



At the initiative of

Mamata Banerjee

Hon'ble Chief Minister of West Bengal

'Student Credit Card'

**scheme has been launched
for a brighter future in the
Education Sector**



Higher Education Department, Government of West Bengal



Benefits of the Scheme:

- Educational loan up to Rs. Ten (10) Lakh at a nominal simple interest.
- Students resident of West Bengal and enrolled in Class X/Higher Secondary/Undergraduate/Post-Graduate/Professional/Doctoral & Post-Doctoral as well as Diploma courses in any recognised National or International School/Madrasah/College/University/Higher Educational Institution respectively, shall be eligible for this loan.
- The loan can also be availed by students studying at various Competitive Coaching Centres, preparing for IAS, IPS, WBCS and other competitive examinations.
- This loan covers course fee, hostel fee and other educational expenses.
- The maximum age limit for application is forty (40) years.

Additional Information:

- State Cooperative Bank, District Central Co-op. Bank and other Co-op. Banks affiliated to State Co-op. Bank, PSU Banks, Private Bank and Regional Rural Banks will issue the credit cards and provide the loans.
- Students can apply for this loan anytime during the tenure of the course.
- Repayment period shall be fifteen (15) years for all loans availed under this scheme.



How to apply

For availing benefits under the scheme, visit www.wb.gov.in or <https://banglaruchchashiksha.wb.gov.in> and click the **STUDENT CREDIT CARD** tab or visit <https://wbcc.wb.gov.in> and apply online.

List of Documents/ Particulars required for application:

- Colour Photograph of applicant
- Colour Photograph of co-applicant/co-borrower (parents/legal guardian)
- Applicant's mobile number and e-mail ID
- Signature of the applicant
- Signature of Co-borrower /Co-applicant (parents/legal guardian)
- Student's Aadhaar Card
- Applicant's PAN Card or undertaking in prescribed format if no PAN Card
- Co-Borrower's Address Proof and mobile number
- Guardian/co-borrower's PAN card or undertaking in prescribed format, if no PAN Card
- Admission Receipt
- Prospectus/Certificate (from the competent authority of the institution) wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned
- Age Proof of applicant (PAN/Aadhaar/Class10 Board Admit Card/Driving Licence)
- Last Qualifying Exam Certificate/Marksheet of applicant
- Bank details of applicant and co-borrower: first page of bank passbook containing bank name & branch, account number, IFSC etc.

For any assistance/query, please call **Toll-Free Number 18001028014** or e-mail (i) support-wbcc@bangla.gov.in (ii) contactwbcc@gmail.com

Higher Education Department, Government of West Bengal

Clarification regarding benefits of the scheme:

1) Rs Ten (10) lakh is the maximum loan amount. The actual loan amount eligibility varies from student to student- depending on the unpaid course fees, accommodation expense of the student for studying at the institution and other educational expenses only.

2) Expenses already incurred will not be reimbursed.

3) The sanction or rejection of a loan application is determined by the respective bank; It is not done by the college.

2) The loan can also be availed for studying at various competitive coaching centers, preparing for IAS, IPS, WBCS and other competitive examinations. However, our college will entertain only those applications which are made by our students for courses which are taught here. In order to seek funding for courses conducted at other institutions, applicants have to apply to the respective institutions.

4) While filling the application online, only that portion of the course fees is to be mentioned in the “course fee details” field which is presently due. So, for example, if the applicant has paid their course fees up to 3rd semester, then the amount to be mentioned as course fees is the total fees pending for the 4th, 5th and 6th semester.

5) For assistance/query at the college, please contact:

Prof. Surajit Barua, Assistant Professor (Nodal officer I)

Dr. Amit Sarkar, Assistant Professor (Nodal officer II)