



WBSCC

Department of Higher Education
Govt. of West Bengal



Student Registration

Student Login

Student Credit Card Scheme

Collateral security free loan up to ₹10 Lakhs
@ Nominal Simple Annual interest.



ikhs



How it works?



Register



Apply



Loan Sanctioned



স্টুডেন্ট ক্রেডিট কার্ডের খুঁটিনাটি



যোগ্যতা

- অন্তত ১০ বছর পশ্চিমবঙ্গের বাসিন্দা ও ভারতীয় নাগরিক হতে হবে

■ দেশে-বিদেশে যে কোনও রকম পড়াশোনা বা প্রতিযোগিতামূলক পরীক্ষার প্রস্তুতির ক্ষেত্রে সংশ্লিষ্ট প্রতিষ্ঠানে নাম নথিভুক্ত থাকা বাধ্যতামূলক

- সর্বোচ্চ বয়স ৪০ বছর



কোন ক্ষেত্রে ঋণ?

- উপরে উল্লিখিত প্রতিষ্ঠানে পড়াশোনার খরচ ও প্রতিযোগিতামূলক পরীক্ষার প্রশিক্ষণের জন্য

■ হস্টেল বা পেয়িং গেস্ট হিসেবে থাকার জন্য

■ ফি দেওয়া, শিক্ষামূলক ভ্রমণ, প্রজেক্ট, থিসিস এবং পাঠ্যক্রম সম্পূর্ণ করতে

- বই, কম্পিউটার, ল্যাপটপ কিনতে



আর্থিক সহায়তার পরিমাণ

- সর্বোচ্চ ১০ লক্ষ টাকা

পর্যন্ত ঋণ বার্ষিক ৪% হারে সরল সুদে

■ স্কুলস্তর থেকে পোস্ট ডক্টরাল পর্যন্ত যে কোনও সময়ে ঋণ মিলবে

■ বাবা-মা অথবা আইনি অভিভাবক ব্যাঙ্কের সঙ্গে চুক্তিতে আবদ্ধ হবেন। কিন্তু কোনও কশান মানি, সিকিউরিটি ডিপোজিট বা মর্টগেজ রাখতে হবে না



ঋণ শোধের নিয়ম

- পাঠ্যক্রম শেষ হওয়া

অথবা ছাত্রছাত্রীদের

চাকরিতে যোগদানের পর থেকে এক বছর ঋণ পরিশোধ স্থগিত রাখা যাবে

■ চাকরি পাওয়ার পর ১৫ বছর সময় থাকবে ঋণ শোধের

কার্ড সম্পর্কে জানতে

- www.wb.gov.in
- <https://banglaruchchashiksha.wb.gov.in>



টোলফ্রি
নম্বর

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, IESTs, ISIs, NLUs, AIIMs, NITs, XLRI, BITS, SPA, NID, IIFTs, ICFAI Business School etc. or studying in various coaching institutes for appearing in different competitive examinations like^{3/12} 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.



USER MANUAL FOR THE STUDENT CREDIT CARD

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) 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)
-



Step 2: Cont'd.....

- (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://wbccc.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.

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.

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 number:

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 auto populated drop down [District wise institution display])

8. Programme type: Class X/Higher Secondary /UG/PG/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:

15. Password:

16. Re-enter Password:

- 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

Declaration: –

I Shri/Smt.....son/daughter of or under care of (Legal Guardian) do hereby declare that I/ my parents/ guardians/ my family have been residing in the state of West Bengal and residing herein since last 10 (or more) years. I further solemnly declared that all information given in this application is correct and true to my knowledge and belief.

Signature