

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)

Step 2: Cont'd.....

- (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)



- 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:

A few clarifications before proceeding for registration

Programme	Programme Name
Туре	
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 Poly- techniques, 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

Student Registration To be selected **Basic Details** from the drop Applicant Name FIRST NAME MIDDLE NAME LAST NAME down list Date of Birth Gender Date of Birth ----Please Select Gender---• To be selected from ou have Aadhaar Number? ----Please Select---▼ the drop down list To be selected (Yes/No) from the drop Present Course of Study down list State of Institution To be selected ----Please Select State of Institution---• from the drop District of Institution Name of Institution ----Please Select District of Institution----• ----Please Select Institution----• down list Programme Type* Programme Name* ----Please Select Programme----• ----Please Select Programme Name---To be selected To be selected from the drop **Contact Details** from the drop down list Mobile No* down list Mobile No Email ID* Re-enter Email ID × Password should be strong. It should Email ID Re-enter Email ID Please do not Email Address is required contain minimum eight characters copy, need to be consisting of at least one upper case ting of allea Password G typed bet (i.e. A-Z Alphabet (i.e, A-Z), one lower case ne Numeric Character (i.e. 0-9) & One Special Character (i.e. @#9 Confirm Password alphabet (i.e, a-z), One numeric Enter Password × Confirm Password Password is required This Password will be used for all future character (i.e 0-9) & one special Very Weak!(Must be 8 or more chars) character (i.e., @#\$^) purposes

Register



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

Applicant Registration

Applicant Name*					
FIRST NAME	MIDDLE NAME		LAST NAME		
Date of Birth [*]		Sex*			
Date of Birth		Please Select Sex		~	
Do you have Aadhaar Number?*		Aadhaar*			
Yes	~	Aadhaar No			Then insert the
State of Institution [*]					Aadhaar No.
Please Select State of Institution	~				Adulladi NO.
District of Institution*		Name of Institution*			
Please Select District of Institution	~	Please Select Institu	ition	~	
Programme Type*		Programme Name*			
Please Select Programme	~	Please Select Cours	e	~	
Programme Duration (in Years)*		Mobile No [*]			
Please Select Programme Duration	~	Mobile No			
Email ID*		Re-enter Email ID*			
Email ID		Re-enter Email ID			
Password @					
Password* 👁		Confirm Password*			
Enter Password*		Confirm Password			
				N.C.L.N.	
				➡ Submit	



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

Student Registration

If the selection is NO	Basic D Applicant AMAR Date of B	Nama"	NATH V	GHOSH Gender* MALE	~	
Type the	No	are Authan Number (* ion Number of 10th standard Board [®] 207	*	Neme of 10th Standard Board [®] Central Board of Secondary Education, CBSB Year of paixing of 10 standard Board [®] 2016	*	Then type the name of the 10 th standard board
Registration Number of (10 th) standard board	Program UG State of fr West Se	nstitution*	* * *	Programme Name* EA-Bechnier of Arts Name of Institution* ACHARYA JAGADEH CHANDRA ACADEMY & Ed COLLEGE	~	
	Contact Mobile No 2019129 Emeil D [*] ampdhr	·	٠ ٠	Re-enter Email D* anapdim@yeleouss.in	*	
	Password Password Anik#20	۰	ď	Confirm Password" Passwords matched!	ď	



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

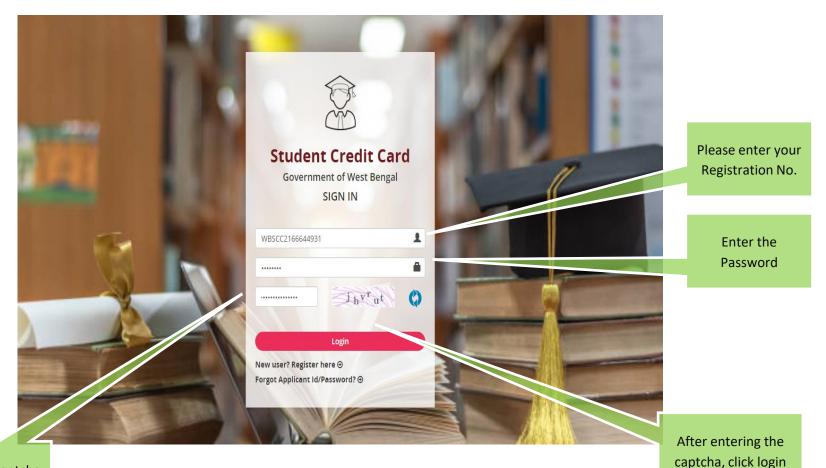
Please enter the OTP sent to your mobile number during registration	MOBILE NO. V Enter the OTP	ERIFICATION for OTP ID #56833, sent to your Mo	bile No XXXXXX254	·	
	10-03-2004	✓ MALE		, i la	
	Aadhaar*	State of I	institution*		
		✔ West E	engal		After entering the
	District of Institution*	🗸 Name of	Institution*		After entering the
	KOLKATA	▼ Behala	a College	~	OTP, please click on
	Programme Type*	Program	me Name*	×	verify
	UG	✓ B.A.(H)		~	
	Programme Duration (in Years)*	Mobile N	o*		
	3	~		✓	
	Email ID*		Email ID*		
	samar.roy@gmail.com	✓ sama	- , Cy - ail.com	✓	
	Password 🕢				
	Password* ®	Confirm	Password*		
				✓	
		Passwo	rds matched!		
				🍽 Submit	

	This message I		You have s WBSCC2160		/BSCC. Your Registration Id is ials has been sent to your mobile no.	~
Martines,	appear after su		Date of Birth*		Gender*	
	registrati	on	01-06-2003	~	MALE	~
			Do you have Aadhaar anns e?"		Aadhaar"	
			Yes	~	30499999999	
				_		
			Press t Course of Study			
			ate of Institution"			
			West Bengal	~		
			District of Institution"		Name of Institution'	~
			District of Institution*	*	Asutosh College	*
			District of Institution"			~ ~
			District of Institution* KOLKATA Programme Type*	~	Asutosh College Programme Name"	
	ration number		District of Institution" KOLKATA Programme Type" UG	~	Asutosh College Programme Name"	
	ration number erated which		District of Institution" KOLKATA Programme Type" UG Contact Details	~	Asutosh College Programme Name"	
will be gen	erated which		District of Institution" KOLKATA Programme Type" UG	~	Asutosh College Programme Name"	
will be gen will be use	erated which ed as User ID		District of Institution" KOLKATA Programme Type" UG Contact Details Mobile No"	•• ••	Asutosh College Programme Name"	
will be gen will be use	erated which		District of Institution" KOLKATA Programme Type" UG Contact Details Mobile No" 9//###################################	•• ••	Asutosh College Programme Name* B.B.A. Bachelor of Business Administration	
will be gen will be use	erated which ed as User ID		District of Institution" KOLKATA Programme Type" UG Contact Details Mobile No" 9175555581 Email D"	* * *	Asutosh College Programme Name* B.B.A. Bachelor of Business Administration Re-enter Email ID*	~
will be gen will be use	erated which ed as User ID		District of Institution" KOLKATA Programme Type" UG Contact Details Mobile No" 9175555581 Email D"	* * *	Asutosh College Programme Name* B.B.A. Bachelor of Business Administration Re-enter Email ID*	~
will be gen will be use	erated which ed as User ID		District of Institution" KOLKATA Programme Type" UG Contact Details Mabile No" 9835555551 Email ID" anikesSignestices	* * *	Asutosh College Programme Name* B.B.A. Bachelor of Business Administration Re-enter Email ID*	~
will be gen will be use	erated which ed as User ID		District of Institution" KOLKATA Programme Type" UG Contact Details Mobile No" Ø& Mossesski Email ID" an ikksigesakkees Password ©	* * *	Asutosh College Programme Name* B.B.ABachelor of Business Administration Re-enter Email ID* an Naxe@genationern	~



Step 3: Submission of application

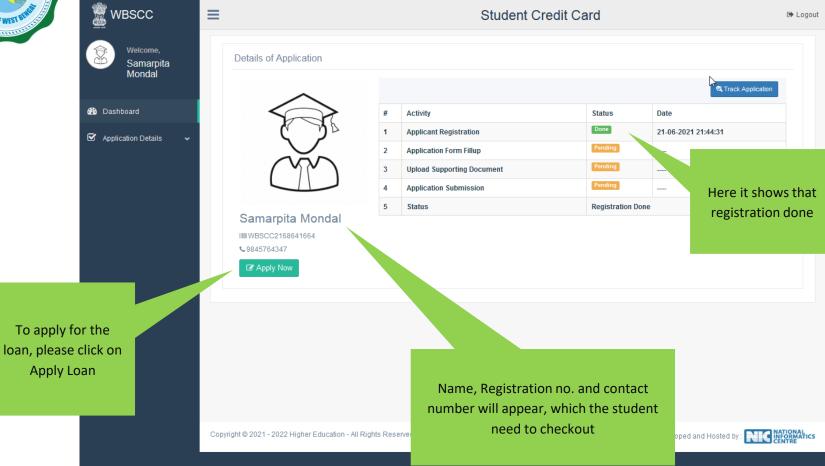
Click STUDENT LOG IN button to get :



Enter the captcha as shown



APPLICANT DASHBOARD



🏽 wbscc	=	Stude	ent Credit Card	G* Lo
Welcome, Aniket Sarkar	Personal Details			
	Name of Student*	ANIKET	MIDDLE NAME	SARKAR
🚰 Dashboard	Name of Father	RAGHAB	MIDDLE NAME	SARKAR
🖙 Application Details 🛛 🗸	Name of Mother	NILIMA	MIDDLE NAME	SARKAR
 Edit Loan Application 	Co-borrower/Legal guardian's	RAGHAV	MIDDLE NAME	SARKAR
View Loan Application	name*			
	Students Mobile No:*	98 75849004 *	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 89800008999
	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 ~	Co-Borrower's Gender*	MALE ~
	Co-Borrower's Address Proof:	Voter ID Card ~	Address Proof Document/ID Number*	ZI309009888
	Co-Borrower's PAN Card:*	Yes 🗸	Co-Borrower's PAN Card No:*	DABRSHARSE
	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)	500000	Whether received any	Yes ~
	(Indicative):*		Institutional brochure/ document detailing the Course/Tuition fees : *	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 Studen	ŧ		
	IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
	Branch Name:	ALIPORE BRANCH, KOLKATA	A/C No:*	65 7878998977447
	Bank For Loan*	The west bengal state cooper. \sim	Bank Branch For Loan*	SALT LAKE CITY BRANCH ~
	Bank Details of the Co-born	rower		
	IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
	Branch Name:	ALIPORE BRANCH, KOLKATA	A/C No:*	89 %544536453845396
				Save & Continue
		Copyright © 2021 - 2022 Higher Education - All	Rights Reserved	
		., government and regress concerton - All	Uesigned,I	Severaped and Hosted by :

APPLICATION FORM EXPLAINED IN SECTIONS Personal Details

SECTION - I (WHEN THE STUDENT HAS AADHAR)

Welcome, Aniket Sarkar	Personal Details			
	Name of Student*	ANIKET	MIDDLE NAME	SARKAR
🕐 Dashboard	Name of Father	RAGHAB	MIDDLE NAME	SARKAR
☑ Application Details 🗸 🗸	Name of Mother	NILIMA	MIDDLE NAME	SARKAR
Edit Loan Application	Co-borrower/Legal guardian's	RAGHAV	MIDDLE NAME	SARKAR
View Loan App cation	name* Students Mobile No:*	98 78840074	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 v	Student's Aadhaar Card No:	30 8480003888
	Last Qualification*	HIGHER SECONDARY/EQUIVALENT		
n case of any /amendment in	Student's PAN Card:*	No ~	Download	Undertaking Document
tact number or ne, edit option	FOF	RMAT OF UNDERTAKING, IF THE	RE IS NO PAN	
ay be selected		lertake to apply for PAN as per e sanction/Disbursement of the		it Card To be uploade

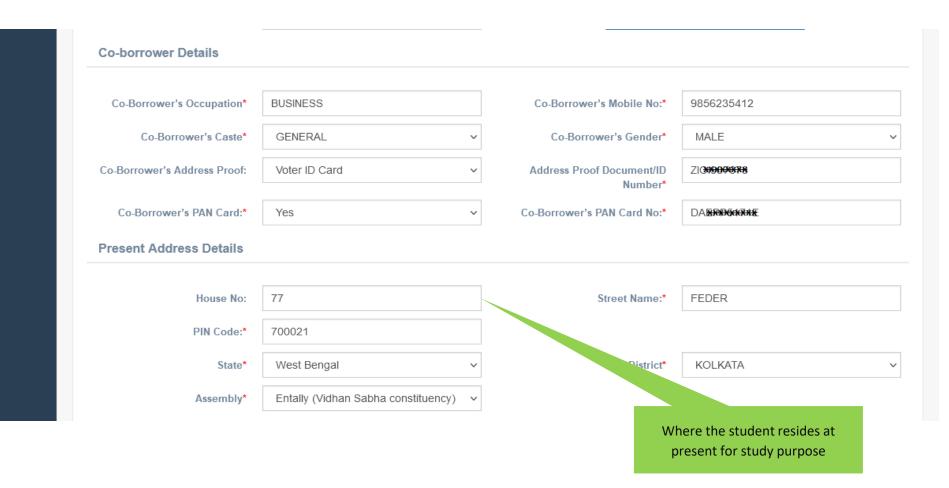
Personal Details

SECTION -- I (WHEN THE STUDENT HAS NO AADHAR)

Welcome, Amar Nath	Personal Details			
Ghosh	Name of Student*	AMAR	NATH	GHOSH
Dashboard	Name of Father	KLSDKHKJH	JJKHDJKK	BJJKD
☑ Application Details	Name of Mother	JSDJGJDG	KJBJKBKJ	JHJSKHDJH
Edit Loan Application	Co-borrower/Legal guardian's name*	JHJKHFFKJHS	КЈВЈКНЈКН	KJBJKDFJKDFH
View Loan Application	Students Mobile No:*	7019129589	Relationship with Co- Borrower*	MOTHER
	Date of Birth*	20-04-2004	Gender*	MALE 🗸
	Student Caste*	GENERAL ~	Whether physically challenged:*	No
	Do you have Aadhaar Number?:	No 🗸	Name of 10th standard Board:	CENTRAL BOARD OF SECONDARY ED
	Number :		Registration Number of 10th standard Board:	11001907
	Year of passing of 10th standard Board:	2018		
	Last Qualification*	B.SC	~	
	Student's PAN Card:*	No	~	📤 Download Undertak

ing Document

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



SECTION -III (PERMANENT ADDRESS AND COURSE & INCOME DETAILS)

Assembly*	Entally (Vidhan Sabha constituency) ~	Where	the family of the student resides
Permanent Address Detai			, ,
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):*	100000		
Programme:*	UG	Course Name:*	B.B.A.
(Course fee + tuition)	500000	Whether received any	Yes ~
(Indicative):*		Institutional brochure/ document detailing the Course/Tuition fees : *	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:*	ICIC0000421	Name of Bank*	ICICI BANK LTD
Branch Name:*	KALYANI	A/C No:*	042101508983
Bank For Loan*	HDFC Bank V	Bank Branch For Loan*	KALYANI - WEST BENGAL 🗸
Bank Details of the Co-borr	ower		
IFS Code:*	ICIC0000421	Name of Bank*	ICICI BANK LTD
Branch Name:*	KALYANI	A/C No:*	0758010109165

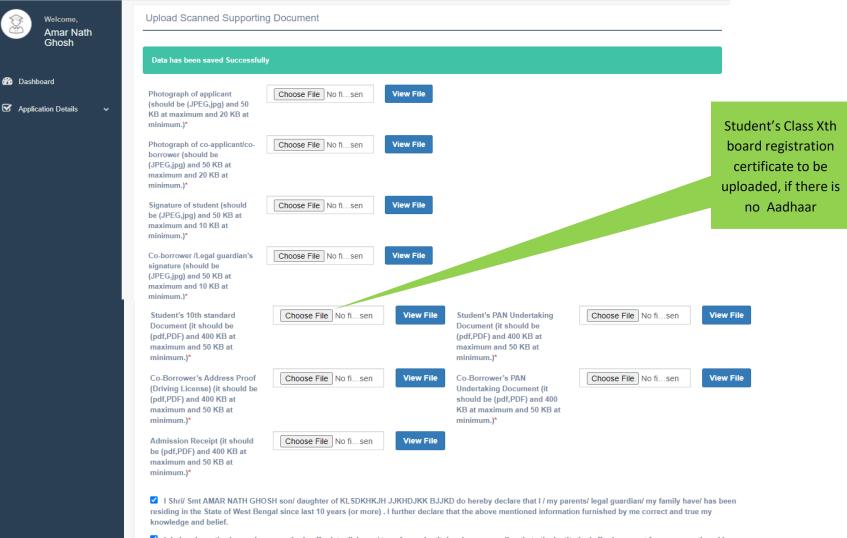
SECTION – IV (BANK DETAILS OF STUDENTS AND CO-BORROWER)

IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH, KOLKATA	A/C No:*	65 7878778977447
Bank For Loan*	THE WEST BENGAL STATE COOPER. ~	Bank Branch For Loan*	SALT LAKE CITY BRANCH
Bank Details of the Co-bor	rower		
IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH, KOLKATA	A/C No:*	89 *8499449848464 6
			Save & Continue

APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS AADHAR)



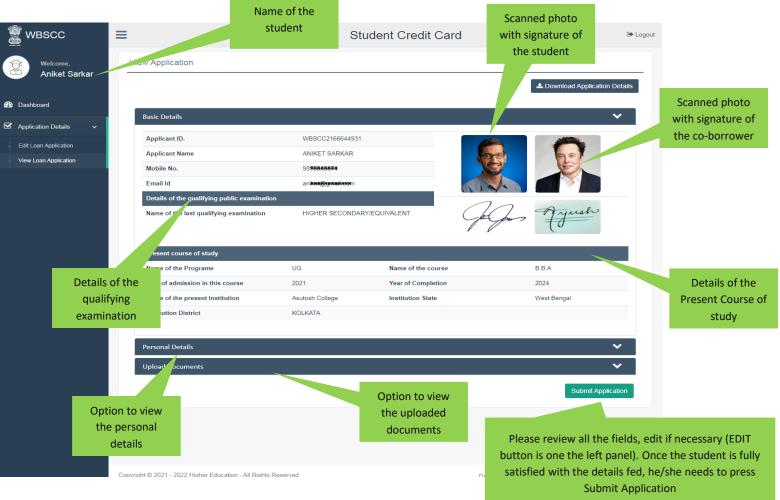
APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS NO AADHAR)



I do hereby authorise my loan sanctioning Bank to disburse/ transfer my Instituional expenses directly to the institution's Bank account from my sanctioned loan account.



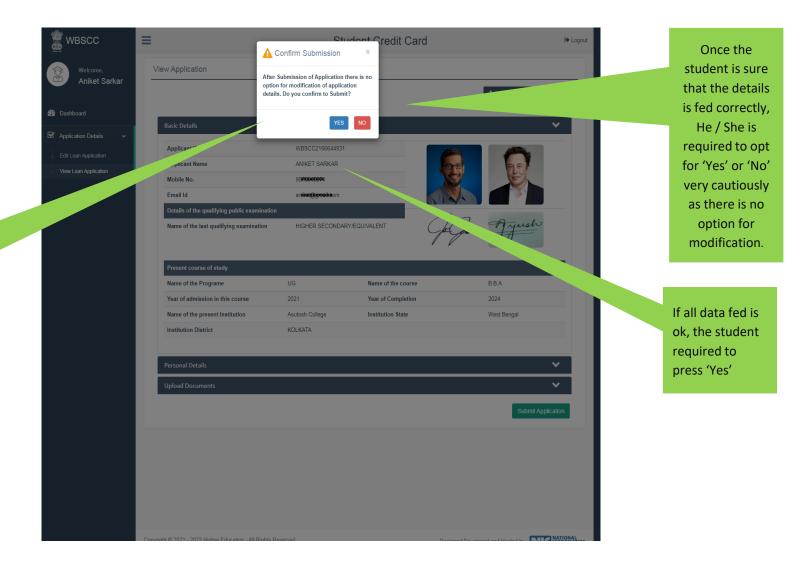
APPLICANT'S PROFILE VIEW ONCE THE STUDENT OPT FOR SAVE AND CONTINUE IN THE PREVIOUS PAGE THIS PAGE WILL OPEN UP

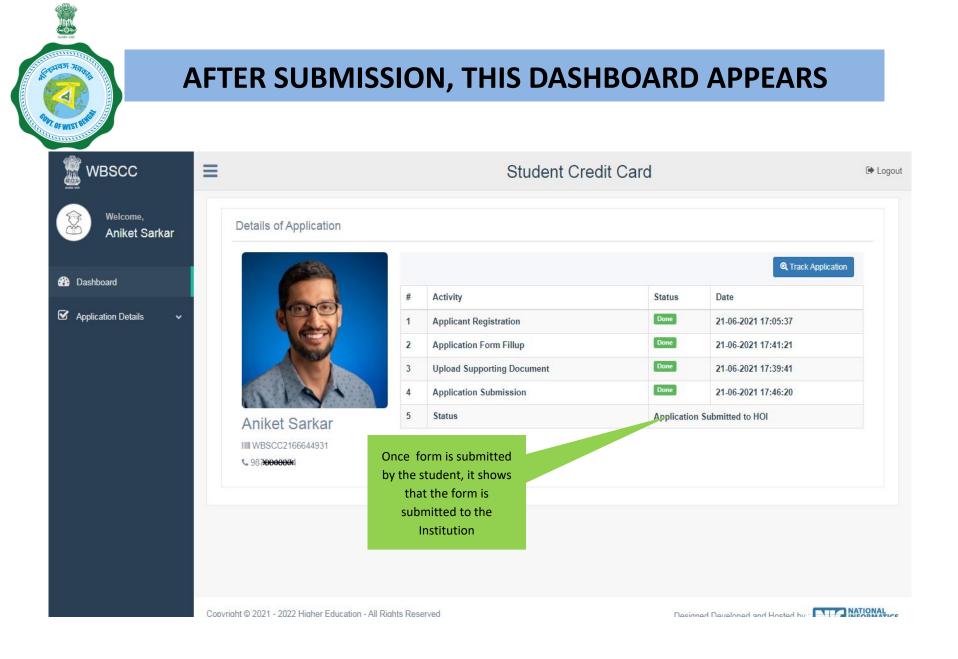




APPLICANT'S PROFILE AFTER FINAL SUBMISSION

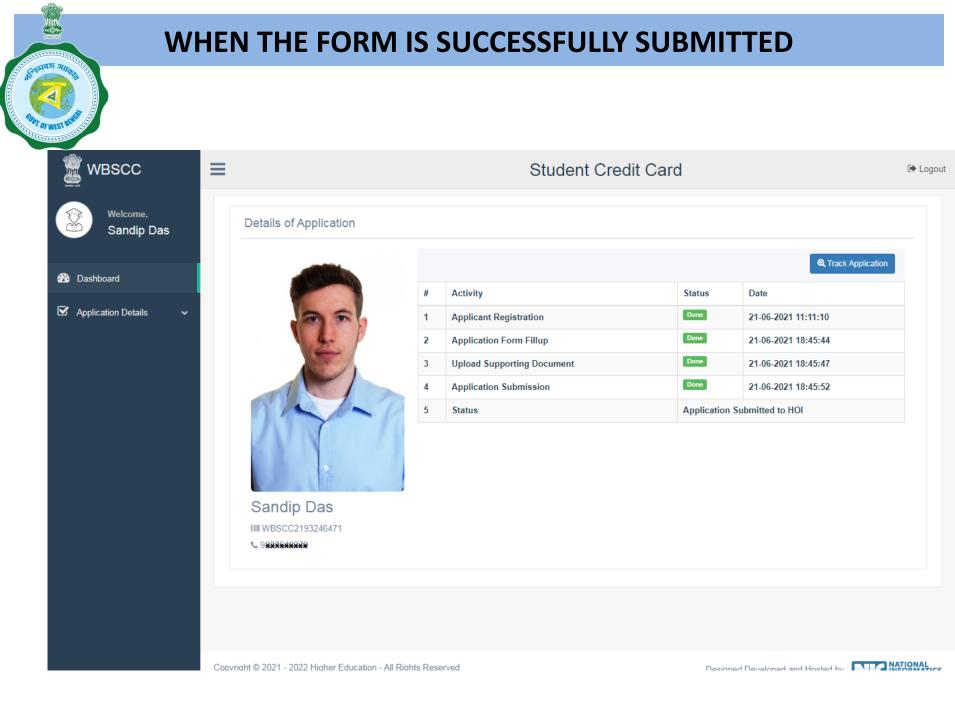
Once the student submits the application, this pop up menu appears.





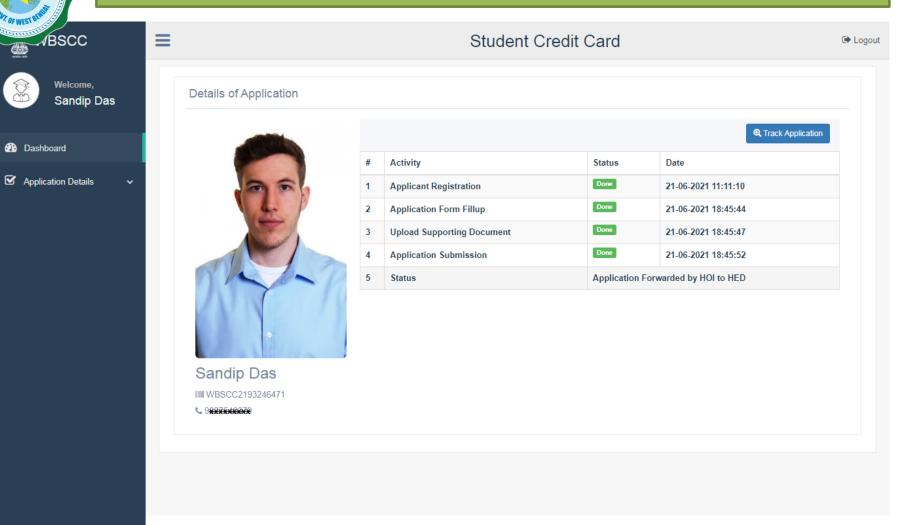
WHEN THE APPLICATION IS RETURNED BY THE INSTITUTION TO THE APPLICANT (IN CASE OF ANY DISCREPANY, IF DETECTED BY THE INSTITUTION)

WBSCC	=	Student C	Credit Card		Թ Lo
Welcome, Sandip Das	Details of Application				
Dashboard				C Track Applic	ation
Application Details 🗸 🗸	00	# Activity 1 Applicant Registration	Status	Date 21-06-2021 11:11:10	
		2 Application Form Fillup	Done	21-06-2021 11:28:39	
		3 Upload Supporting Document	Done	21-06-2021 11:40:19	
		4 Application Submission	Pending	21-06-2021 11:44:43	
The second	5 Status	Application Re	eturned by HOI to APPLICANT		
	Sandip Das WBSCC2193246471 9880000000 If Edit Loan Application	In case of pendir submission, the app will be returned b Institution to the ap	blication by the		
Click to edit the application, when reto by the institution					



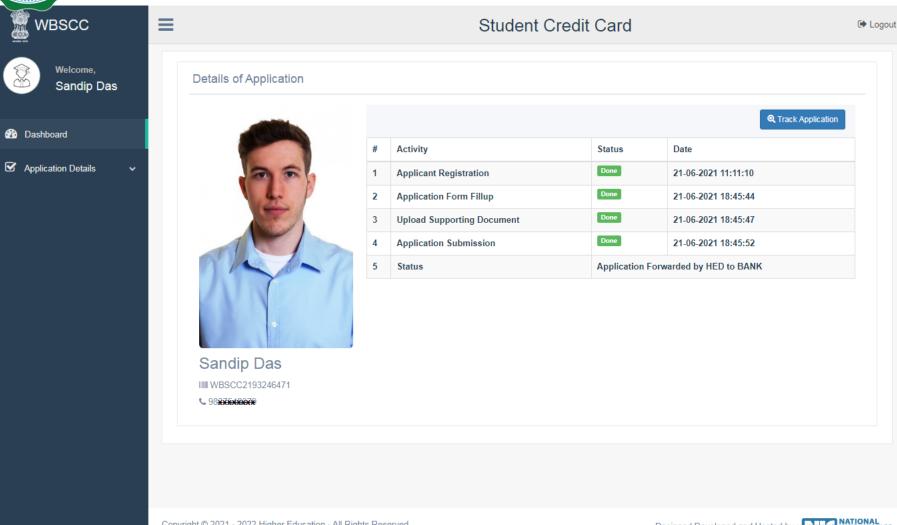
STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

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)





WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD PROCEDURE - HOW TO RETRIEVE APPLICATION ID / PASSWORD...(Cont'd)

