



Student Credit Card Scheme

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



Important Message: Download Mobile App of West Bengal Student Credit Card Scheme ("WBSCC App") from Google Play Store

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 Degree Colleges, 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 etc., 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 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
- Coloured Photograph of the 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 Co-applicant/Co-borrower
- Admission Receipt
- Student's PAN Card/undertaking if there is no PAN Card
- Guardian's PAN Card / undertaking if 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 / mark-sheet of the applicant



Major Banks

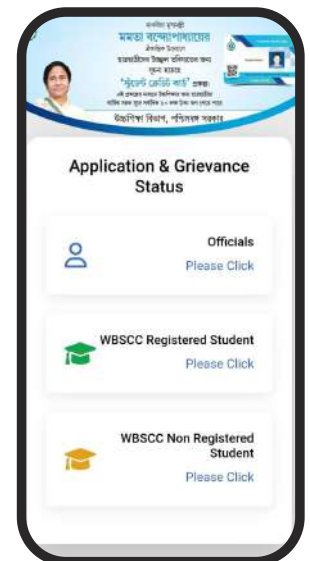


and District /
Central Co-operative Banks



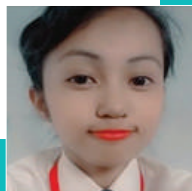
— Key Highlights & Best Practices —

- 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 Bengal
- WBSCC Portal and WBSCC (Android/iOS) Mobile App for real-time tracking of applications and submission of grievances <https://wbcc.wb.gov.in/>
- 6 (six) language options in the mobile app (English, Bengali, Hindi, Urdu, Nepali & Santhali) for wider and easy accessibility across the State
- Dedicated single-window information delivery-based support desk with a toll-free number & e-mail ID
- Free SMS services for regular status updating and conveying various alerts and notifications
- 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 realise my ambition of studying a professional course like BBA without the support of the WBSCC scheme.”

MUNNA NARIJINARY

(Studying BBA, Alipurduar Mahila Mahavidyalaya)

District: Alipurduar

Loan Amount Sanctioned: ₹ 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 Card loan.”

MIJANUR RAHAMAN

(Studying B. Pharm., Gitanjali College of Pharmacy)

District: Birbhum

Loan Amount Sanctioned: ₹ 2.40 lakhs



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Government of West Bengal

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