DURGAPUR

RAJENDRA ACADEMY FOR TEACHERS' EDUCATION

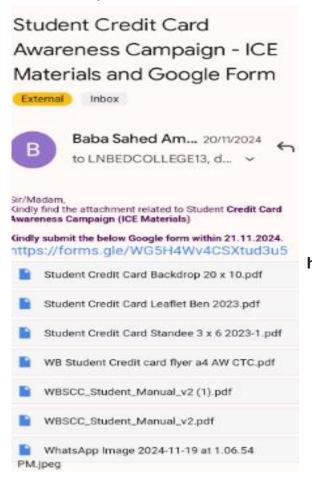
NAAC Accredited (2016) - Grade 'B'

A Composite Unit of M.Ed., B.Ed. & D.El.Ed.

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Affiliated to BABA SAHEB AMBEDKAR EDUCATION UNIVERSITY (Erstwhile WBUTTEPA) & WBBPE

Our **RAJENDRA ACADEMY FOR TEACHERS' EDUCATION** organized a five-day seminar on the Student Credit Card Scheme, focusing on its benefits, eligibility, and application process. A branch manager from **SBI FCI, DURGAPUR** attended this seminar and providing valuable insights into credit management and financial responsibility. The seminar included interactive sessions where students asked questions about repayment, interest rates, and responsible usage. Additionally, students received guidance on the application process and required documents. The event was highly informative, promoting financial literacy and helping students make informed decisions about using credit cards wisely.



Day 1

Seminar on student credit card

DAY 2
Students review on student credit card

DAY 3
Special lecture on student credit card of our honorable HOD/ B.ED

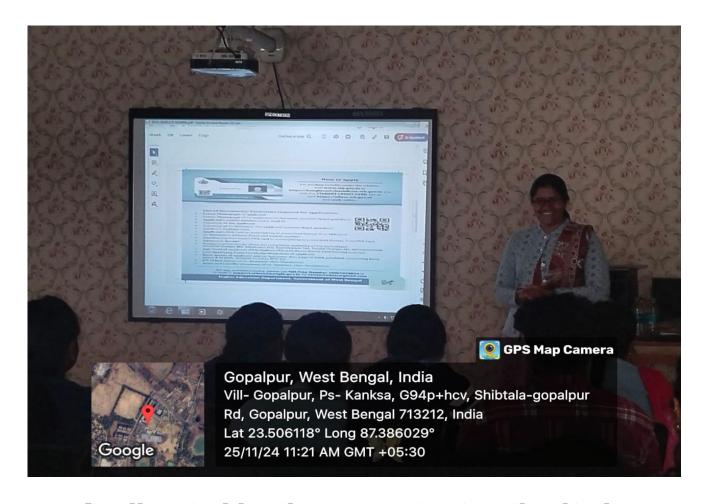
DAY 4

a special lecture on student credit card by honourable resource person MR Gourab Mitra, Branch manager, SBI, FCI

DAY 5
Quiz on student credit card

Rajendra Academy For Teachers' Education Gopalpur, Durgapur-12

West Bengal student credit card Awareness campaign



As directed by the competent authority in HIGHER EDUCATION DEPARTMENT OF WEST BENGAL

SEMINAR ON STUDENT CREDIT CARD









One day seminar on "Student credit card"





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



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://wbscc.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, Evamination Fee, Hostel Charges etc.
- wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned
- Age Proof of applicant (PAN/Aadhaar/Class 10 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.
- ITR of last 2years of co- borrower (Non Mandatory)
- Asset and Liability document of co-borrower (Non Mandatory)

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

Higher Education Department, Government of West Bengal







HIGHER EDUCATION DEPARTMENT

GOVERNMENT OF WEST BENGAL





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Student Credit Card Scheme

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Control of the Contro

The West Bengal Student Credit Card Scheme was launched by the Hon'ble Chief Minister on 30th June 2021. The Scheme drew immediate attention of the students and generated tremendous enthusiasm all over the State.



Eligibility Criteria



Students from West Bengal (of up to 40) years of age), studying in more than 65,000 Educational Institutions in the country including Schools, General Degrees Cicillanes. Technical and Professional Institutions, Polytechnic Institutions and Medical Colleges are eligible to avail the benefits of an Educational loan of up to ₹ 10 lakhs at a simple interest of 4% for male and 3.5% for female student's per annum. The loan may be utilised to meet the entire cost of education such as, course fees, examination fees, cost of project work, study tours ere., besides incidental

expenses like cost of lodging and boarding, if the student resides away from home, cost of books, laptops etc. The share of incidental (non-institutional) expenses should not exceed 30% of total expenses. However, students studying in Government institutions with very less institutional expenses may avail themselves of loan up to ₹3 lakhs for meeting non-institutional expenses, regardless of the amount of institutional expenses, regardless of the amount of institutional expenses involved.

Students studying in any University abroad, all over the world are also eligible for the WBSCC Scheme.



Documents Required for Application



- Coloured Photograph of the applicant
- Co-applicant /Co-borrower
- Signature of the Student
- Co-borrower/Guardian's signature
 Student's AADHAR Card
- Age Proof of the Applicant
- Address Proof of
- Admission Receipt
- Student's PAN Cand/undertaking if there is no PAN Card
- Guardian's PAN Card / undertaking
 ti there is no PAN Card
- Prospectus / Certificate (from the competent authority of the institution) wherein charges like
- Admission Fee, Course Fees, Examination Fees, Hostel Charges etc. are mentioned
- Last qualifying exam certificate / marksheet of the applicant



Major Banks





















YES BANK

and District / Central Co-operative Banks





- Key Highlights & Best Practices -

- As on 13.03.2024, 66,810 applications have been sanctioned, amounting to ₹ 2,240 crores under WBSCC Scheme
- Awareness Campaign at Higher Educational Institutions (HED) throughout the year
- Support helpdesks for registering new applications at all Duare Sarkar Camps across the State
- 16 Mobilisation Camps organised since inception of the scheme in June, 2021 till date
- Mega-SCC Card Distribution Events in the presence of the Hon'ble Chief Minister, West Bernal
- WBSCC Portal and WBSCC (Android/iOS)
 Mobile App for real-time tracking of applications and submission of grievances
 https://wbscc.wb.gov.in/
- 6 (six) language options in the mobile app (English, Bengali, Hindi, Undu, Nepali & Santhali) for wider and easy accessibility across the State
- Dedicated single-window information delivery-based support desk with a tall-free number St. e-mail ID
- Free SMS services for regular status updating and conveying various alerts and portifications
- Bank-related complaints resolved through the State Level Bankers' Committee (SLBC), West Bengal





WBSCC App

Success Stories: Empowering Future Generations



It would have been impossible for me to esalise my ambition of studying a professional course like BSA without the support of the WBSCC scheme.

MUNNA NARIJINAHY (Studying BBA, Alipurdear Mahila Mahayalyalaya) Diarriet Alipurdear Lan Amount Sanetimed # 2.54 lakhs



I am the first person from my family to receive the benefits of Undergraduate education. It was well beyond the financial means of my family to pay for my Undergraduate education without the sanction of my West Bengal Student Credit Carel loan.

MIJANUR RAHAMAN (Studying B. Pharm., Gitarnjali College of Pharmacy) Districts Birbhum Lean Amount Sanctioneds ₹ 2.40 lakhs



Government of Higher Education

Government of West Bengal

Bikash Bhavara, 5th, 6th, 5th, 10th Floor

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STUDENT REVIEW ON STUDENT CREDIT CARD

Students Review on student credit card system



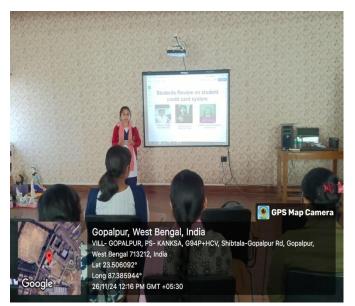
FARHAT FATEMA B.ed 2020-2022



Debapriya Patar B.Ed. 2023-2025



DIPNEHA BHATTACHARYA B.ed 2023- 25





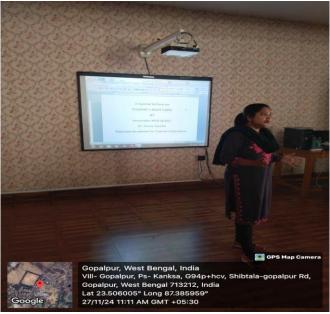




A SPECIAL LECTURE ON STUDENT CREDIT CARD BY HONORABLE HOD(B.ED) Dr. SONIA YASMIN RAJENDRA ACADEMY FOR TEACHERS' EDUCATION









Mr. GOURAB MITRA, SBI FCI BRANCH MANAGER OF DURGAPUR DELIEVERED A SPEECH ON STUDENT CREDIT CARD

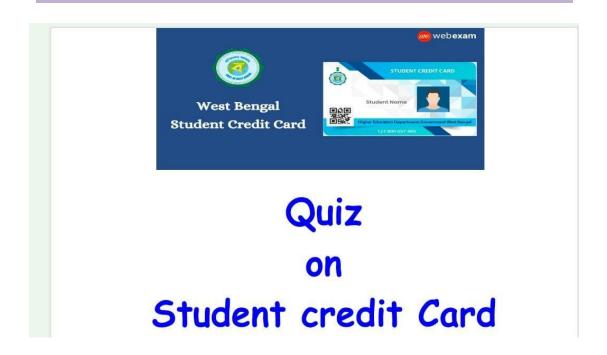








<u>DAY 5</u> QUIZE ON STUDENT CREDIT CARD



TO EVALUATE THEIR UNDERSTANDING OF THE SEMINAR ON STUDENT CREDIT CARD, OUR COLLEGE STUDENTS TOOK PART IN A QUIZ PROGRAM AFTER FOUR DAYS OF SEMINAR, WHERE THEY WERE ASKED ABOUT ITS BENEFITS, WHOLE APPLICATION PROCESS, INTEREST RATES AND REPAYING PROCESS.







