



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.

**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.

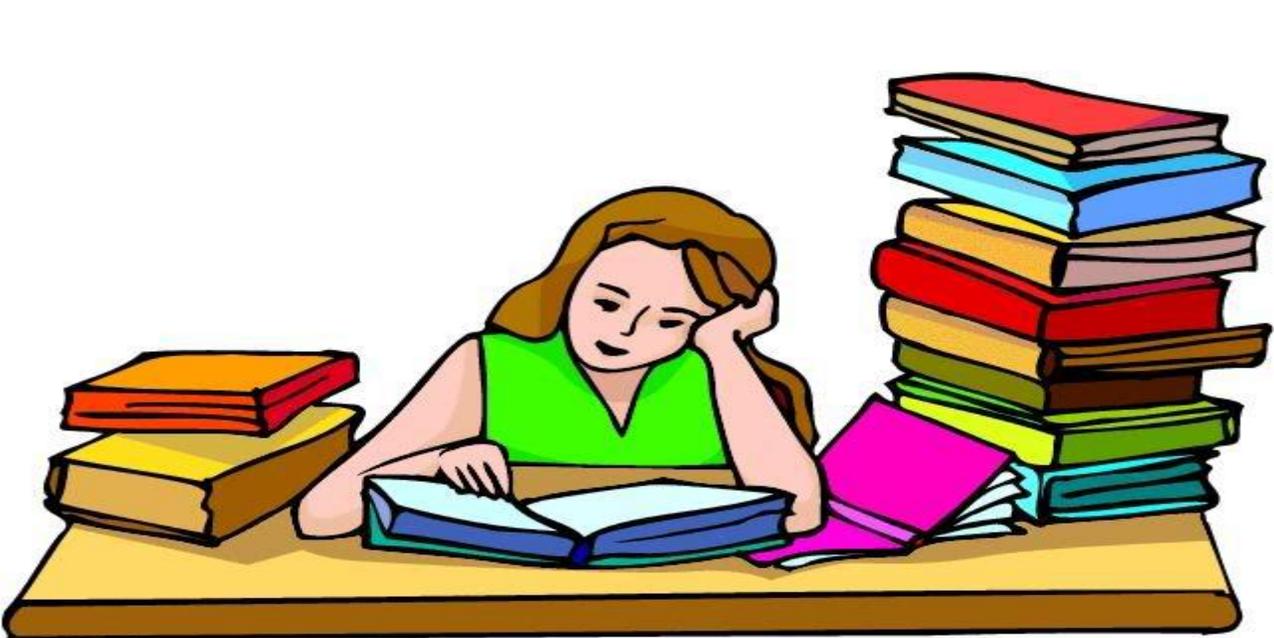
### List of Documents/ Particulars required for application:

- 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, Examination Fee, Hostel Charges etc. are mentioned
- Age Proof of applicant (PAN/Aadhaar/Class10 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 Mandetory)
- Asset and Liability of co- borrower( Non mandatory)



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**



# STUDENT CREDIT CARD SCHEME

FOR STUDENTS OF WEST BENGAL

INTRODUCED BY

THE HIGHER EDUCATION DEPARTMENT,

GOVERNMENT OF WEST BENGAL

Students can avail up to a maximum loan of Rs. 10 lakhs @ 4% per annum simple interest from the State Cooperative Bank and its affiliated Central Cooperative Banks and District Central Cooperative Banks and Public/ Private Sector Banks; for pursuing undergraduate and post graduate studies including professional degree and other equivalent courses in any College, University and other affiliated institutes within and outside India. This scheme has been introduced in order to enable students to overcome financial constraints and pursue their education.

For details about the scheme, queries related to the scheme, procedure of application etc, please visit: <https://wbcc.wb.gov.in/>

