

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 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)



A few clarifications before proceeding for registration

•Student Credit Card / loan cannot be applied for future courses. Admission receipt is to be uploaded while applying.

For example, if a student is presently studying in Class XII and he proposes to study management in future, he cannot apply for loan considering /clubbing course fee of management courses. At present he has to apply for loan considering his course fee of Class XII only. For future courses, he has to apply for a fresh credit card after admission to that particular course.

- •The students cannot apply for credit card loan considering their course fee of the regular institute as well as coaching institute fee clubbed.
- •Loan cannot be applied for the course fees or admission fees etc which have already been paid to the institution. Fees to be paid in future for the running course only, is to be mentioned. There is no re-imbursement system in this scheme.



A few clarifications before proceeding for registration

Clarification on **PROGRAMME NAME / COURSE**

Programme Type:

To be selected from drop down list lime Like UG, PG, Diploma, School, Vocational(10+2) etc

Programme Name:

For Each Programme Type, there are a number of Programme Names to be selected.

NOTE: Subject wise courses like MSc Physics etc. are not available in the dropdown list in most of the cases and are not required also as per the scheme. It will not hamper loan sanctioning process. Only broad course like MA, MSc, BA, BSc, etc are to be selected as per the following examples:

CONTRACTOR OF WEST REPORTS

A few clarifications before proceeding for registration

Programme	Programme Name	
Type		
PG (Post	MA, MSc, MCom, MD, MS, MBA, LLM, M Mus, etc.	
Graduate)	Subject wise courses like MSc Physics etc. are not required to be selected	
UG (Under	BA, BSc, BCom, MBBS, BBA, LLB, etc.	
Graduate)	Subject wise courses like BSc Physics etc. are not required to be selected	
Diploma	ANM, GNM, PGDBA, PGDM, PG Diploma, all Diploma in Polytechniques, Paramedicals, etc.	
Certificate	ITI	
School	Class 10, Class 11, Class 12	
Vocational (10+2)	Class 11, Class 12	



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://wbscc.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

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., @#\$^)

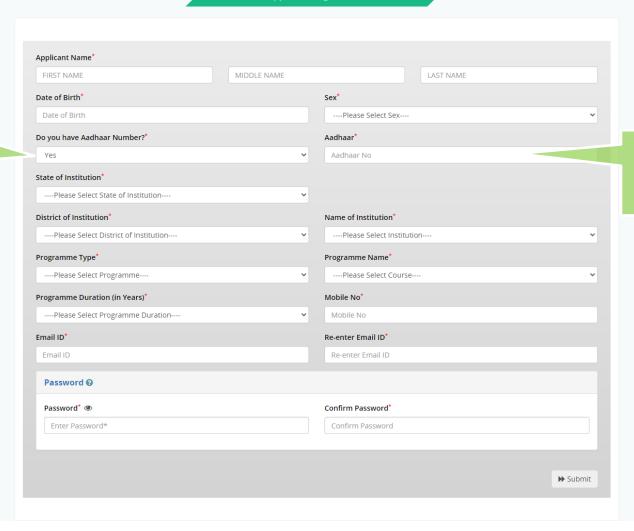
Student R	egistration		
Basic Details			To be selected
Applicant Name			from the drop
FIRST NAME MIDDLE NAME	LAST NAME		down list
Date of Birth	Gender*		
Date of Birth	Please Select Gender	Ţ.	
and have Aadhaar Number?*			
Please Select			
			To be selected
Present Course of Study			from the drop
			down list
State of Institution"Please Select State of Institution			down list
	N		
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	*	
			- 1 1 . 1
A			To be selected
Contact Details			from the drop
Mobile No*			down list
Mobile No			
Email ID*	Re-enter Email ID*		
Email ID	Re-enter Email ID	×	Please do not
Password should be strong.	Email Address is required		copy, need to be
Password should contain minimum eight characters, consisting of atleast			
Password 6 One Upper Case Alphabet (i.e. A-Z), One Lower case Alphabet (i.e. a-z), One Numeric Character (i.e. 0-9) &			typed
Password* One Special Character (i.e. @#\$^*_).	Confirm Password*		
Enter Password*	Confirm Password		
Password is required	Varia Washi (Maratha Barrara aha S	This Password will be	used for all future
	Very Weak!(Must be 8 or more chars)	purpos	es
		parpos	



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

Applicant Registration

If the selection is YES



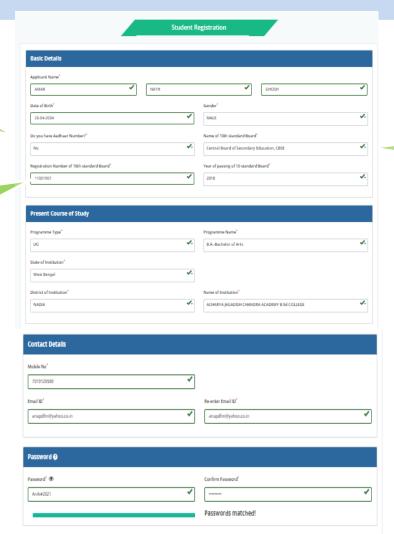
Then insert the Aadhaar No.



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

If the selection is NO

Type the Registration Number of (10th) standard board

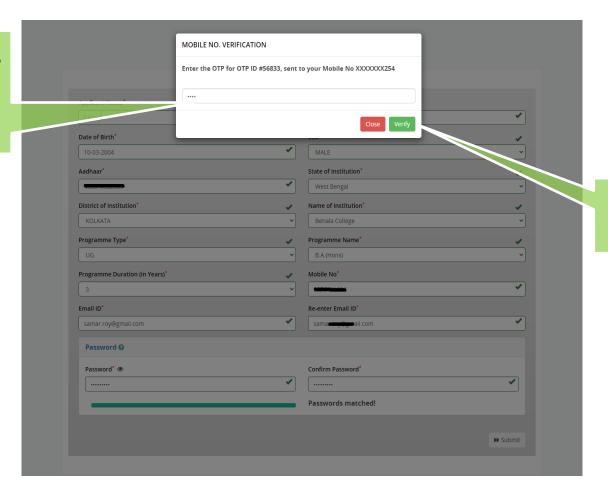


Then type the name of the 10th standard board



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

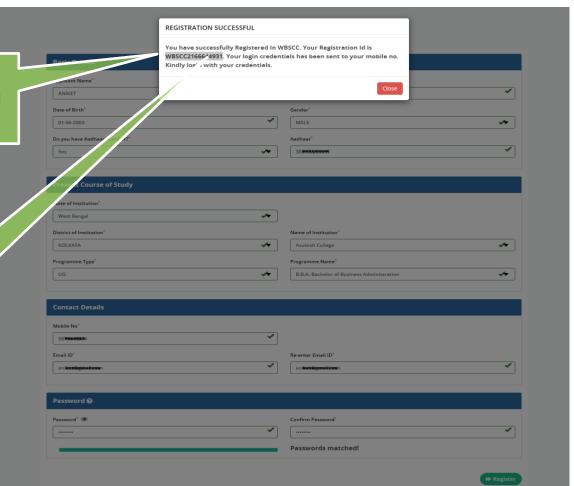


After entering the OTP, please click on verify



This message box will appear after successful registration

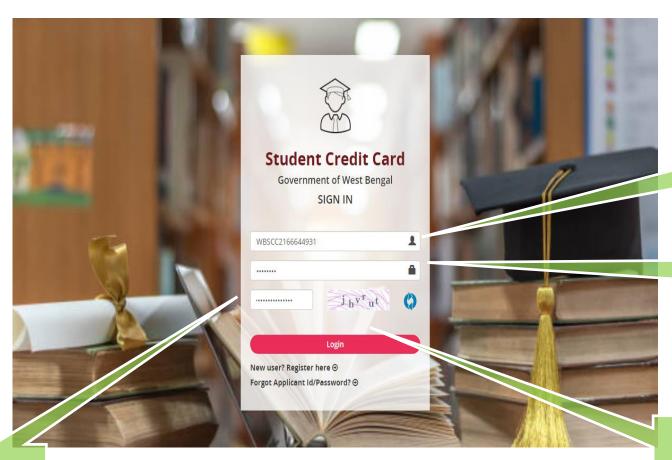
This registration number will be generated which will be used as User ID for all future purposes.





Step 3: Submission of application

Click STUDENT LOG IN button to get:



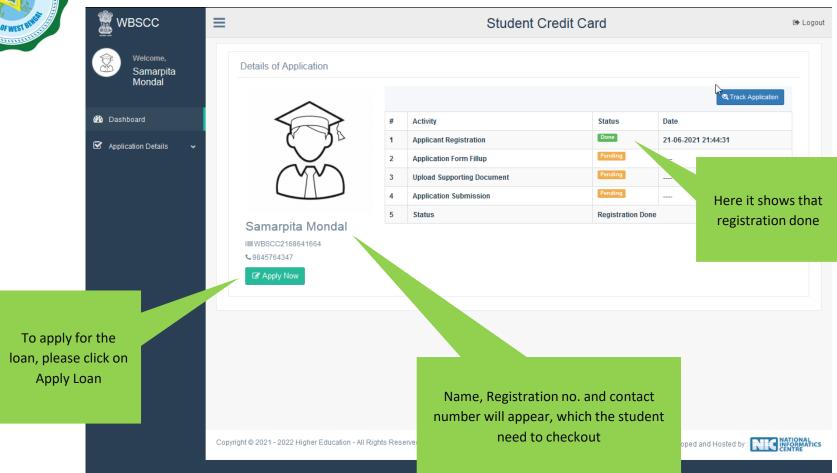
Please enter your Registration No.

Enter the Password

After entering the captcha, click login



APPLICANT DASHBOARD

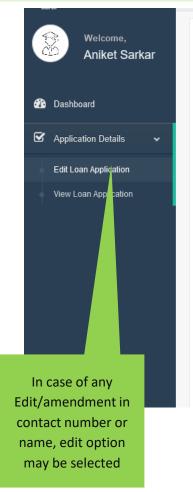


-ersonal Details			
Name of Student*	ANIKET	MIDDLE NAME	SARKAR
Name of Student	RAGHAB	MIDDLE NAME	SARKAR
Name of Mother	NILIMA	MIDDLE NAME	SARKAR
Co-borrower/Legal guardian's	RAGHAV	MIDDLE NAME	SARKAR
name* Students Mobile No:*	98 75640007 *	Relationship with Co-	FATHER ~
	98 KSBADOOK	Borrower*	FAIRER
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 8#800038##
Last Qualification*	HIGHER SECONDARY/EQUIVALENT ~		
Student's PAN Card:*	No	- Download	Undertaking Document
Co-borrower Details			
Co-Borrower's Occupation*	BUSINESS	Co-Borrower's Mobile No:*	9856235412
Co-Borrower's Caste*	GENERAL Y	Co-Borrower's Gender*	MALE ~
Co-Borrower's Address Proof:	Voter ID Card ~	Address Proof Document/ID	ZI@99098#8
Co-Borrower's PAN Card:*	Yes	Number*	
	Yes	Co-Borrower's PAN Card No:*	DА вижими
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	Street Name:*	FEDER
PIN Code:*	700021		
State*	West Bengal ~	District*	KOLKATA
Assembly*	Entally (Vidhan Sabha constituency) ~		
Course & Income Details			
Whether received/receiving any scholarship/free ship from	No ~		
any agency: *			
Annual income of co-borrower (all sources):*	1000000		
Programme:*	UG	Programme Name	B.B.A.
(Course fee + tuition) (Indicative):*	500000	Whether received any Institutional brochure/ document detailing the Course/Tuition fees:*	Yes You have to upload relevant document later on
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:*	
Bank For Loan*	THE WEST BENGAL STATE COOPER. ~	Bank Branch For Loan*	SALT LAKE CITY BRANCH ~
Bank Details of the Co-born	ower		
IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH, KOLKATA	A/C No:*	89 #5#98#### 6
			Save & Continue



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:*	98 788******	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 8ж899038х	
Last Qualification*	HIGHER SECONDARY/EQUIVALENT V			
Student's PAN Card:*	No v	△ 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.

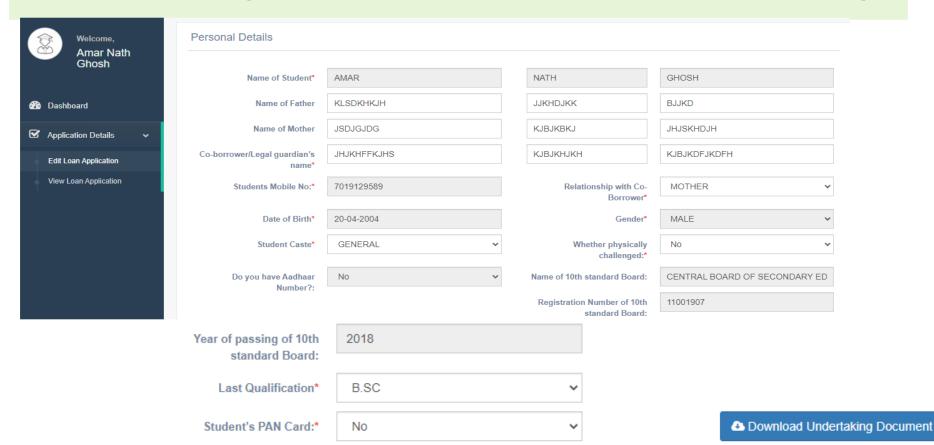
Date :_____

Signature of the applicant

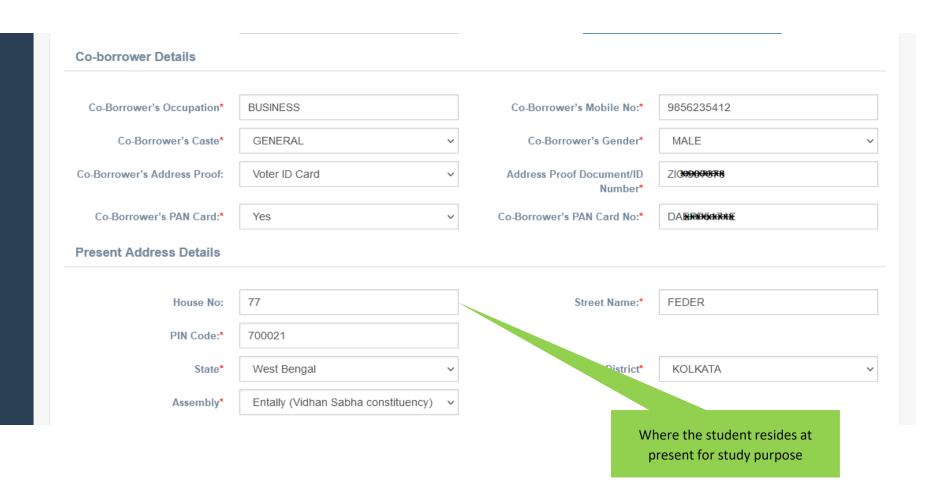
To be uploaded latter

Personal Details

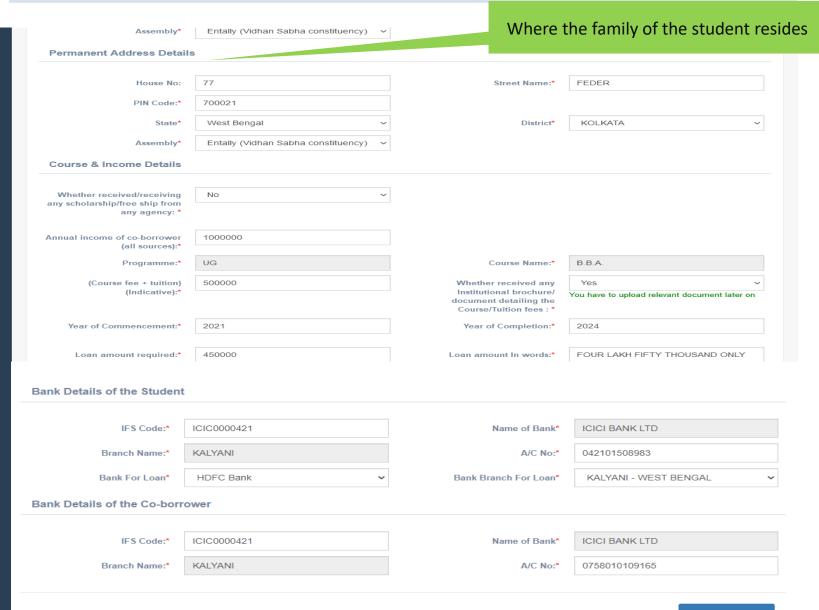
SECTION -I (WHEN THE STUDENT HAS NO AADHAR)



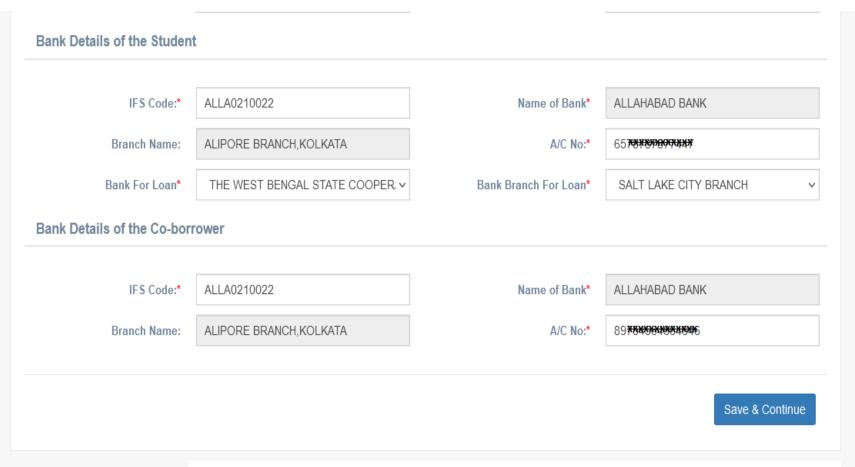
SECTION – II (CO-BORROWER AND PRESENT ADDRESS DETAILS)



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**

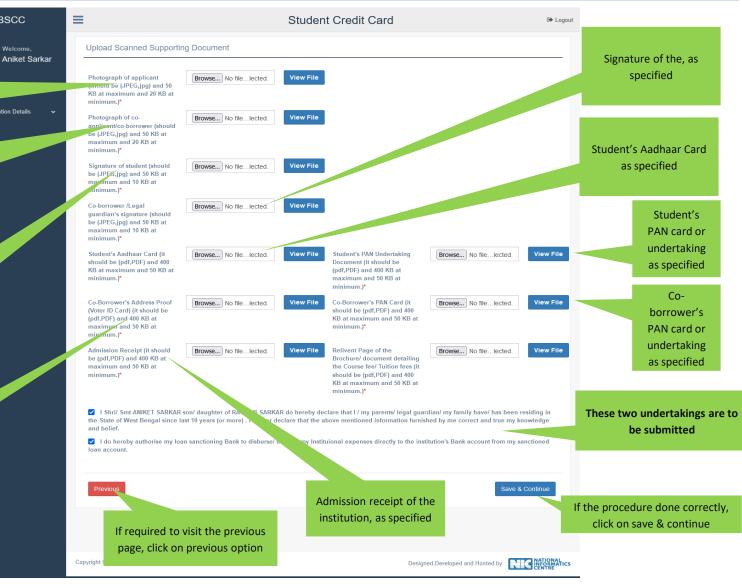
Application Details

Latest Colour photograph of the coapplicant/coborrower as specified

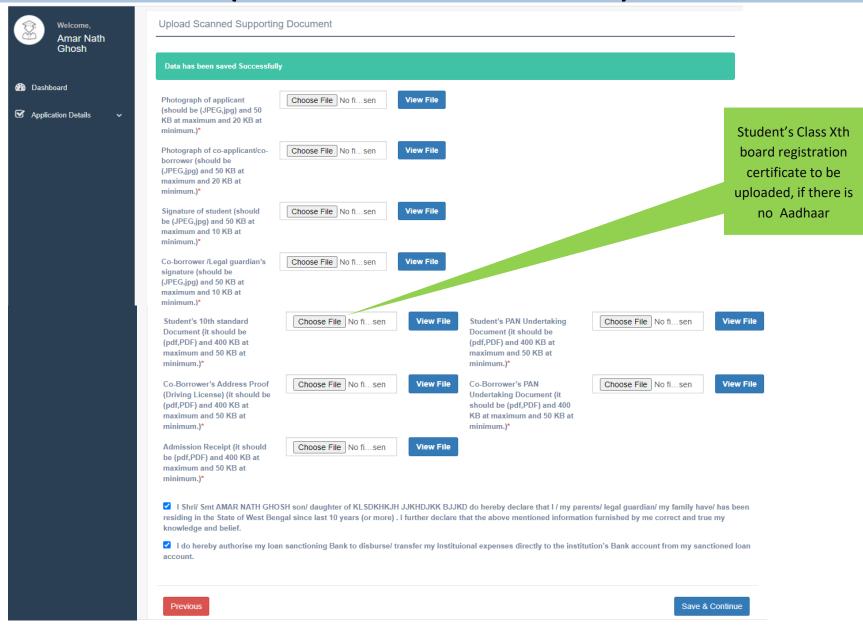
Signature of the student, as specified

Co-borrower's Address proof.

APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS AADHAR)

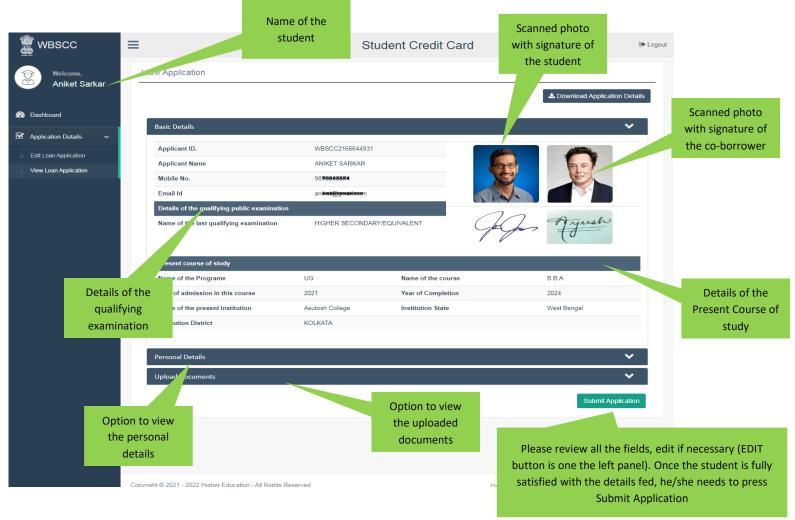


APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS NO AADHAR)





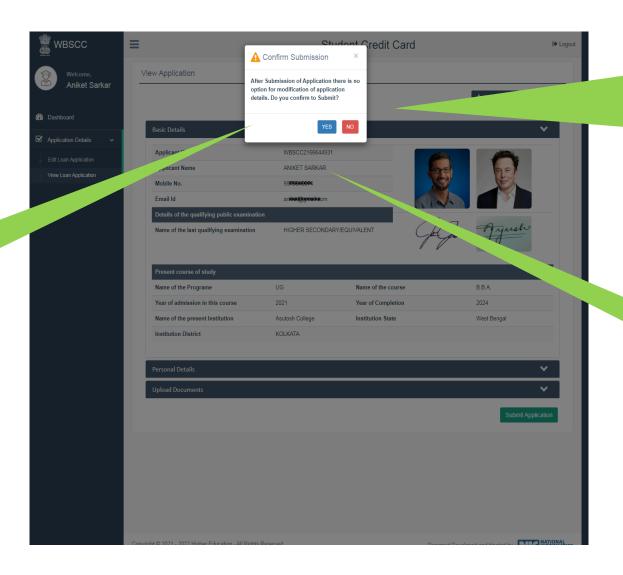
APPLICANT'S PROFILE VIEW ONCE THE STUDENT OPT FOR SAVE AND CONTINUE IN THE PREVIOUS PAGE THIS PAGE WILL OPEN UP





APPLICANT'S PROFILE AFTER FINAL SUBMISSION

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

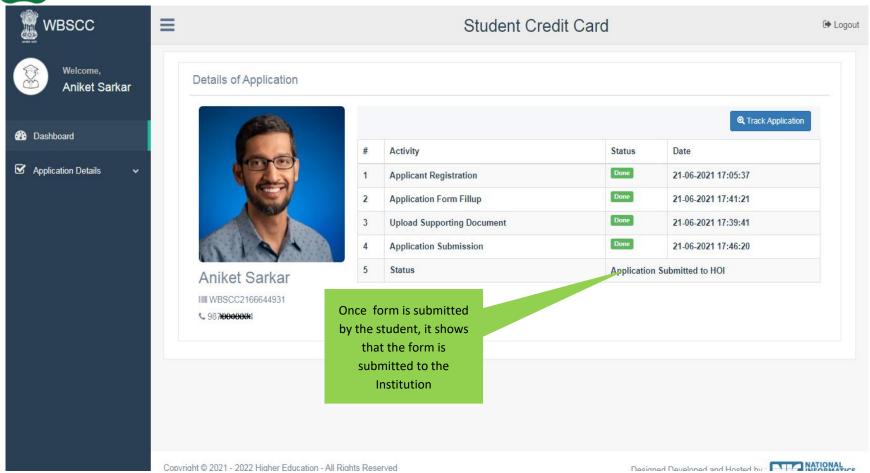


Once the student is sure that the details is fed correctly, He / She is required to opt for 'Yes' or 'No' very cautiously as there is no option for modification.

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

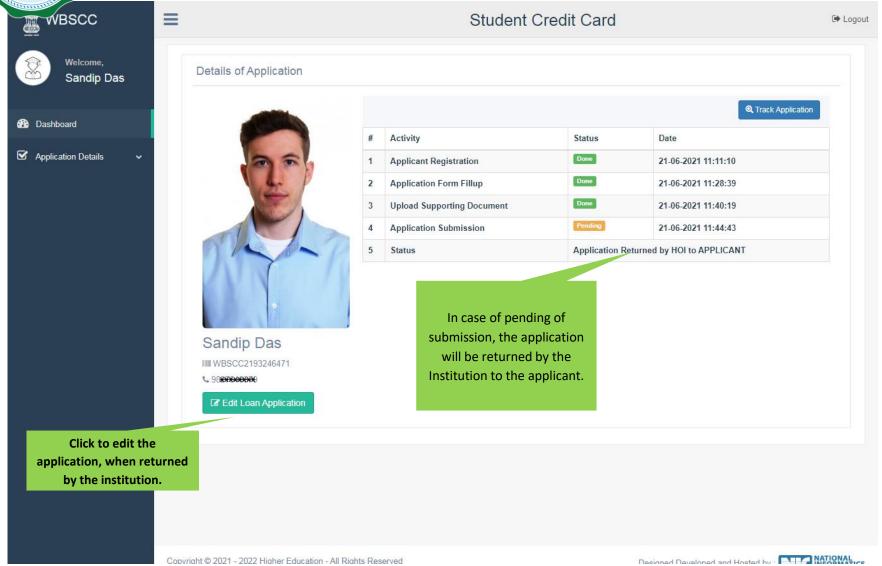


AFTER SUBMISSION, THIS DASHBOARD APPEARS



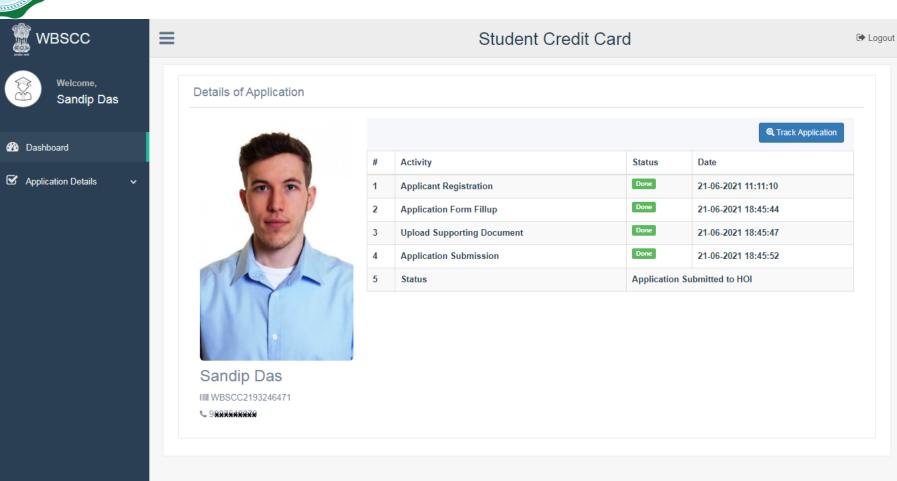
AND DE WIEST BARN

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



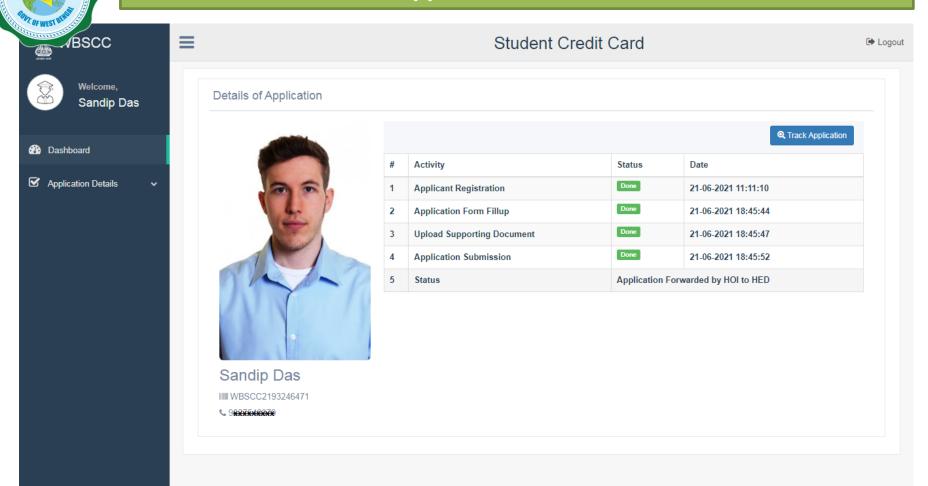


WHEN THE FORM IS SUCCESSFULLY SUBMITTED



STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

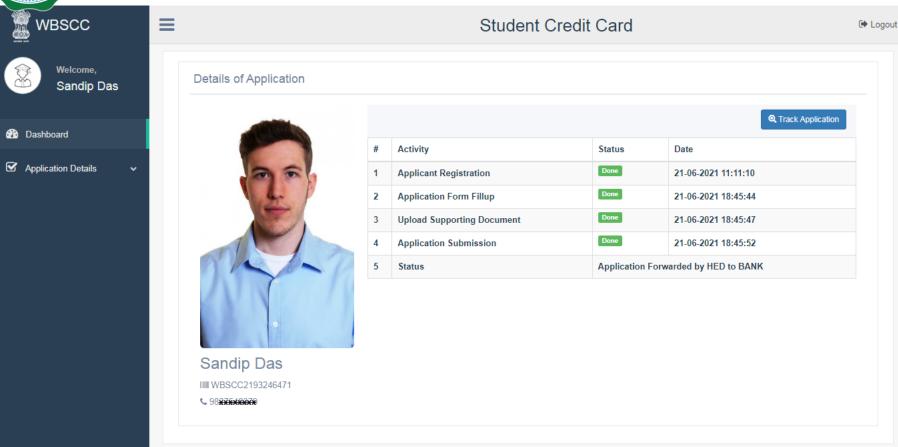
When the application is forwarded to HED





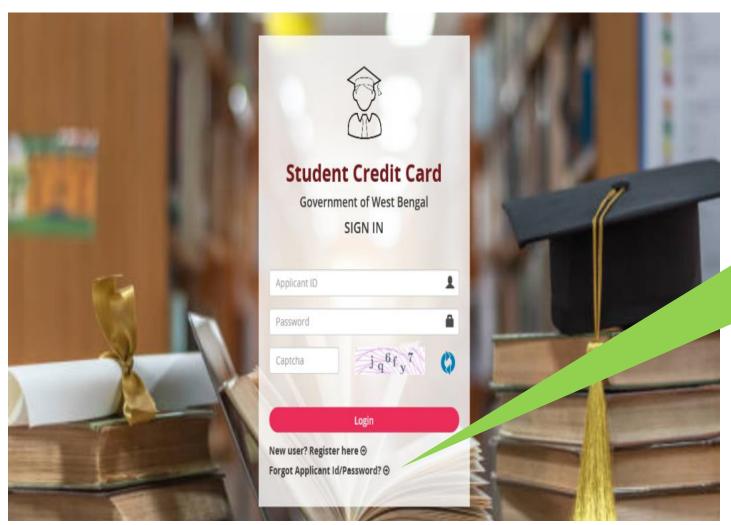
STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

When the application is forwarded to Bank by HED





WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

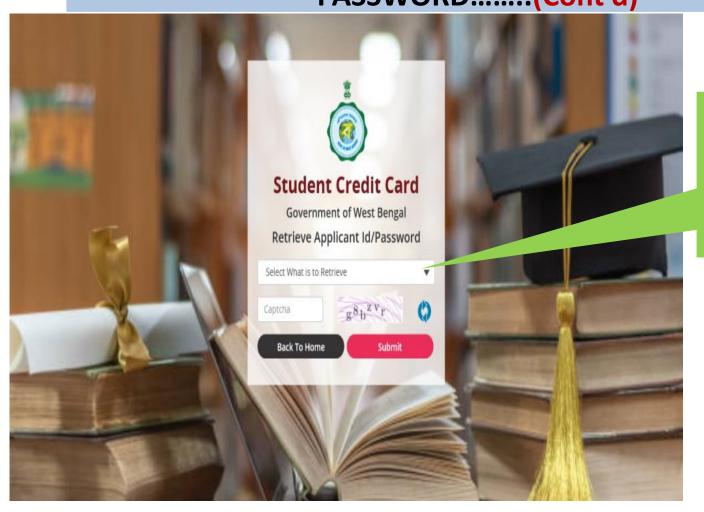


In case the student forgets Applicant ID / Password , He/ She needs to press Forgot Applicant ID /Password



WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

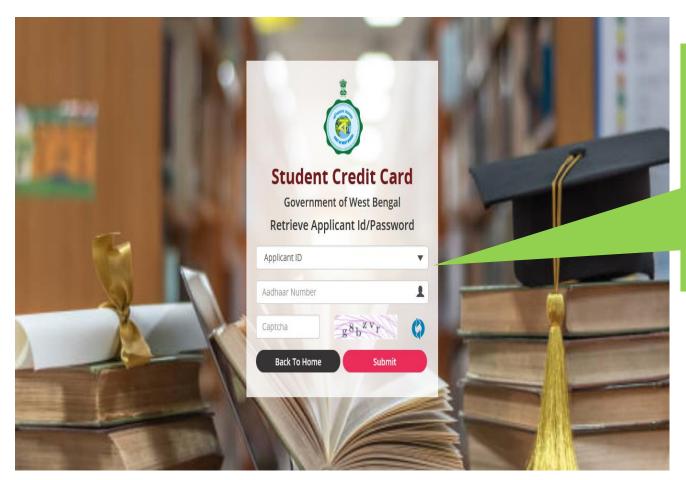
PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD......(Cont'd)



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