

## ছাত্রছাত্রীরা আমাদের গর্ব

প্রতিশ্রুতিমতো ১০ লক্ষ টাকার 'স্টুডেন্ট ক্রেডিট কার্ড'



## 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

# স্টুডেন্ট শ্রেডিট কার্ড প্রকল্পের বিষয়ে মুখ্যমন্ত্রী জানান:-

- ১)স্টুডেন্ট ক্রেডিট কার্ড ৩০ জুন থেকে চালু হবে
- ২)এই কার্ডের জন্য অনলাইনে আবেদন করা যাবে।



- ৩) দশম শ্রেণি থেকে থেকে শুরু করে স্নাতকোত্তর পর্যন্ত এই ক্রেডিট কার্ড পাওয়া যাবে।
- ৪)স্নাতক, স্নাতকোত্তর, ডিপ্লোমা, ডাক্তারি, গবেষণা স্বতেই এই ঋণের জন্য আবেদন জানানো যেতে পারে।
- ৫)ঋণ পাওয়ার ক্ষেত্রে বয়সের উর্ধ্বসীমা ৪০ বছর।
- ৬)রাজ্যের বাসিন্দা, বা ১০ বছর বাস করেছেন এমন পড়ুয়ারাই এই ঋণ পেতে পারেন।
- ৭)এই ঋণের মেয়াদ থাকবে ১৫ বছর। অর্থাৎ এই সময়ের মধ্যে ঋণ শোধ করতে হবে।
- ৮)ছাত্রছাত্রীর ঋণের ক্ষেত্রে কোনও গ্যারেন্টার লাগবে না। গ্যারান্টার হবে সরকারই।
- ৯)অনেকটা ব্যাঙ্ক ঋণের ধাঁচেই চাকরি পাওয়ার এক বছর পরে এই টাকা শোধ দেওয়া শুরু করতে পারবে ছাত্র-ছাত্রীরা।



# 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 10<sup>th</sup> 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 <a href="www.wb.gov.in">www.wb.gov.in</a> or <a href="https://banglaruchchashiksha.wb.gov.in">https://banglaruchchashiksha.wb.gov.in</a> and click STUDENT CREDIT CARD tab or Log in to <a href="https://wbscc.wb.gov.in">https://wbscc.wb.gov.in</a> 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.



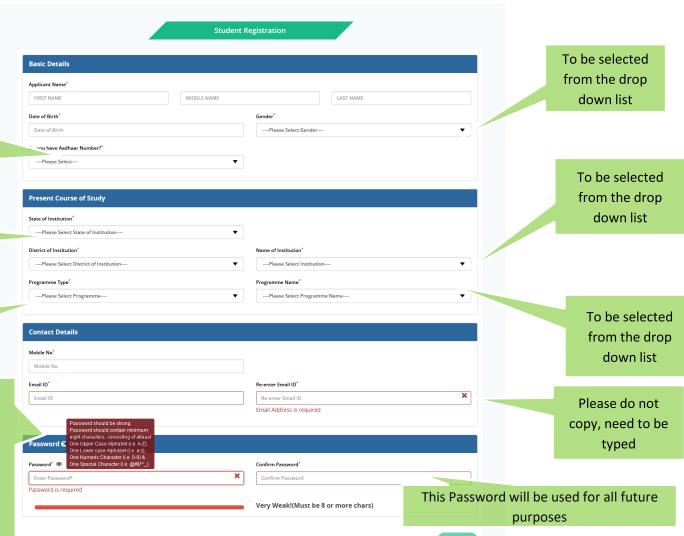
#### FORMAT OF THE STUDENT'S REGISTRATION FORM

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., @#\$^)

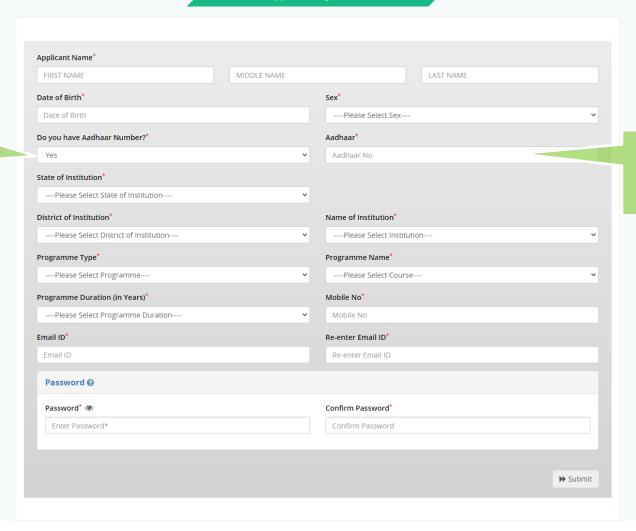




# FORMAT OF THE STUDENT'S REGISTRATION FORM (WHEN THE STUDENT HAS AADHAAR CARD)

**Applicant Registration** 

If the selection is YES



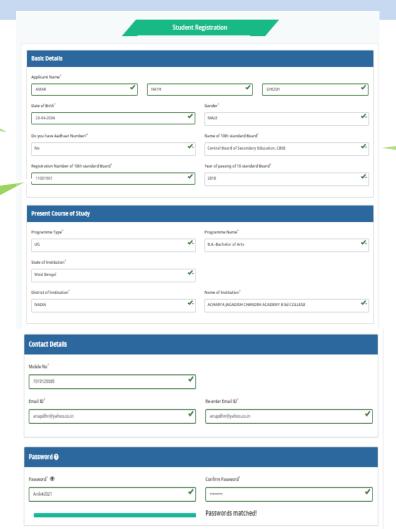
Then insert the Aadhaar No.



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

If the selection is NO

Type the Registration Number of (10<sup>th</sup>) standard board

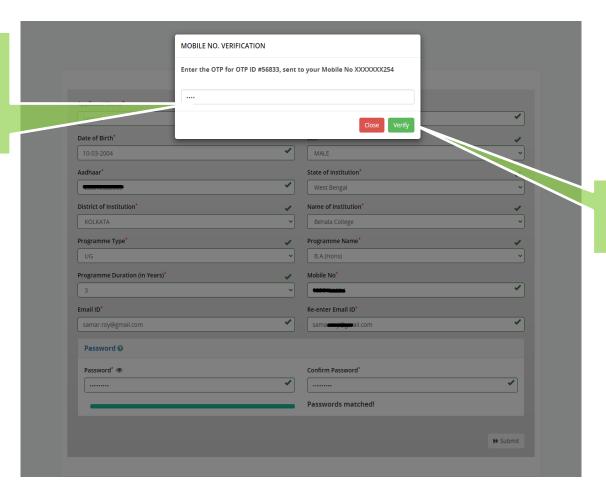


Then type the name of the 10<sup>th</sup> standard board



# 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

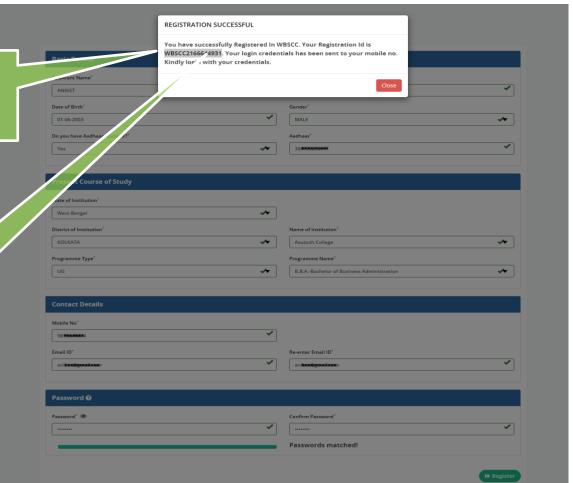


After entering the OTP, please click on verify



This message box will appear after successful registration

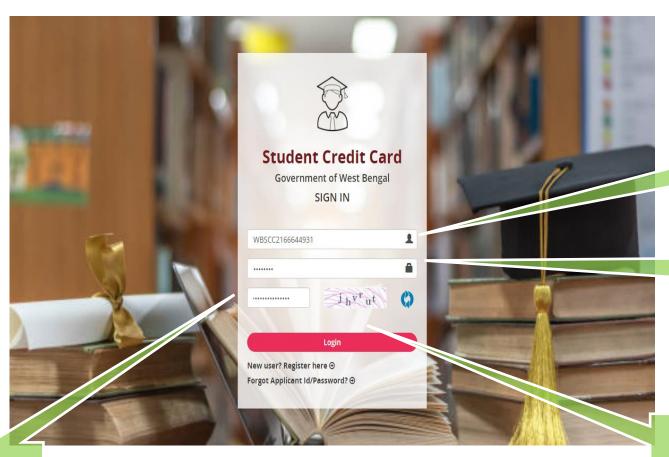
This registration number will be generated which will be used as User ID for all future purposes.





## Step 3: Submission of application

### **Click STUDENT LOG IN button to get:**



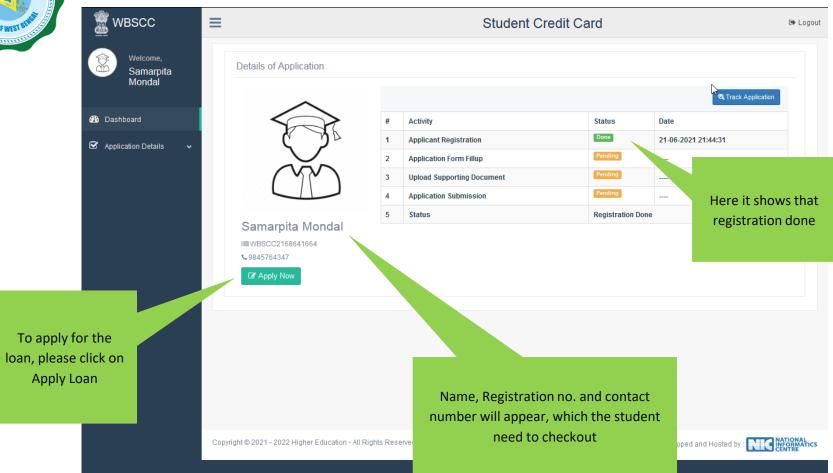
Please enter your Registration No.

Enter the Password

After entering the captcha, click login



#### **APPLICANT DASHBOARD**

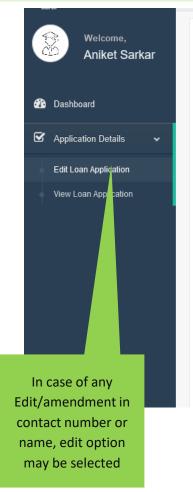


Personal Details Name of Student\* ANIKET SARKAR Name of Father RAGHAB MIDDLE NAME SARKAR Name of Mother NILIMA MIDDLE NAME SARKAR Co-borrower/Legal guardian's RAGHAV SARKAR Students Mobile No:\* 98**75840000**4 Relationship with Co-01-06-2003 Date of Birth\* Gender\* MALE Whether physically challenged: Student Caste\* GENERAL No Do you have Aadhaar Yes Student's Aadhaar Card No: 30**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)**



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 <b>78849094</b>	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 <b>848999388</b> #	
Last Qualification*	HIGHER SECONDARY/EQUIVALENT V			
Student's PAN Card:*	No v	<b>△</b> 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.

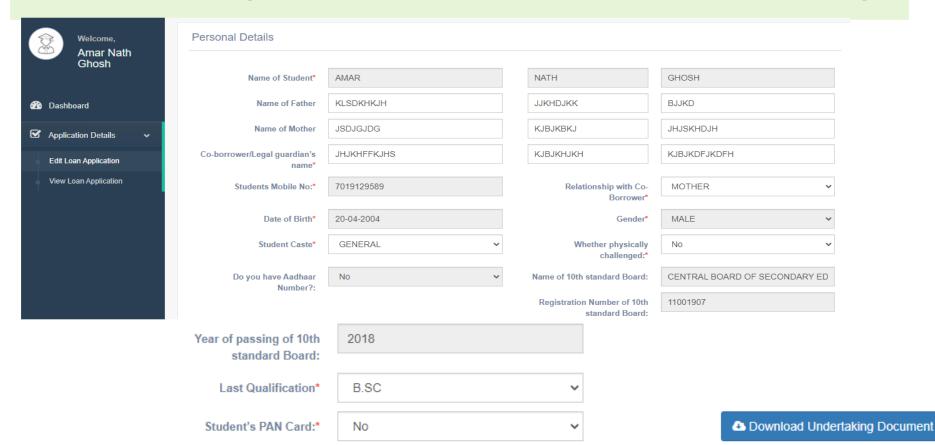
Date :\_\_\_\_\_

Signature of the applicant

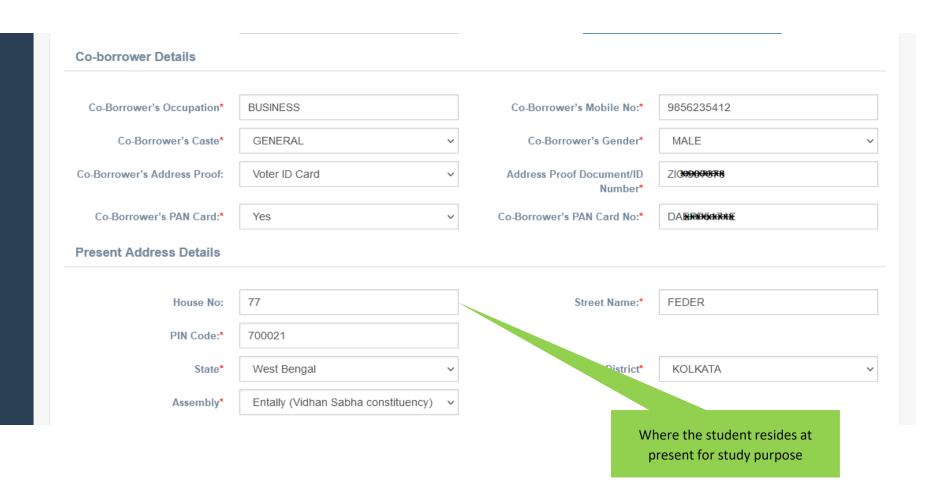
To be uploaded latter

#### **Personal Details**

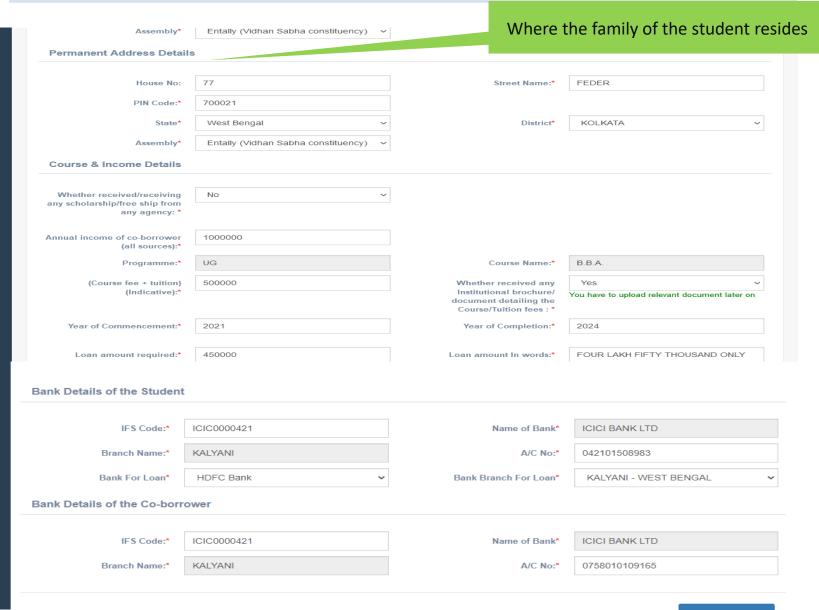
### SECTION -I (WHEN THE STUDENT HAS NO AADHAR)



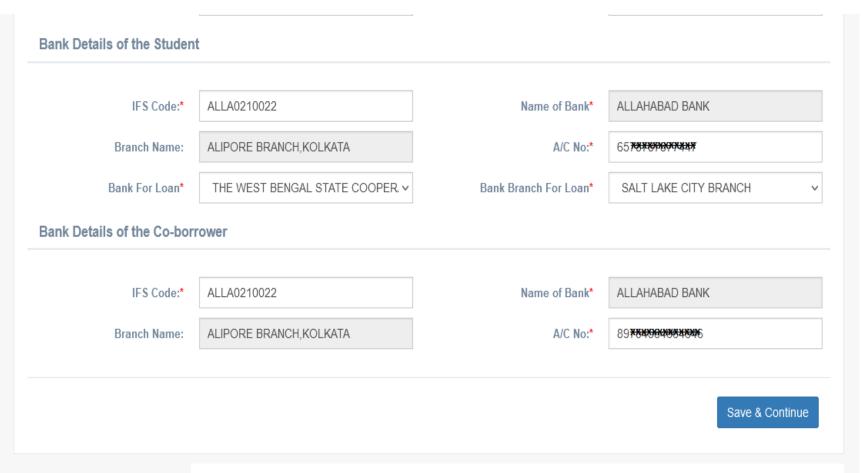
#### **SECTION – II (CO-BORROWER AND PRESENT ADDRESS DETAILS)**



#### 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** 

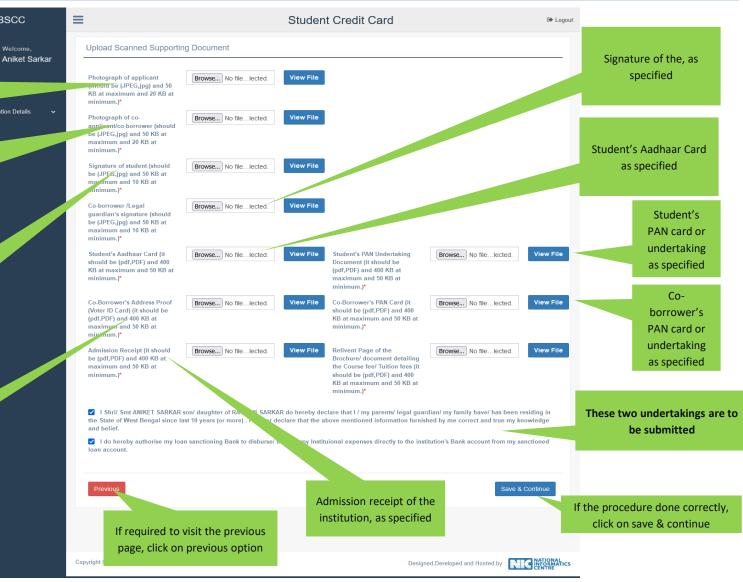
Application Details

**Latest Colour** photograph of the coapplicant/coborrower as specified

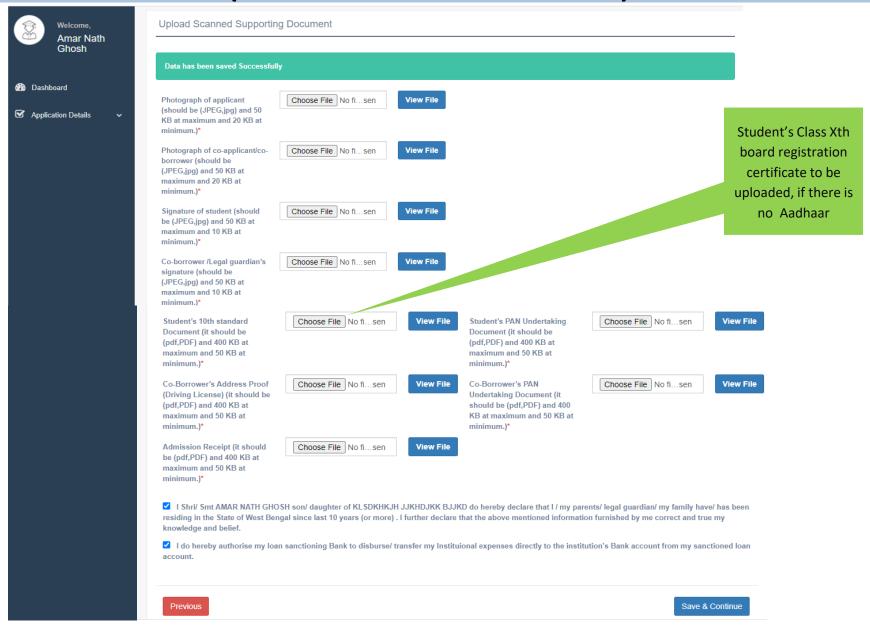
Signature of the student, as specified

Co-borrower's Address proof.

### **APPLICANT'S DOCUMENT UPLOADING** (WHEN THERE IS AADHAR)

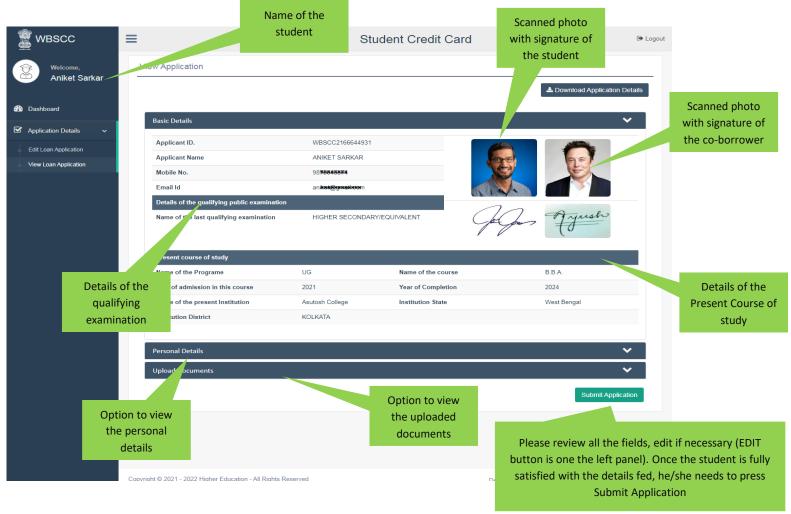


# APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS NO AADHAR)





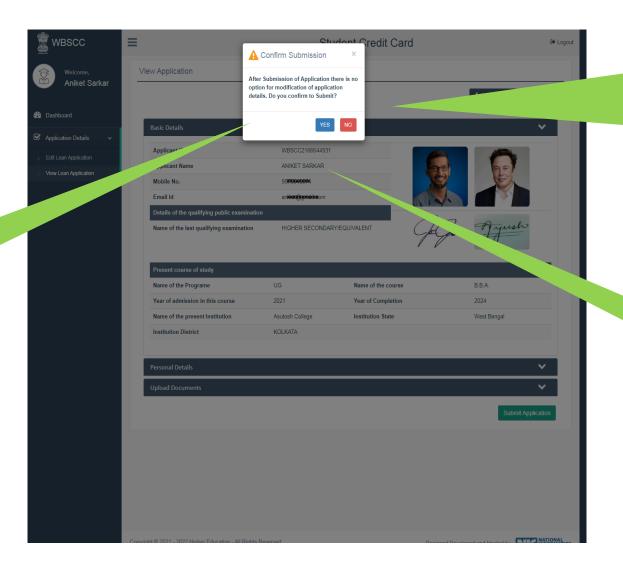
# APPLICANT'S PROFILE VIEW ONCE THE STUDENT OPT FOR SAVE AND CONTINUE IN THE PREVIOUS PAGE THIS PAGE WILL OPEN UP





#### **APPLICANT'S PROFILE AFTER FINAL SUBMISSION**

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

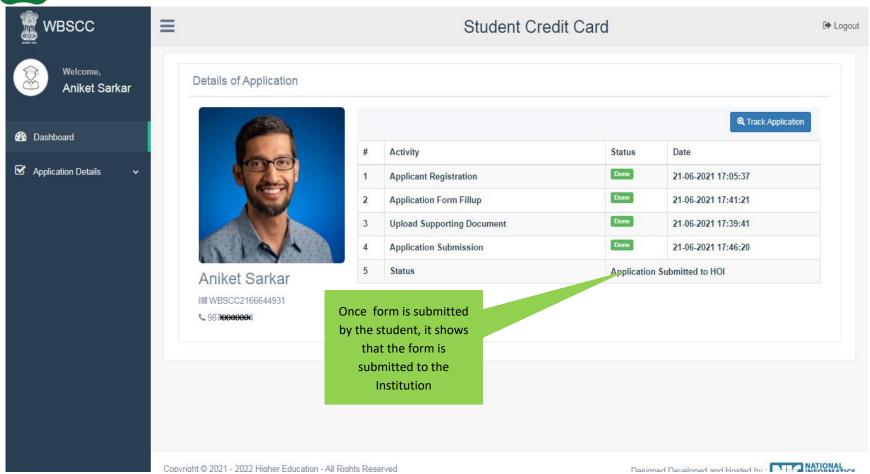


Once the student is sure that the details is fed correctly, He / She is required to opt for 'Yes' or 'No' very cautiously as there is no option for modification.

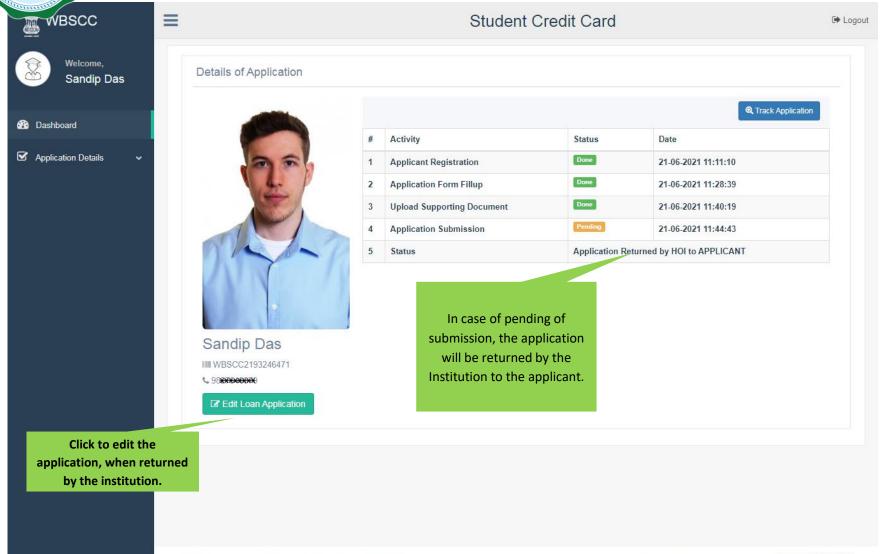
If all data fed is ok, the student required to press 'Yes'



### AFTER SUBMISSION, THIS DASHBOARD APPEARS

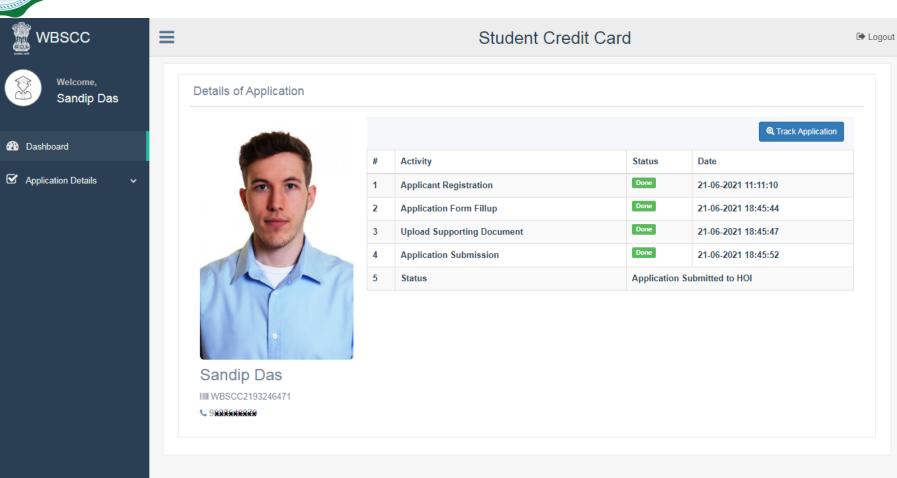


#### WHEN THE APPLICATION IS RETURNED BY THE INSTITUTION TO THE APPLICANT (IN CASE OF ANY DISCREPANY, IF DETECTED BY THE INSTITUTION)





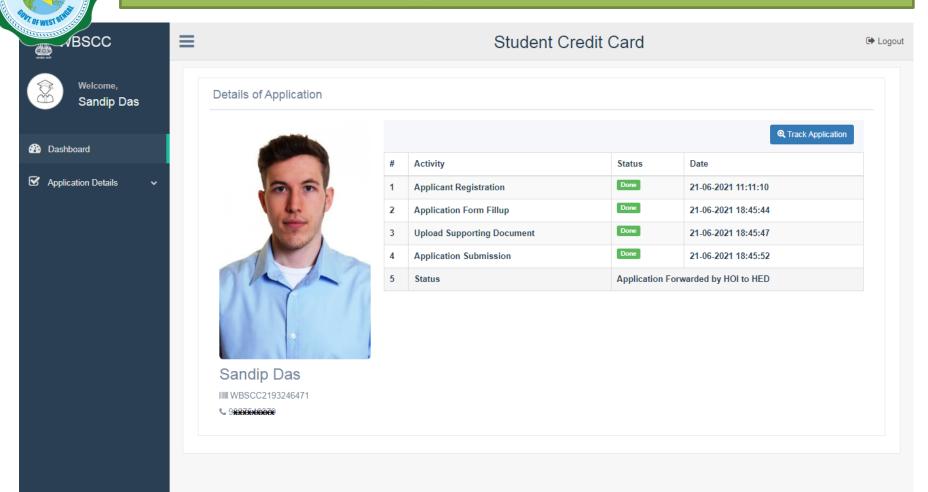
#### WHEN THE FORM IS SUCCESSFULLY SUBMITTED





#### STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

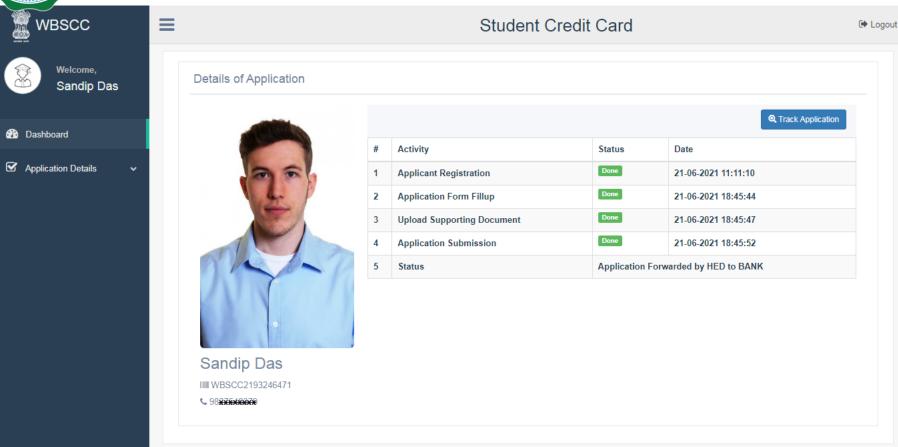
#### When the application is forwarded to HED





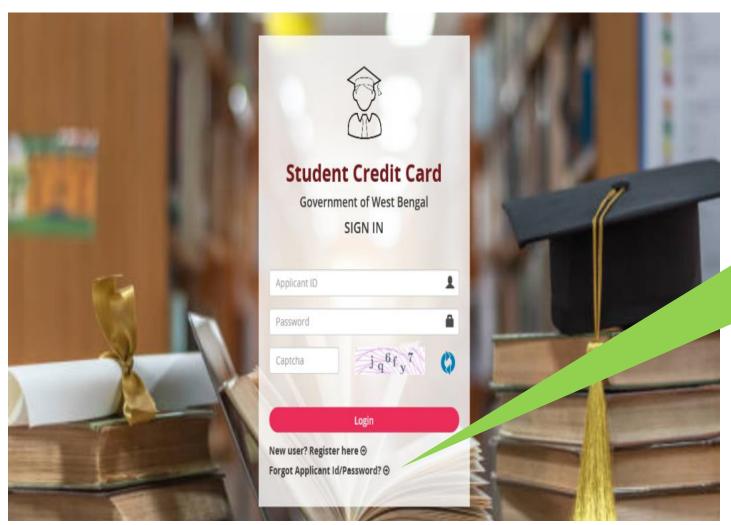
#### STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

#### When the application is forwarded to Bank by HED





# WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

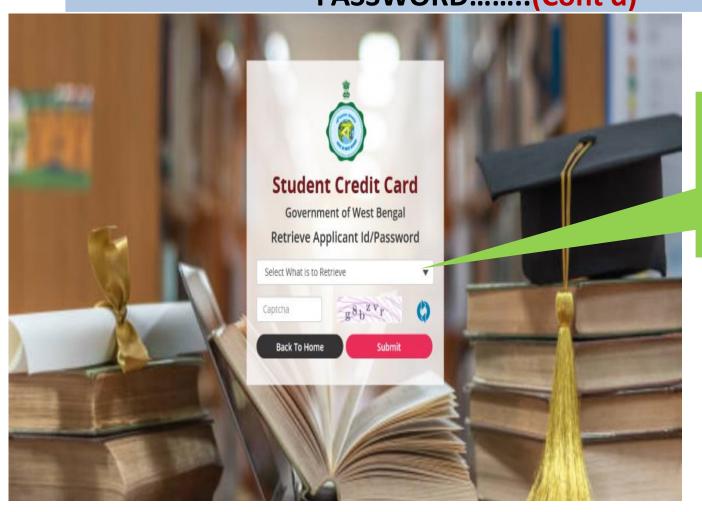


In case the student forgets Applicant ID / Password , He/ She needs to press Forgot Applicant ID /Password



# WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

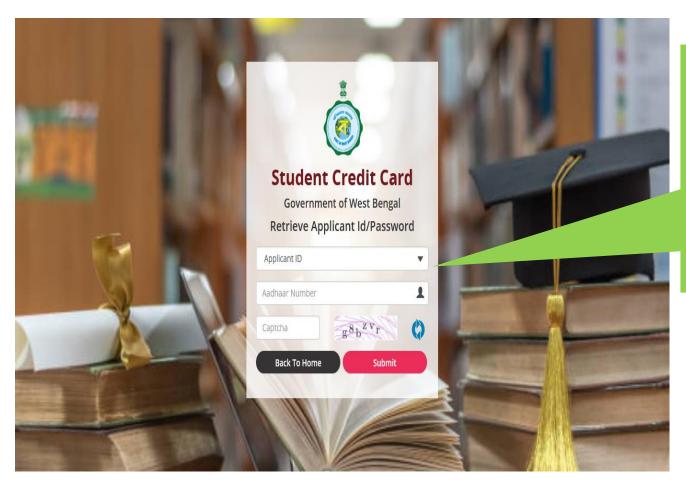
PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD......(Cont'd)



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