



## Notice

### West Bengal Student Credit Card Scheme

Implemented through the West Bengal State Co-operative Bank, Its affiliated Central Co-operative Banks/District Central Co-operative Banks and other recognized Public/Private Sector Banks.

#### **Benefits**

- Collateral Security free loan
- Maximum Credit limit 10 Lakhs
- Interest rate: 4 %
- If the interest is fully serviced within the study period, there will be a rebate of 1% interest rate

#### **Purpose:**

##### **A. Institutional Expenses (70% of the total loan sanctioned for this expense):**

- Course fee payable to College/University/H. E Institute (includes tuition fees, exam fees, library fees etc.) [*Admission fees may be excluded*]
- Fees for caution Deposit/ Building fund/ Refundable Deposit (Supported by Institution's bill)

**Note:** *The amount will be credited directly to the institution account.*

##### **B. Non-Institutional (30% of the total loan sanctioned for this expense):**

- Fees required for accommodation in Institute's Hostel
- Rent/ License for living as paying guest or else.

**Note:** *Up to 20 % (from 30 % amount) sanctioned can be used as living expenses for the duration of the course*

- Cost for purchasing books/Computers/ Laptops/ Tablets) etc.
- Other expenses required for study tours, project works etc.

**Note:** 10 % (from 30 %) sanctioned for these.

**Note:** *This Non-Institutional Loan amount (30%) will be credited to the Student' Bank account.*

#### **Eligibility:**

- Student/ Family should be a resident of West Bengal for the last 10 years.
- Must be enrolled in Class X/ HS/UG/ PG, Professional & Diploma courses within or outside the state or abroad or studying in a coaching institute for competitive examinations.

**Note:** *Enrolled for any one course at a time.*

#### **Repayment:**

- After completion of study there will be a repayment holiday of one year.
- Period shall be maximum 15 years (including repayment holiday).

**For Course Fee Structure, Click Here:**

**For UG:**

[https://hello-vijay-0001.s3.amazonaws.com/VJRC\\_5f9e9bb1\\_fees\\_structure\\_p1.jpg](https://hello-vijay-0001.s3.amazonaws.com/VJRC_5f9e9bb1_fees_structure_p1.jpg)

**For PG:**

[https://hello-vijay-0001.s3.amazonaws.com/VJRC\\_d6ed2735\\_fees\\_structure\\_p2.jpg](https://hello-vijay-0001.s3.amazonaws.com/VJRC_d6ed2735_fees_structure_p2.jpg)

**Example:**

Suppose, Ananya Roy has taken admission at Vijaygarh Jyotish Ray College in B.A. General course. So, her course fee structure will be as follows:

B.A.(General)	
1st Semester	2760.00
2nd Semester	500.00
3rd Semester	2290.00
4th Semester	500.00
5th Semester	2290.00
6th Semester	500.00
<b>TOTAL</b>	<b>8840.00</b>

As per the Student Credit Card Scheme,

**Total applicable Loan amount should be** – Rs. 12628/- (approx.)

Institutional Fee: Rs. 8840/- (70 % of total applicable loan amount)

Non-Institutional Fee: Rs. 3788/- (30 % of Total applicable loan amount)

If she applies the loan after completion of 2<sup>nd</sup> Semester, then she can apply the loan amount for the rest of the semesters (3<sup>rd</sup> to 6<sup>th</sup>) and she can't apply the reimbursement for the previous semester (1<sup>st</sup> & 2<sup>nd</sup>) fees.

**Note:** The Loan Amount will be finalized and sanctioned after the verification by the Higher Education Department and Bank Authority.

**For more Details, may visit:**

**West Bengal Government Portal**

<https://wbacc.wb.gov.in>

or call to the toll-free number **1800-102-80-14** (WB Government Help-Line No.)

or Click:

<https://wbacc.wb.gov.in/assets/SCC%20Schme%20Gazette%20Notification.pdf>

**Contact for any query:**

**Nodal Officer:**

Dr. Swarnali Sharma (+91-9434492328)

**Help-Desk Officer:**

Dr. Isita Mukherjee (+91-8906644832)

*Rajyasri Neogy*

Principal  
Vijaygarh Jyotish Ray College  
Kolkata-700 032

**DR. RAJYASRI NEOGY**

Principal  
Vijaygarh Jyotish Ray College  
Kolkata

Date: 02.08.2021



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**

**Awareness  
Camp**

**Benefits of the Scheme:**

- Educational loan up to Rs. Ten (10) Lakh at a nominal simple interest.
- Students who are residents of West Bengal and enrolled in Class X/Higher Secondary/Undergraduate/Post-Graduate/Professional/Doctoral and 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:**

- The Central Cooperative Banks and District Central Cooperative Banks affiliated by the State Cooperative Bank and Public Sector as well as Private 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.

**Higher Education Department, Government of West Bengal**



## How to apply

For availing benefits under the scheme, visit [www.wb.gov.in](http://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.

The applicants and their co-borrowers are requested to remain present at the camp.

### List of documents required for application:

- Colour photograph of the applicant.
- Colour photograph of co-applicant/co-borrower (parents/legal guardian).
- Applicant's mobile number and email ID.
- Signature of the applicant.
- Signature of co-borrower/co-applicant (parents/legal guardian).
- Photo copy of applicant's Aadhaar Card/Photo copy of Class X Registration Certificate.
- Photo copy of guardian's address proof and mobile number.
- Photo copy of relevant page of Institution brochure/document detailing present course fee.
- Photo copy of Admission Receipt.
- Photo copy of applicant's PAN Card or undertaking in prescribed format, if no PAN Card.
- Photo copy of guardian's/co-borrower's PAN Card or undertaking in prescribed format, if no PAN Card.
- Bank details of applicant and co-borrower: Photo copy of first page of bank passbook containing bank name and branch, account number, IFSC code, etc.



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

**Higher Education Department, Government of West Bengal**