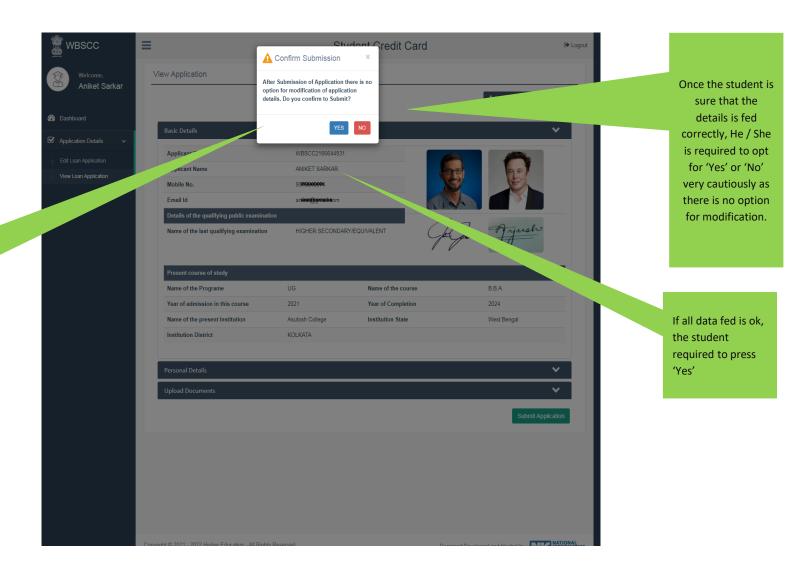
APPLICANT'S PROFILE VIEW ONCE THE STUDENT OPT FOR SAVE AND CONTINUE IN THE PREVIOUS PAGE THIS PAGE WILL OPEN UP





APPLICANT'S PROFILE AFTER FINAL SUBMISSION

Once the student submits the application, this pop up menu appears.

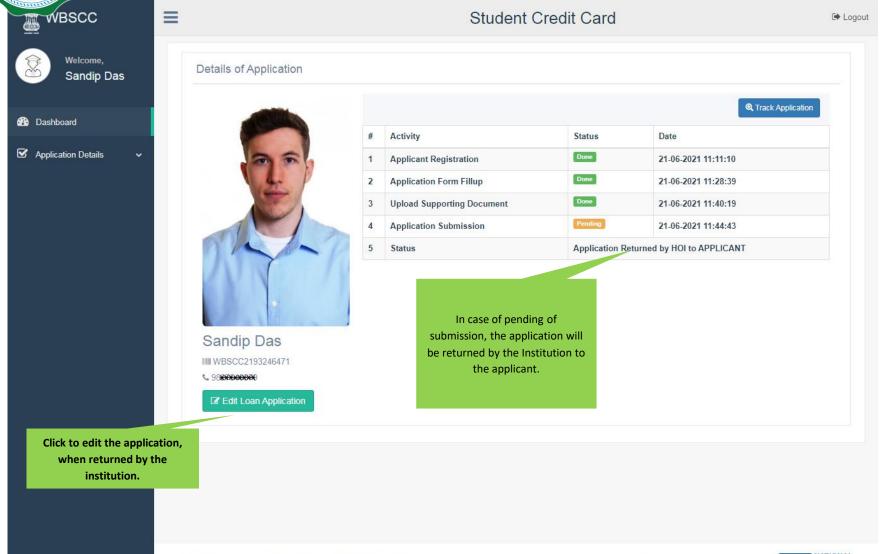




AFTER SUBMISSION, THIS DASHBOARD APPEARS

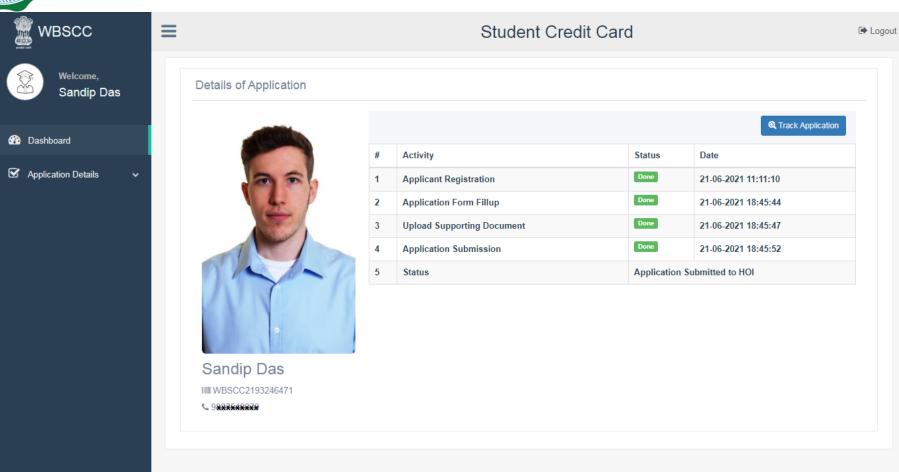


WHEN THE APPLICATION IS RETURNED BY THE INSTITUTION TO THE APPLICANT (IN CASE OF ANY DISCREPANY, IF DETECTED BY THE INSTITUTION)





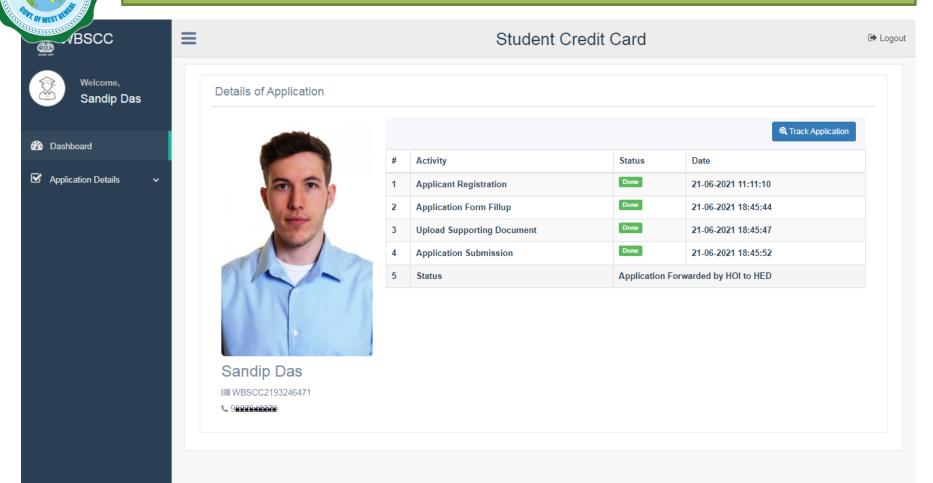
WHEN THE FORM IS SUCCESSFULLY SUBMITTED





STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

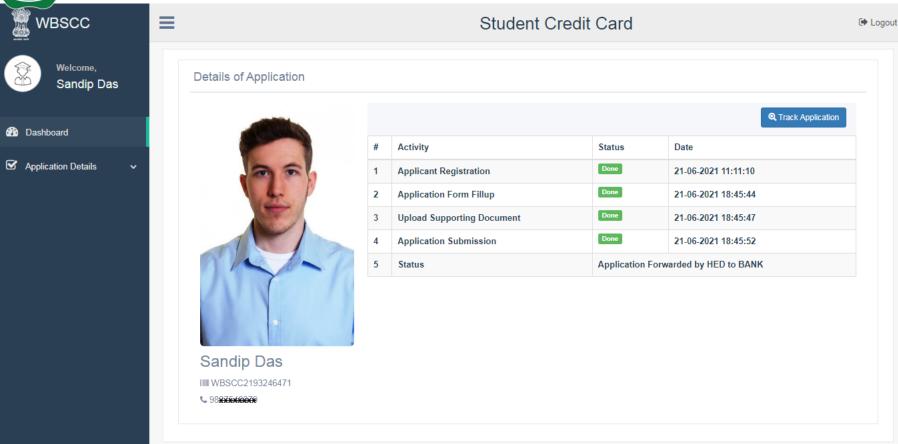
When the application is forwarded to HED





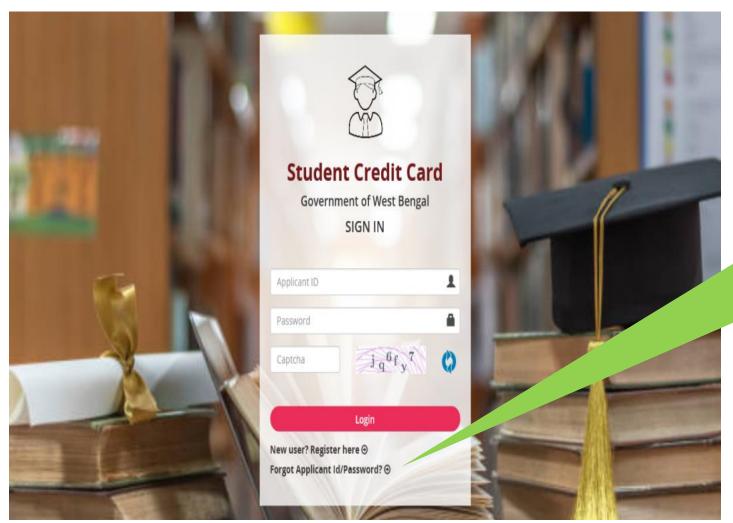
STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

When the application is forwarded to Bank by HED





WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

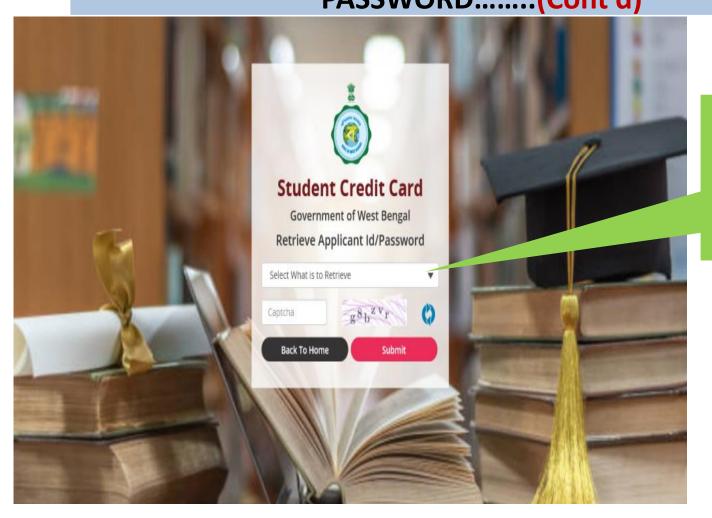


In case the student forgets Applicant ID / Password , He/ She needs to press Forgot Applicant ID /Password



WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

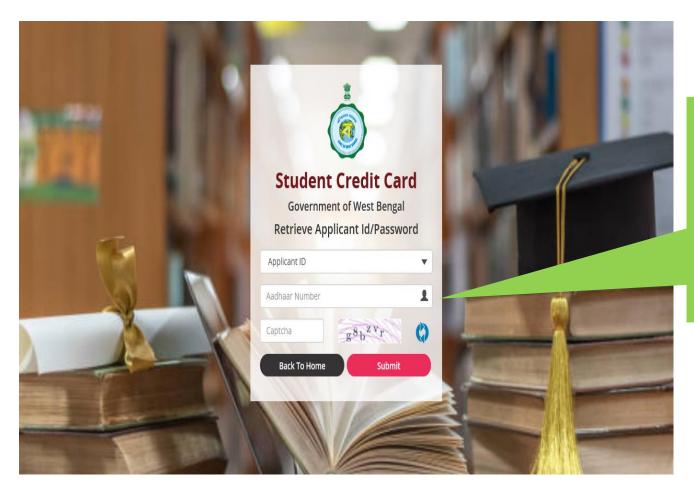
PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD......(Cont'd)



The applicant needs to select from the dropdown list what to retrieve and then press the submit button



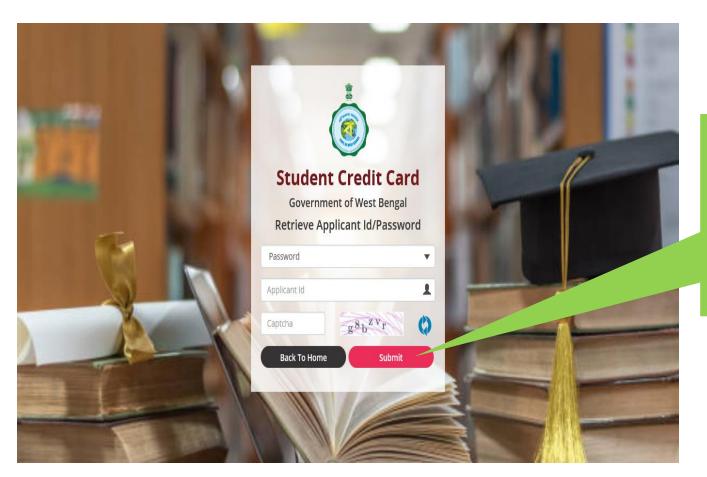
WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD...(Cont'd)



In case the Applicant ID / User ID is forgotten, the student needs to opt for 'Applicant ID' and endorse his / her Aadhaar No. or Class Xth Reg. No.(if no Aadhar) and fill up captcha, thereafter he / she needs to press submit button, the details will be sent to the registered mobile number



WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD(Cont'd)



In case the password is forgotten,
the student needs to opt for
'Password' from dropdown
option then fed the Applicant ID
and insert captcha thereafter
press submit button, the details
will be sent to the registered
mobile number

User manual for the Institution Step 1:

Please download the scheme document and read carefully before proceeding for registration

Step 2:

Please keep the following documents with you before registration process

- (a) AISHE Certificate (should be in .pdf and 400 KB at maximum and 50 KB at minimum)
- (b) Accreditation Document (should be in .pdf and 400 KB at maximum and 50 KB at minimum)
- (c) Rank Document (should be in .pdf and 400 KB at maximum and 50 KB at minimum)
- (d) Affiliation Document (should be in .pdf and 400 KB at maximum and 50 KB at minimum)



Step 3:

Online Registration by the Institution

Visit <u>www.wb.gov.in</u> or <u>https://banglaruchchashiksha.wb.gov.in</u> and click **ADMINISTRATIVE LOGIN TAB** and Click on **ADMINISTRATIVE LOGIN TAB**. Enter User ID and Password, to open the institutional registration page. **ENTER USER ID AND PASSWORD TO LOG INTO THE INSTITUTION REGISTRATION PAGE**

- (a) For Institution within West Bengal
 - 1. SVMCM User Id
 - 2. SVMCM password
 - 3. If you do not have SVMCM User Id and/or password, kindly contact Helpdesk via email support-wbscc@bangla.gov.in with information as per format given below to get user ID and PW

District	Institution Name	AISHE Code	Institution Address	Name of HOI	HOI Mobile No.	HOI Emil

(b) For Institution outside West Bengal

- (1) If you have AISHE code, Contact details of Head of Institution(HOI) will appear after putting AISHE code in place
 - (a) If HOI details match, click on send OPT and get verified within 15 minutes. Note: User Id is AISHE Code and password is the OTP sent.
 - (b) If HOI details do not match, send email to *sccoutwb@gmail.com* with (i) declaration in Institutional letter head mentioning HOI Name, Mobile and email OR (ii) Screen shot of official webpage where email and other contact details of HOI / Equivalent Officials OR (iii) any office document where HOI's contact details are mentioned; and wait for email from *sccoutwb@gmail.com* or support-wbscc@bangla.gov.in for verification of Institutional HOI details.

Now login for credential verification of the student/s



2. If you do not have AISHE code, send email to sccoutwb@gmail.com for a cross check and temporary institutional credential on your official letter head mentioning HOI Name, Mobile and email for generation of User Id.



INSTITUTION LOGIN PROCEDURE

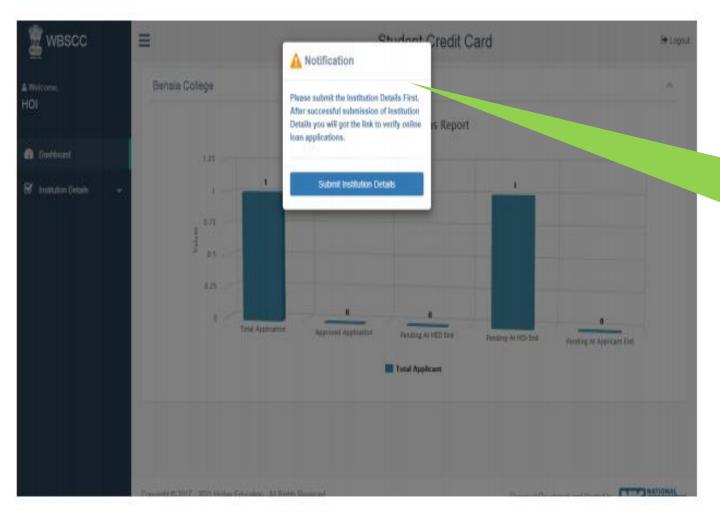


Nodal Officer of the Institution needs to select Institution login from the drop down menu

Type an ID then insert a password followed by captcha and press login option



INSTITUTION LOGIN PROCEDURECont'd



Once the login option is selected, this menu will open wherein it will be asked to submit the Institutional details first



INSTITUTION PROFILE SUBMISSION

College name and AISHE Code need to be checked before further

OF WEST BLOOM	WD000	l =	0.			proceedings
	WBSCC					
	å Welcome, HOI	Institution Details Name of the Institution:*	Asutosh College			Document required to
	⚠ Dashboard✓ Institution Details	AISHE Code:*	C11866	AISHE Certificate (should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum):*	Choose File xcx.pdf	be uploaded as
	Institution Profile Verify Application	Accreditation Details:*	NAAC	Accreditation Document (should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum):*	Choose File xcxspdf	specified
Sallana waada ta aalaa		Rank Type:*	NIRF	~		Uploading of at least
College needs to seled from the drop down		Enter Rank:*	А	Rank Document (should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum):*	Choose File xcx.pdf	one of these three
list the accreditation details		Affiliation Details:*	Calcutta University, Kolkata	Affiliation Document (should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum):*	Choose File xcx.pdf	documents is mandatory
		address of Institution*	92,SHYAMAPRASAD MUKHERJEE ROAD,KOLKATA,700026		·	
		State of the Institution:*	West Bengal	District of Institution*	KOLKATA	_
		Name of Nodal Officer:*	APURBA RAY	Designation of Nodal Officer:*	Principal	
		Mobile No. of Nodal Officer*	990000000000000000000000000000000000000	Email ID of Nodal Officer:*	та йдынжинийнийнийн	
Address to be fed		PAN of Institution* Institution Bank details (Fo	P/1234 or Transferring Several Institutional	TAN of Institution: *	NAA/P/134	_
7.44.000 00 00 100		IFS Code:*	UCBA0001789	Institution Bank Name(For Institutional Fees)*	UCO BANK	Name of the bank and
		Branch Name:	BALLY GOSWAMIPARA	A/C No:*	1789000	Account number is require
		Re-type A/C No:	1789000			to be fed
Name, E mail ID, TAN f the Institution etc to be fed		IFSC and Bank Details of the College need to be fed properly				
						Once done, this submit button is
		Copyright © 2021 - 2022 Higher Education	n - All Klants Reserved	Decian	ad Davelonad and Hostad by -	ABWATICE CO.

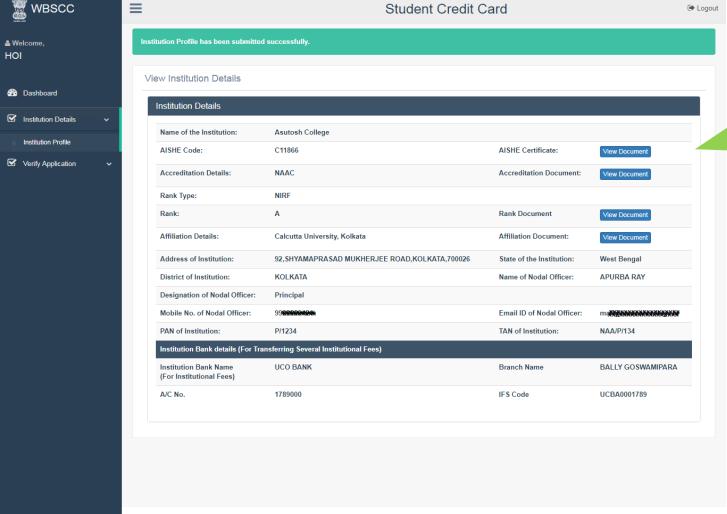
College needs to: from the drop de

Name, E mail ID, of the Institution e be fed

required to be clicked



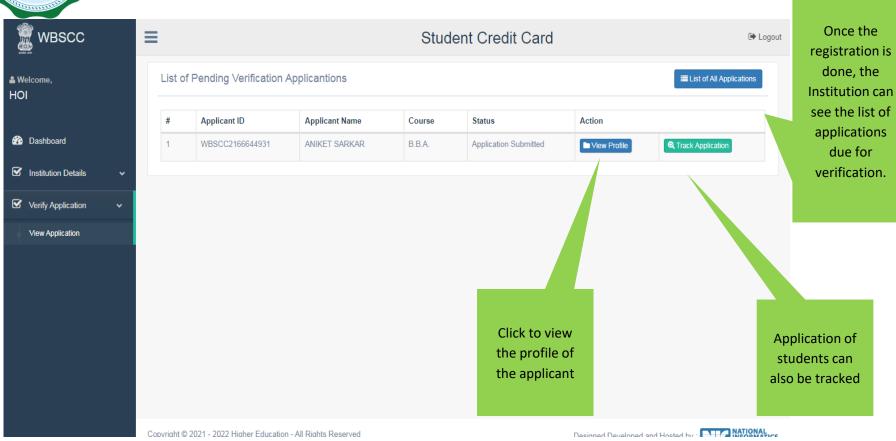
INSTITUTION PROFILE VIEW



Once submitted this page will appear and the Institution needs to check the **Institutional Profile**



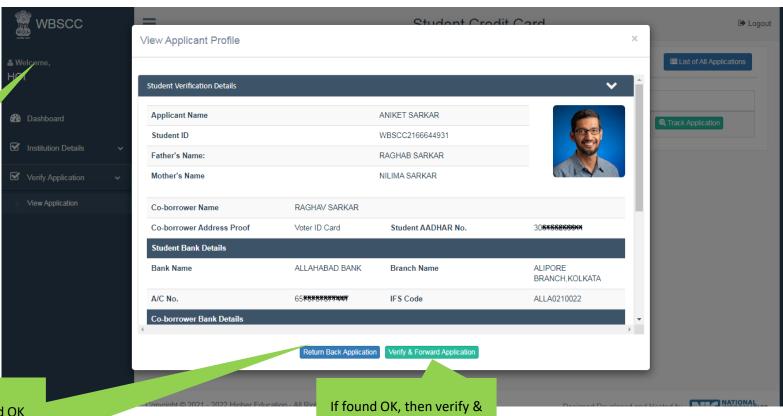
VIEW PENDING APPLICATIONS





APPLICANT PROFILE VIEW

The Institution can view the profile and details of the candidate from this dash board



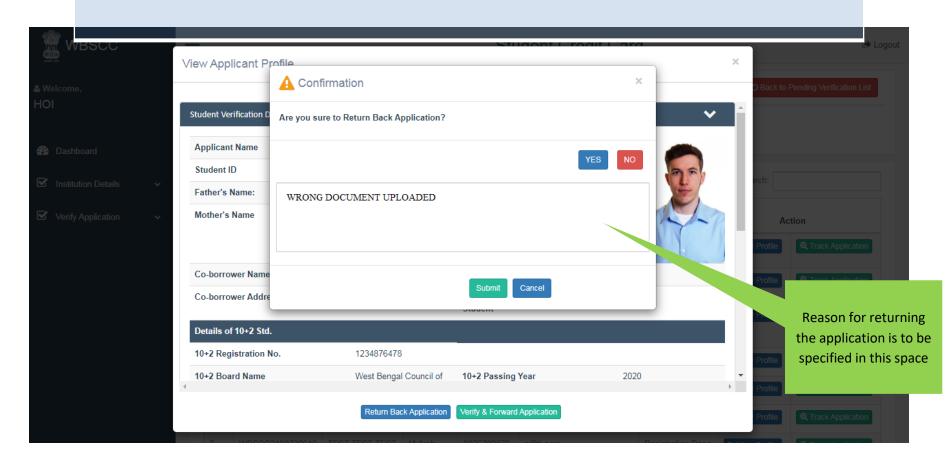
If not found OK then it can be returned back to the applicant for correction forward the application



Application to the HED. View Applicant Profile ⚠ Confirmation × Student Verification D Are you sure to Forward Application to Department level? **Applicant Name** Student ID Father's Name: Mother's Name NILIMA SARKAR Co-borrower Name RAGHAV SARKAR Student AADHAR No. Co-borrower Address Proof Voter ID Card 30**9999999 Student Bank Details** Bank Name ALLAHABAD BANK **Branch Name** ALIPORE BRANCH, KOLKATA A/C No. 65**x8x307x0xxx04** IFS Code ALLA0210022 Co-borrower Bank Details Return Back Application Verify & Forward Application

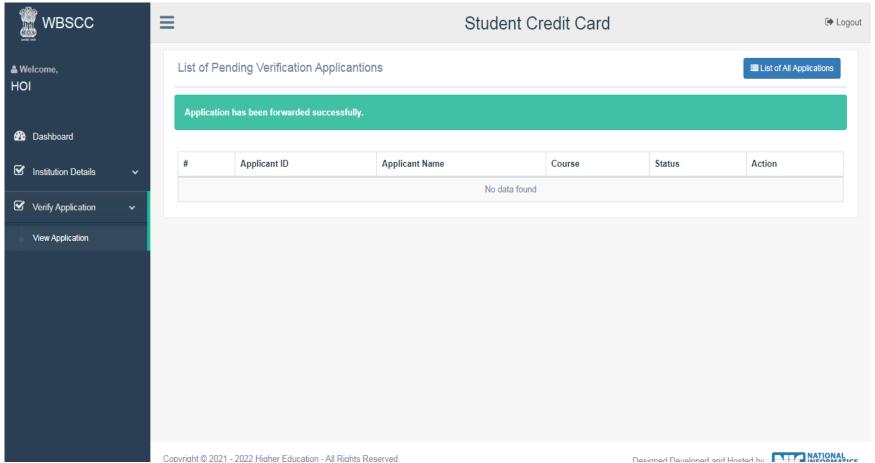
A confirmation will be sought, before forwarding of the

WHEN THE STUDENT UPLOADS WRONG DOCUMENT AND THE INSTITUTION OPTED TO CLICK THE RETURN BUTTON IN THE PREVIOUS PAGE



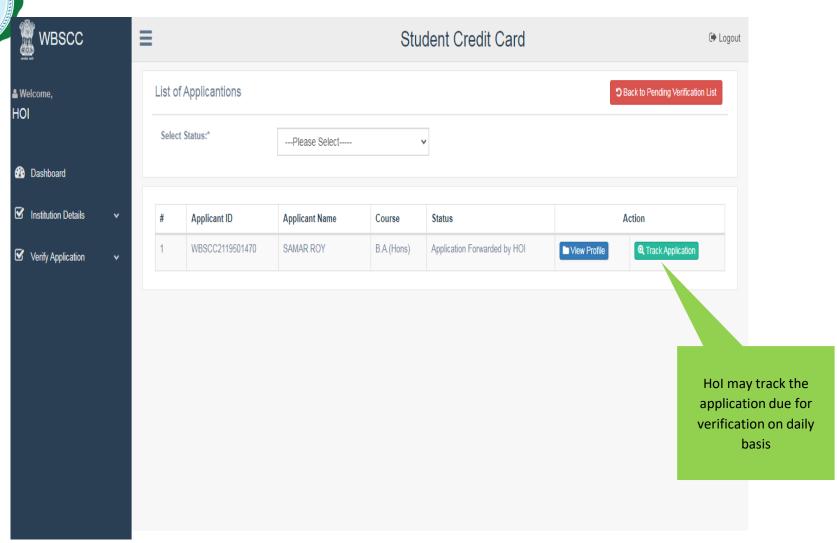


LIST OF PENDING VERIFICATIONS APPLICATIONS





STATUS WISE TRACKING OF APPLICATION





WBSCC

♣ Welcome HOI

⚠ Dashboard
 ☑ Institution Details

☑ Verify Application

ALL APPLICANTS LIST VIEW

Student Credit Card E→ Logout S Back to Pending Verification List List of Applicantions Select Status:* ---Please Select-----Show 18 v entries Search: Applicant Mobile Applicant ID Name Course No Email ID Status Action WBSCC2139885515 ARGHYA ROY B.Sc. Registration Done Q Track Application (Hons) WBSCC2104285221 SOMENATH B.A. Registration Done Q Track Applicatio GHOSH WBSCC2160177703 SOUMYA PRATIM B.A. Application BISWAS Forwarded by HED. WBSCC2181417871 SAMIT DEY B.A. SHAKKKKKH Loan Sanctioned WBSCC2119501494 AMAR ROY B.Com Loan Sanctioned WBSCC2135473571 SUBHASISH DAS B.A. Registration Done WRSCC2199730619 TEST TEST TEST M Arch ********** Registration Done WBSCC2119501495 SUMANTA ROY B.Com. MNEEKENNE Application Forwarded by HED WBSCC2161710823 TEST TEST TEST M Arch CHINAMANANA Registration Done WBSCC2119501496 KUNTAL ROY Loan Sanctioned WBSCC2181650263 BIBEK ROY B.Sc. 9900000000 Application Forwarded by HED WBSCC2151023627 SAMIT DEY Application S ACCES AND A STREET OF THE STREET Q Track Application Forwarded by HED WBSCC2132228493 SAMBIT DEY Registration Done WBSCC2192252573 SUDIP DAS BA THE PARTY OF THE P Registration Done WBSCC2152502629 SUBIMAL DAS Application Forwarded by HED WBSCC2119501493 SAMAR ROY 16 B Com Application Q Track Application Forwarded by HED. WBSCC2156192198 SUBHASISH DAS PRESERVER Registration Done WBSCC2117077712 SUDIP DAS RESERVEN Registration Done WBSCC2166644931 ANIKET SARKAR B.B.A. Application Forwarded by HOI WBSCC2193246471 SANDIP DAS Application Forwarded by HOI



INSTITUTION DASBOARD

