



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.



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://wbacc.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

Student Registration

Basic Details

Applicant Name*
FIRST NAME MIDDLE NAME LAST NAME

Date of Birth*
Date of Birth

Gender*
---Please Select Gender---

Do you have Aadhaar Number*
---Please Select---

Present Course of Study

State of Institution*
---Please Select State of Institution---

District of Institution*
---Please Select District of Institution---

Name of Institution*
---Please Select Institution---

Programme Type*
---Please Select Programme---

Programme Name*
---Please Select Programme Name---

Contact Details

Mobile No*
Mobile No

Email ID*
Email ID

Re-enter Email ID*
Re-enter Email ID
Email Address is required

Password

Password*
Enter Password*
Password is required

Confirm Password*
Confirm Password

Very Weak!(Must be 8 or more chars)

[Register](#)

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., @\$%^)

Password should be strong. Password should contain minimum eight characters, consisting of atleast 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. @\$%^_)

To be selected from the drop down list

To be selected from the drop down list

To be selected from the drop down list

Please do not copy, need to be typed

This Password will be used for all future purposes



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

Applicant Registration

Applicant Name*

FIRST NAME

MIDDLE NAME

LAST NAME

Date of Birth*

Date of Birth

Sex*

....Please Select Sex----

Do you have Aadhaar Number?*

Yes

Aadhaar*

Aadhaar No

State of Institution*

....Please Select State of Institution----

District of Institution*

....Please Select District of Institution----

Name of Institution*

....Please Select Institution----

Programme Type*

....Please Select Programme----

Programme Name*

....Please Select Course----

Programme Duration (in Years)*

....Please Select Programme Duration----

Mobile No*

Mobile No

Email ID*

Email ID

Re-enter Email ID*

Re-enter Email ID

Password ?

Password*

Enter Password*

Confirm Password*

Confirm Password

▶▶ Submit

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

Student Registration

Basic Details

Applicant Name*	AMAR ✓	NATH ✓	GHOOSH ✓
Date of Birth*	20-04-2004 ✓	Gender*	MALE ✓
Do you have Aadhaar Number*	No ✓	Name of 10th standard Board*	Central Board of Secondary Education, CBSE ✓
Registration Number of 10th standard Board*	11001007 ✓	Year of passing of 10 standard Board*	2018 ✓

Present Course of Study

Programme Type*	UG ✓	Programme Name*	B.A.-Bachelor of Arts ✓
State of Institution*	West Bengal ✓	District of Institution*	NADIA ✓
Name of Institution*	ACHARYA JAGADISH CHANDRA ACADEMY & COLLEGE ✓		

Contact Details

Mobile No*	7019129989 ✓		
Email ID*	anupdm@yahoo.co.in ✓	Re-enter Email ID*	anupdm@yahoo.co.in ✓

Password

Password*	Anil@2021 ✓	Confirm Password*	***** ✓
-----------	-------------	-------------------	---------

Passwords matched!

Then type the
name of the
10th standard
board

Register



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

MOBILE NO. VERIFICATION

Enter the OTP for OTP ID #56833, sent to your Mobile No XXXXXXX254

Date of Birth* 10-03-2004 ✓

Gender* MALE ✓

Aadhaar* [REDACTED] ✓

State of Institution* West Bengal ✓

District of Institution* KOLKATA ✓

Name of Institution* Behala College ✓

Programme Type* UG ✓

Programme Name* B.A.(Hons) ✓

Programme Duration (in Years)* 3 ✓

Mobile No* [REDACTED] ✓

Email ID* samar.roy@gmail.com ✓

Re-enter Email ID* sama[REDACTED]ail.com ✓

Password* [REDACTED] ✓

Confirm Password* [REDACTED] ✓

Passwords matched!

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.

REGISTRATION SUCCESSFUL

You have successfully Registered In WBSCC. Your Registration Id is **WBSCC216664931**. Your login credentials has been sent to your mobile no. Kindly login with your credentials.

Close

Registration Form Fields:

- Registration No.:** WBSCC216664931
- Registrant Name:** ANIKET
- Date of Birth:** 01-06-2003
- Gender:** MALE
- Do you have Aadhaar:** Yes
- Aadhaar:** 30 8999999999
- State of Institution:** West Bengal
- District of Institution:** KOLKATA
- Name of Institution:** Asutosh College
- Programme Type:** UG
- Programme Name:** B.B.A.-Bachelor of Business Administration
- Contact Details:**
 - Mobile No.:** 98 8888888888
 - Email ID:** anik@asutoshcollege.com
 - Re-enter Email ID:** anik@asutoshcollege.com
- Password:** [Masked]
- Confirm Password:** [Masked]
- Feedback:** Passwords matched!

Register



Step 3: Submission of application

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

Student Credit Card
Government of West Bengal
SIGN IN

WBSCC2166644931

.....

..... j h v r u t

Login

New user? Register here

Forgot Applicant Id/Password?

Please enter your
Registration No.

Enter the
Password

After entering the
captcha, click login

Enter the captcha
as shown



APPLICANT DASHBOARD

WBSCC

Welcome, Samarpita Mondal


Dashboard

Application Details

Student Credit Card


Logout

Details of Application


Samarpita Mondal
WBSCC2168641664
9845764347
[Apply Now](#)

[Track Application](#)

#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 21:44:31
2	Application Form Fillup	Pending	----
3	Upload Supporting Document	Pending	----
4	Application Submission	Pending	----
5	Status	Registration Done	----

Copyright © 2021 - 2022 Higher Education - All Rights Reserved. Developed and Hosted by: 

To apply for the loan, please click on Apply Loan

Name, Registration no. and contact number will appear, which the student need to checkout

Here it shows that registration done

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:*	9878900000	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:	3000000000000000
Last Qualification*	HIGHER SECONDARY/EQUIVALENT	Download Undertaking Document	
Student's PAN Card:*	No		

Co-borrower Details

Co-Borrower's Occupation*	BUSINESS	Co-Borrower's Mobile No:*	9856235412
Co-Borrower's Caste*	GENERAL	Co-Borrower's Gender*	MALE
Co-Borrower's Address Proof:	Voter ID Card	Address Proof Document/ID Number*	Z100000000
Co-Borrower's PAN Card:*	Yes	Co-Borrower's PAN Card No:*	DA0000000000

Present Address Details

House No:	77	Street Name:*	FEDER
PIN Code:*	700021	District:*	KOLKATA
State*	West Bengal	Assembly*	Entally (Vidhan Sabha constituency)

Permanent Address Details

House No:	77	Street Name:*	FEDER
PIN Code:*	700021	District:*	KOLKATA
State*	West Bengal	Assembly*	Entally (Vidhan Sabha constituency)

Course & Income Details

Whether received/receiving any scholarship/free ship from any agency: *	No	Programme Name	B B A
Annual income of co-borrower (all sources):*	1000000	Whether received any Institutional brochure/ document detailing the Course/Tuition fees : *	Yes <small>You have to upload relevant document later on</small>
Programme:*	UG	Year of Completion:*	2024
(Course fee + tuition) (Indicative):*	500000	Loan amount in words:*	FOUR LAKH FIFTY THOUSAND ONLY
Year of Commencement:*	2021		
Loan amount required:*	450000		

Bank Details of the Student

IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH,KOLKATA	A/C No:*	6500000000000000
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
Branch Name:	ALIPORE BRANCH,KOLKATA	A/C No:*	6500000000000000

[Save & Continue](#)

APPLICATION FORM EXPLAINED IN SECTIONS

Personal Details

SECTION – I (WHEN THE STUDENT HAS AADHAR)

Welcome, Aniket Sarkar

Dashboard

Application Details

- Edit Loan Application
- View Loan Application

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.*	987880004	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:	308800004
Last Qualification*	HIGHER SECONDARY/EQUIVALENT		
Student's PAN Card:*	No		

Download Undertaking Document

In case of any Edit/amendment in contact number or name, edit option may be selected

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 letter

Personal Details

SECTION – I (WHEN THE STUDENT HAS NO AADHAR)

Welcome,
Amar Nath
Ghosh

Dashboard

Application Details

Edit Loan Application

View Loan Application

Personal Details

Name of Student*	AMAR	NATH	GHOSH
Name of Father	KLSDKHKJH	JJKHDJKK	BJJKD
Name of Mother	JSDJGJDG	KJBKJBKJ	JHJSKHDJH
Co-borrower/Legal guardian's name*	JHJKHFFKJHS	KJBKJHJKH	KJBKDFJKDFH
Students Mobile No:*	7019129589	Relationship with Co-Borrower*	MOTHER
Date of Birth*	20-04-2004	Gender*	MALE
Student Caste*	GENERAL	Whether physically challenged:*	No
Do you have Aadhaar Number?:	No	Name of 10th standard Board:	CENTRAL BOARD OF SECONDARY ED
		Registration Number of 10th standard Board:	11001907
Year of passing of 10th standard Board:	2018		
Last Qualification*	B.SC		
Student's PAN Card:*	No		

[Download Undertaking Document](#)

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

Where the family of the student resides

Assembly* Entally (Vidhan Sabha constituency) v

Permanent Address Details

House No: 77
PIN Code*: 700021
State* West Bengal v
Assembly* Entally (Vidhan Sabha constituency) v

Street Name*: FEDER
District* KOLKATA v

Course & Income Details

Whether received/receiving any scholarship/free ship from any agency*: No v
Annual income of co-borrower (all sources)*: 1000000
Programme*: UG
(Course fee + tuition) (Indicative)*: 500000
Year of Commencement*: 2021
Loan amount required*: 450000

Course Name*: B.B.A.
Whether received any Institutional brochure/ document detailing the Course/Tuition fees : * Yes v
You have to upload relevant document later on
Year of Completion*: 2024
Loan amount In words*: FOUR LAKH FIFTY THOUSAND ONLY

Bank Details of the Student

IFS Code*: ICIC0000421
Branch Name*: KALYANI
Bank For Loan* HDFC Bank v

Name of Bank* ICICI BANK LTD
A/C No*: 042101508983
Bank Branch For Loan* KALYANI - WEST BENGAL v

Bank Details of the Co-borrower

IFS Code*: ICIC0000421
Branch Name*: KALYANI

Name of Bank* ICICI BANK LTD
A/C No*: 0758010109165

Save & Continue

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

Bank Details of the Student

IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH,KOLKATA	A/C No:*	6578367907447
Bank For Loan*	THE WEST BENGAL STATE COOPER v	Bank Branch For Loan*	SALT LAKE CITY BRANCH v

Bank Details of the Co-borrower

IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH,KOLKATA	A/C No:*	8916499493496

Save & Continue

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



Welcome,
**Amar Nath
Ghosh**

Dashboard

Application Details

Upload Scanned Supporting Document

Data has been saved Successfully

Photograph of applicant
(should be (JPEG,jpg) and 50
KB at maximum and 20 KB at
minimum.)*

No fi...sen

Photograph of co-applicant/co-
borrower (should be
(JPEG,jpg) and 50 KB at
maximum and 20 KB at
minimum.)*

No fi...sen

Signature of student (should
be (JPEG,jpg) and 50 KB at
maximum and 10 KB at
minimum.)*

No fi...sen

Co-borrower /Legal guardian's
signature (should be
(JPEG,jpg) and 50 KB at
maximum and 10 KB at
minimum.)*

No fi...sen

Student's 10th standard
Document (it should be
(pdf,PDF) and 400 KB at
maximum and 50 KB at
minimum.)*

No fi...sen

Student's PAN Undertaking
Document (it should be
(pdf,PDF) and 400 KB at
maximum and 50 KB at
minimum.)*

No fi...sen

Co-Borrower's Address Proof
(Driving License) (it should be
(pdf,PDF) and 400 KB at
maximum and 50 KB at
minimum.)*

No fi...sen

Co-Borrower's PAN
Undertaking Document (it
should be (pdf,PDF) and 400
KB at maximum and 50 KB at
minimum.)*

No fi...sen

Admission Receipt (it should
be (pdf,PDF) and 400 KB at
maximum and 50 KB at
minimum.)*

No fi...sen

I Shri/ Smt AMAR NATH GHOSH son/ daughter of KLSDKHKJH JJKHDJJK BJJKD do hereby declare that I / my parents/ legal guardian/ my family have/ has been residing in the State of West Bengal since last 10 years (or more) . I further declare that the above mentioned information furnished by me correct and true my knowledge and belief.

I do hereby authorise my loan sanctioning Bank to disburse/ transfer my Institutional expenses directly to the institution's Bank account from my sanctioned loan account.

Student's Class Xth
board registration
certificate to be
uploaded, if there is
no Aadhaar



APPLICANT'S PROFILE VIEW

ONCE THE STUDENT OPT FOR SAVE AND CONTINUE IN THE PREVIOUS PAGE THIS PAGE WILL OPEN UP

The screenshot shows the 'View Application' page for Aniket Sarkar. The page is divided into several sections: 'Basic Details', 'Details of the qualifying public examination', 'Present course of study', and 'Personal Details'. Callouts highlight specific features: 'Name of the student' points to the applicant's name; 'Scanned photo with signature of the student' points to the applicant's photo and signature; 'Scanned photo with signature of the co-borrower' points to the co-borrower's photo and signature; 'Details of the qualifying examination' points to the 'Name of the last qualifying examination' field; 'Details of the Present Course of study' points to the 'Name of the course' field; 'Option to view the personal details' points to the 'Personal Details' section header; 'Option to view the uploaded documents' points to the 'Upload documents' section header; and a 'Submit Application' button is visible at the bottom right.

WBSCC
Welcome, Aniket Sarkar
Dashboard
Application Details
Edit Loan Application
View Loan Application

Student Credit Card Logout

Download Application Details

Basic Details

Applicant ID.	WBSCC2166644931		
Applicant Name	ANIKET SARKAR		
Mobile No.	98*****		
Email Id	anik@s*****com		

Details of the qualifying public examination

Name of the last qualifying examination	HIGHER SECONDARY/EQUIVALENT		
---	-----------------------------	--	--

Present course of study

Name of the Programme	UG	Name of the course	B.B.A.
Year of admission in this course	2021	Year of Completion	2024
Name of the present Institution	Asutosh College	Institution State	West Bengal
Institution District	KOLKATA		

Personal Details

Upload documents

Submit Application

Please review all the fields, edit if necessary (EDIT button is one the left panel). Once the student is fully satisfied with the details fed, he/she needs to press Submit Application

APPLICANT'S PROFILE AFTER FINAL SUBMISSION



The screenshot shows the 'View Application' page for a student credit card application. A pop-up dialog box titled 'Confirm Submission' is displayed in the center, asking for confirmation to submit the application. The dialog box contains the text: 'After Submission of Application there is no option for modification of application details. Do you confirm to Submit?' with 'YES' and 'NO' buttons.

The application form details are as follows:

Basic Details			
Applicant ID	WBSCC2166644931		
Applicant Name	ANIKET SARKAR		
Mobile No.	9076600000		
Email Id	aniket@wbcc.com		
Details of the qualifying public examination			
Name of the last qualifying examination	HIGHER SECONDARY/EQUIVALENT		
Present course of study			
Name of the Programme	UG	Name of the course	B.B.A
Year of admission in this course	2021	Year of Completion	2024
Name of the present Institution	Asutosh College	Institution State	West Bengal
Institution District	KOLKATA		
Personal Details			
Upload Documents			

Buttons: YES, NO, Submit Application

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

Once the student is sure that the details are 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



WBSCC

Welcome,
Aniket Sarkar


Dashboard

Application Details

Student Credit Card

Logout

Details of Application




Aniket Sarkar
WBSCC2166644931
9876543210

Track Application

#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 17:05:37
2	Application Form Fillup	Done	21-06-2021 17:41:21
3	Upload Supporting Document	Done	21-06-2021 17:39:41
4	Application Submission	Done	21-06-2021 17:46:20
5	Status	Application Submitted to HOI	

Once form is submitted by the student, it shows that the form is submitted to the Institution

Copyright © 2021 - 2022 Higher Education - All Rights Reserved

Designed Developed and Hosted by:  NATIONAL e-GOVERNANCE



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

WBSCC Student Credit Card

Welcome, Sandip Das

Dashboard

Application Details

Details of Application

[Track Application](#)

#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 11:11:10
2	Application Form Fillup	Done	21-06-2021 11:28:39
3	Upload Supporting Document	Done	21-06-2021 11:40:19
4	Application Submission	Pending	21-06-2021 11:44:43
5	Status	Application Returned by HOI to APPLICANT	


[Edit Loan Application](#)

In case of pending of submission, the application will be returned by the Institution to the applicant.

Click to edit the application, when returned by the institution.

WHEN THE FORM IS SUCCESSFULLY SUBMITTED



 WBSCC

Welcome,
Sandip Das

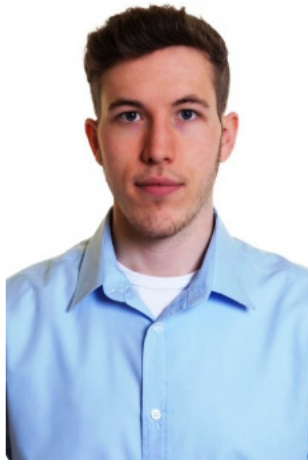
Dashboard

Application Details

Student Credit Card

Logout

Details of Application



Sandip Das

WBSCC2193246471


983619376

Track Application

#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 11:11:10
2	Application Form Fillup	Done	21-06-2021 18:45:44
3	Upload Supporting Document	Done	21-06-2021 18:45:47
4	Application Submission	Done	21-06-2021 18:45:52
5	Status	Application Submitted to HOI	

STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

When the application is forwarded to HED



WBSCC

Welcome,
Sandip Das


Dashboard

Application Details

Student Credit Card

Logout

Details of Application



[Track Application](#)

#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 11:11:10
2	Application Form Fillup	Done	21-06-2021 18:45:44
3	Upload Supporting Document	Done	21-06-2021 18:45:47
4	Application Submission	Done	21-06-2021 18:45:52
5	Status	Application Forwarded by HOI to HED	

Sandip Das
WBSCC2193246471
987648877



STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

When the application is forwarded to Bank by HED

WBSCC

Welcome,
Sandip Das


Dashboard

Application Details

Student Credit Card

Logout

Details of Application



Sandip Das
WBSCC2193246471
98XXXXXXXX

[Track Application](#)

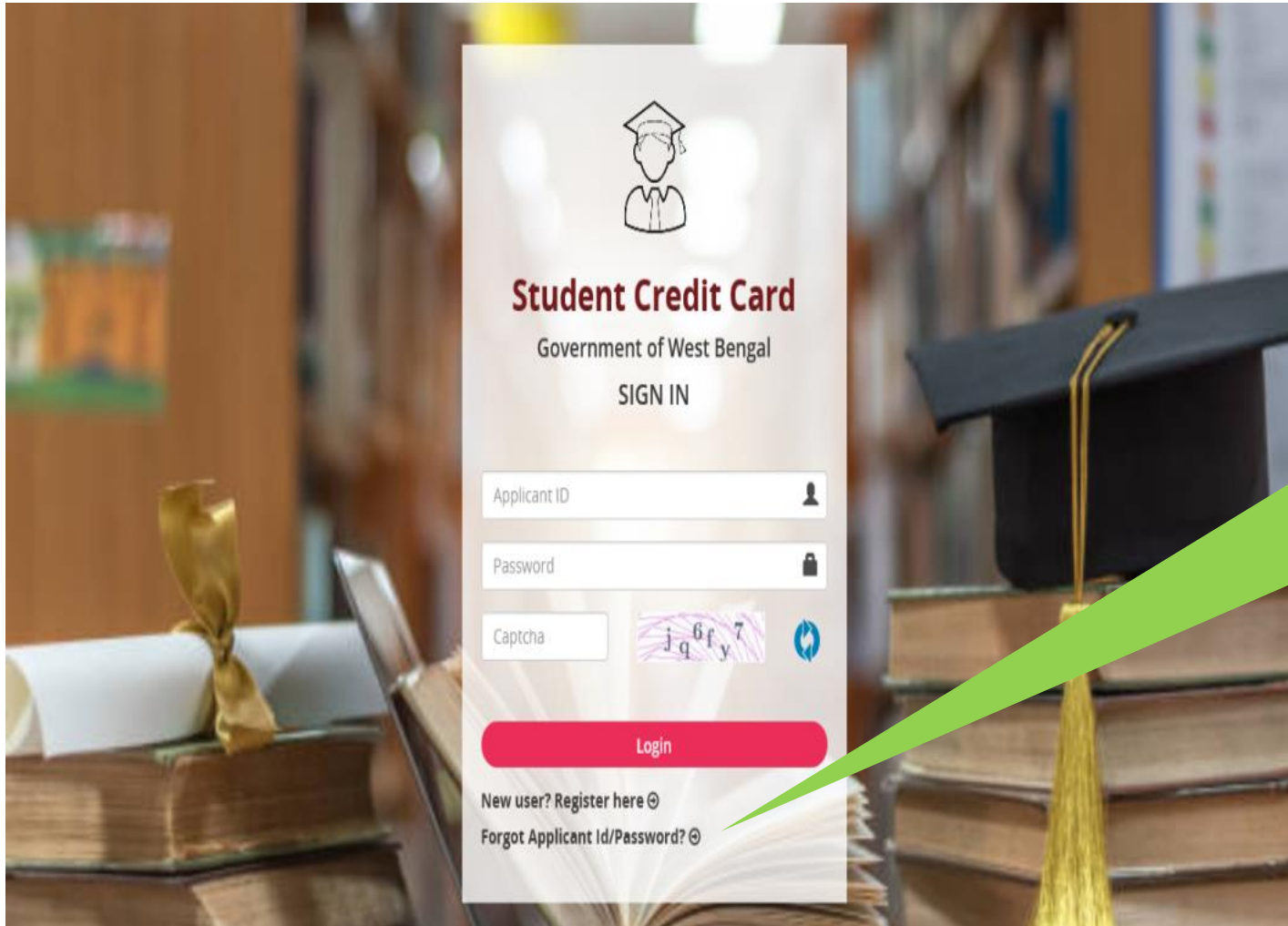
#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 11:11:10
2	Application Form Fillup	Done	21-06-2021 18:45:44
3	Upload Supporting Document	Done	21-06-2021 18:45:47
4	Application Submission	Done	21-06-2021 18:45:52
5	Status	Application Forwarded by HED to BANK	

Copyright © 2021 - 2022 Higher Education - All Rights Reserved

Designed Developed and Hosted by: NATIONAL INFORMATICS



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)


Student Credit Card
Government of West Bengal
Retrieve Applicant Id/Password

Select What is to Retrieve


Captcha  

[Back To Home](#) [Submit](#)

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

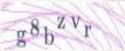



WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD...(Cont'd)


Student Credit Card
Government of West Bengal
Retrieve Applicant Id/Password

Applicant ID

Aadhaar Number

Captcha  

[Back To Home](#) [Submit](#)

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 Frequently Asked Questions (FAQ)

Higher Education Department, Government of West Bengal

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

Sl. No.	Questions	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 is 18001028014 (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/tuition 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 .pdf format 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 submitted during application as proof of residence?	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. 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 tuition 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 cost will 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.
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 portal the 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.in with 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.

INSTITUTION-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-imburement/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.