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.

Step 2:

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)

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

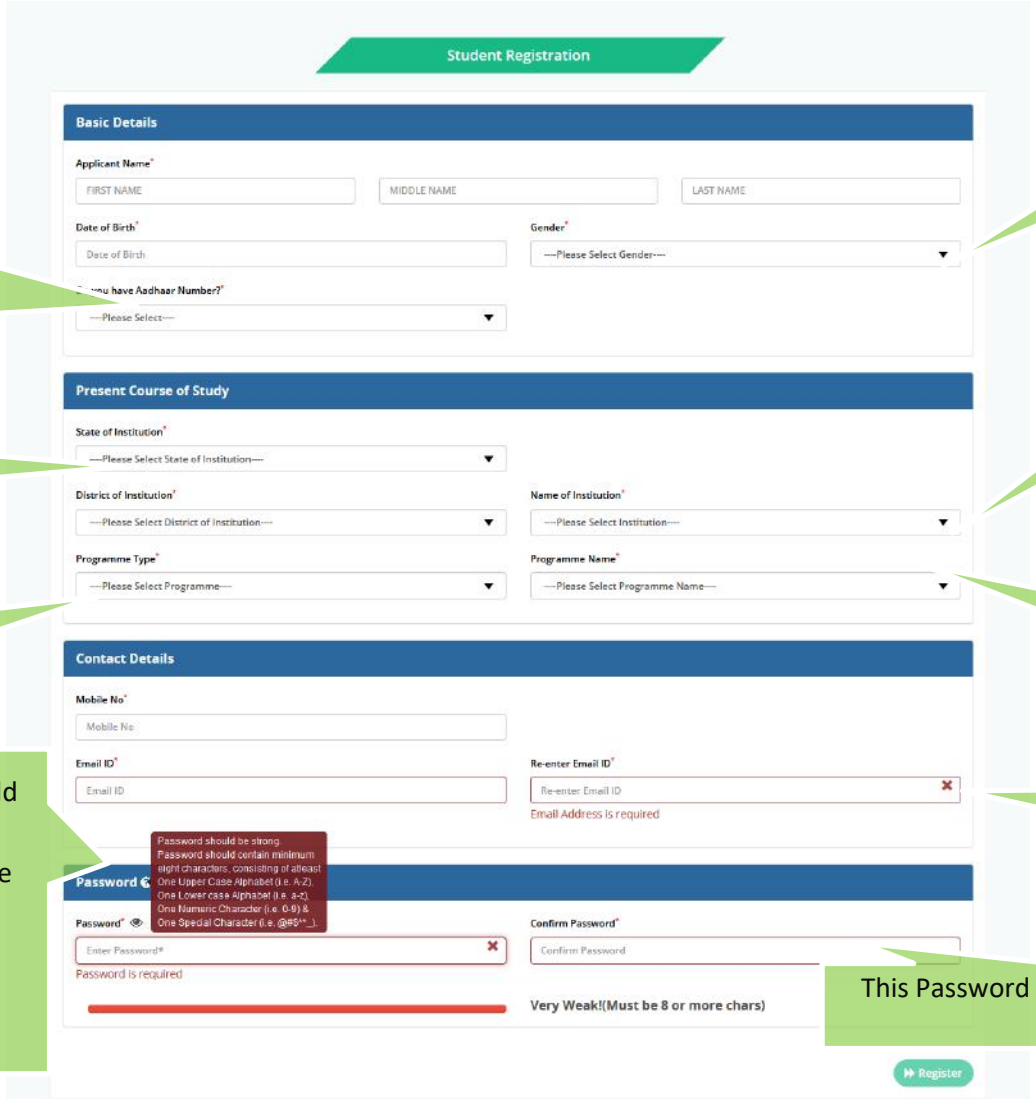
(Alternate methods also may be applied, if desired)

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

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

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., @#$^)

Please do not copy, need to be typed

This Password will be used for all future purposes

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

If the selection is YES

Then insert the Aadhaar No.

Applicant Registration

Applicant Name*

FIRST NAME | MIDDLE NAME | LAST NAME

Date of Birth*

Date of Birth

Sex*

----Please Select Sex----

Do you have Aadhaar Number?*

Yes

Aadhaar*

Aadhaar No

State of Institution*

----Please Select State of Institution----

District of Institution*

----Please Select District of Institution----

Name of Institution*

----Please Select Institution----

Programme Type*

----Please Select Programme----

Programme Name*

----Please Select Course----

Programme Duration (in Years)*

----Please Select Programme Duration----

Mobile No*

Mobile No

Email ID*

Email ID

Re-enter Email ID*

Re-enter Email ID

Password

Password*

Enter Password*

Confirm Password*

Confirm Password

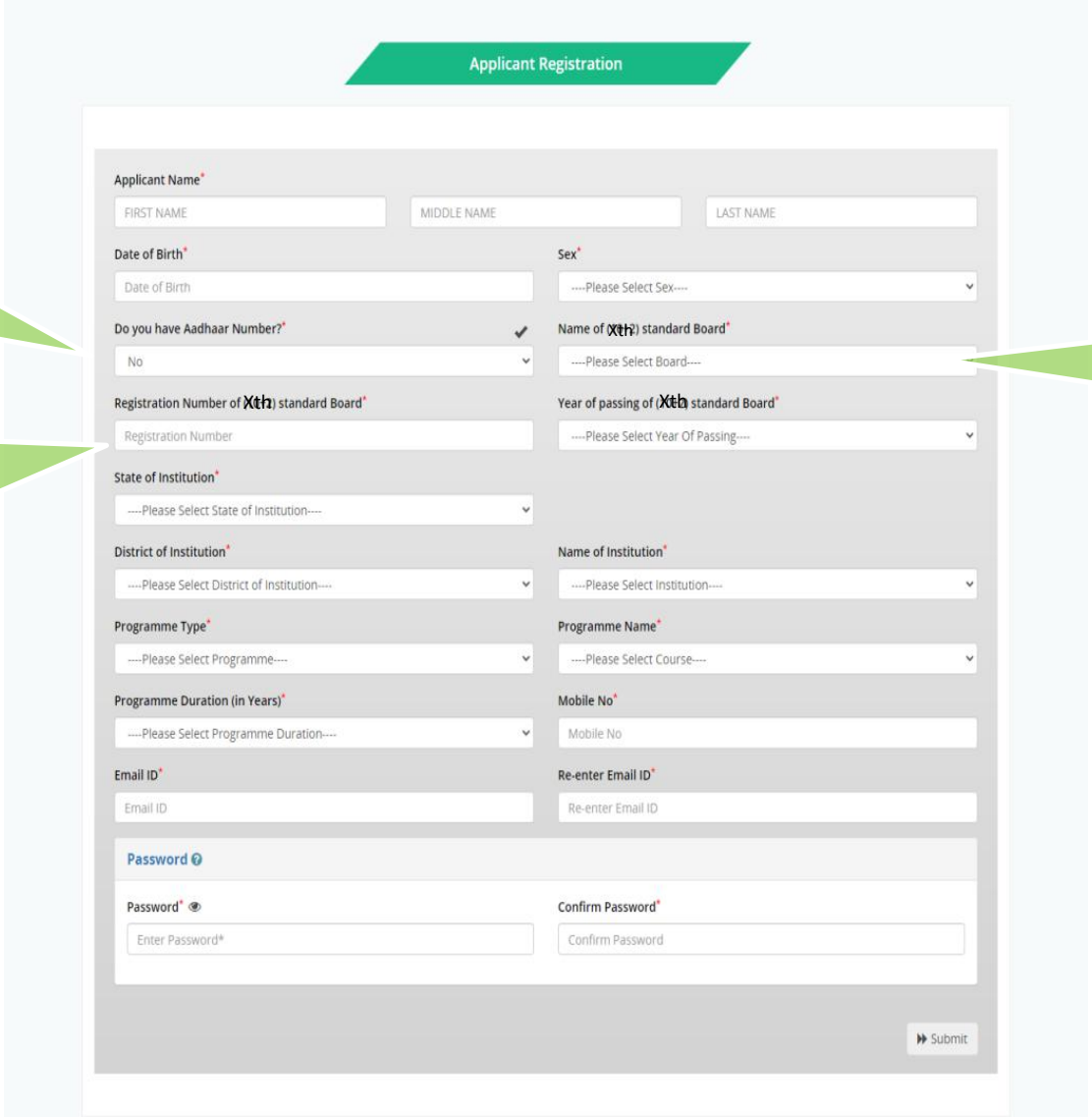
Submit

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

If the selection is NO

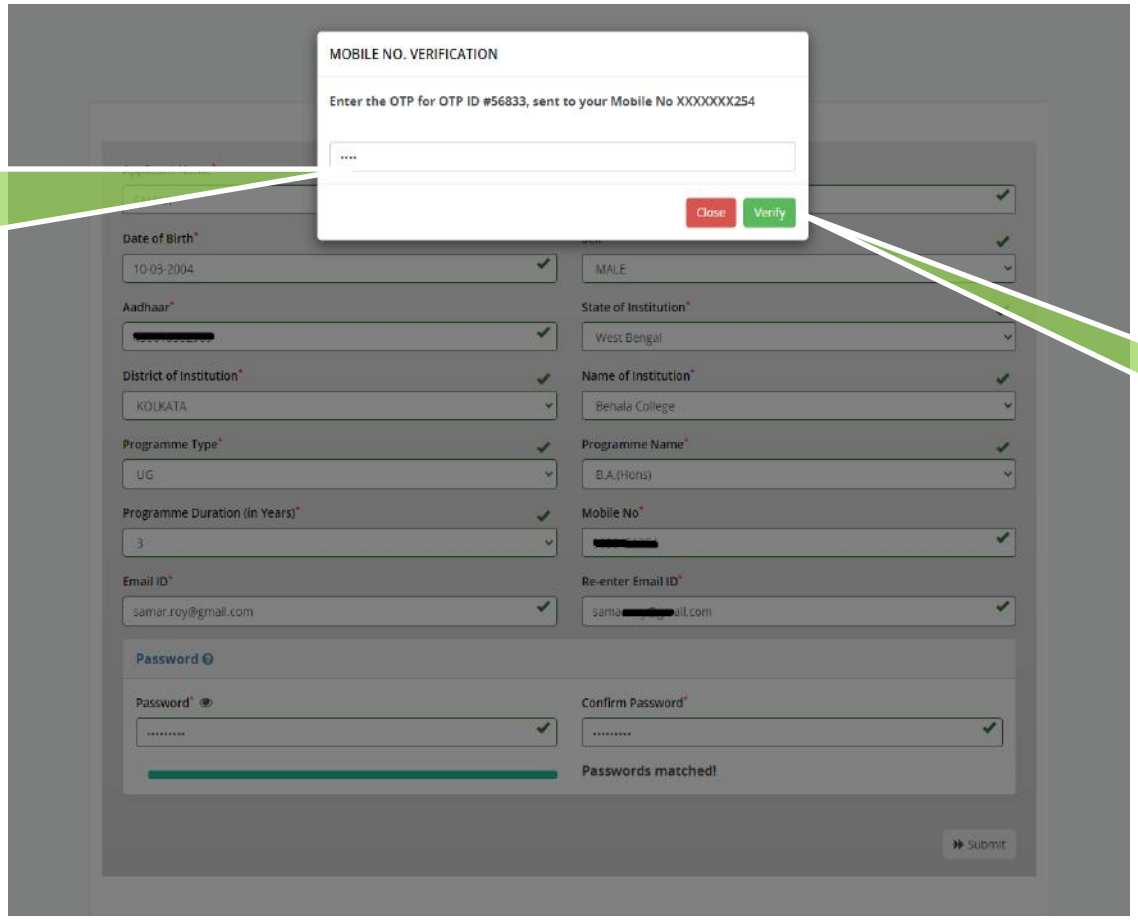
Type the Registration Number of (10th) standard board

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

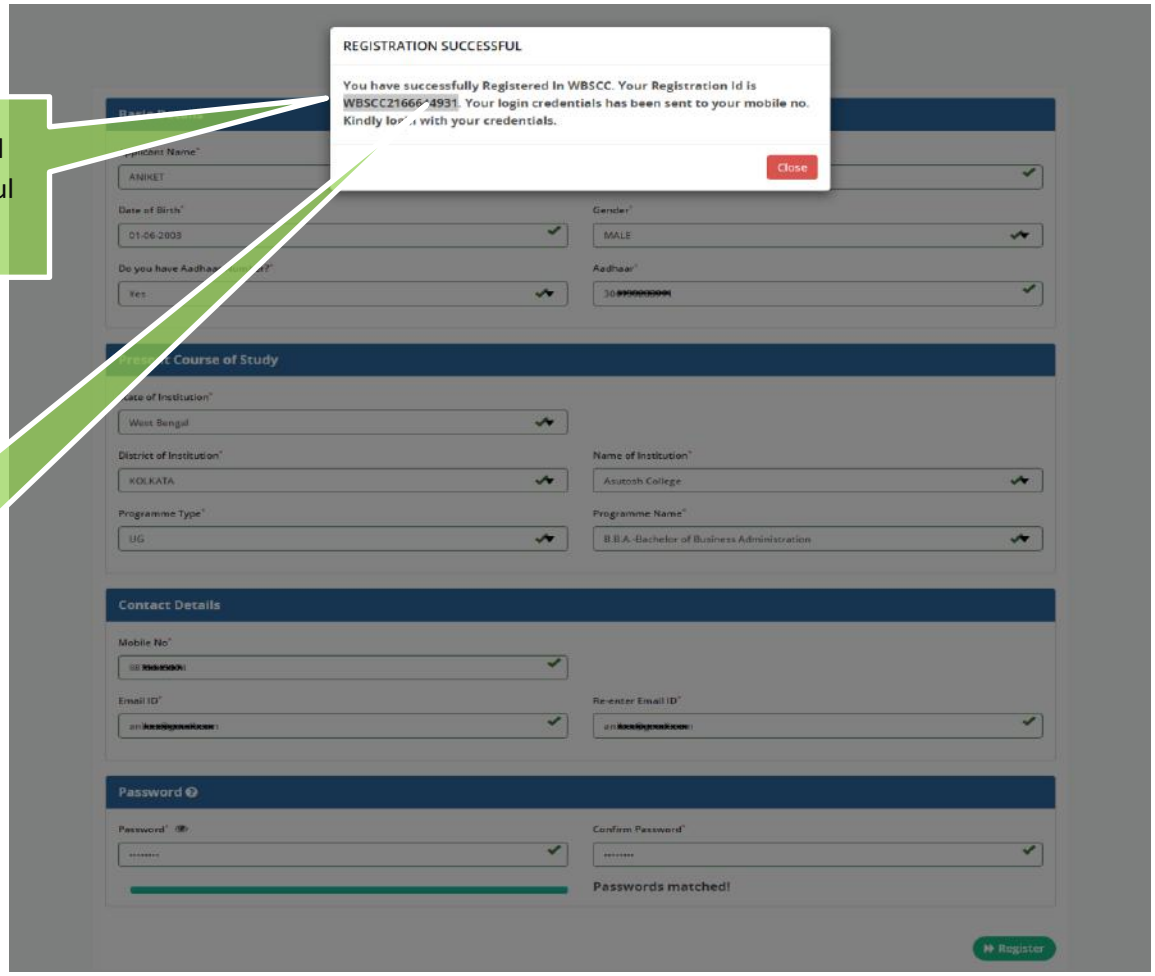
Please enter the OTP sent to your mobile number during registration



After entering the OTP, please click on verify

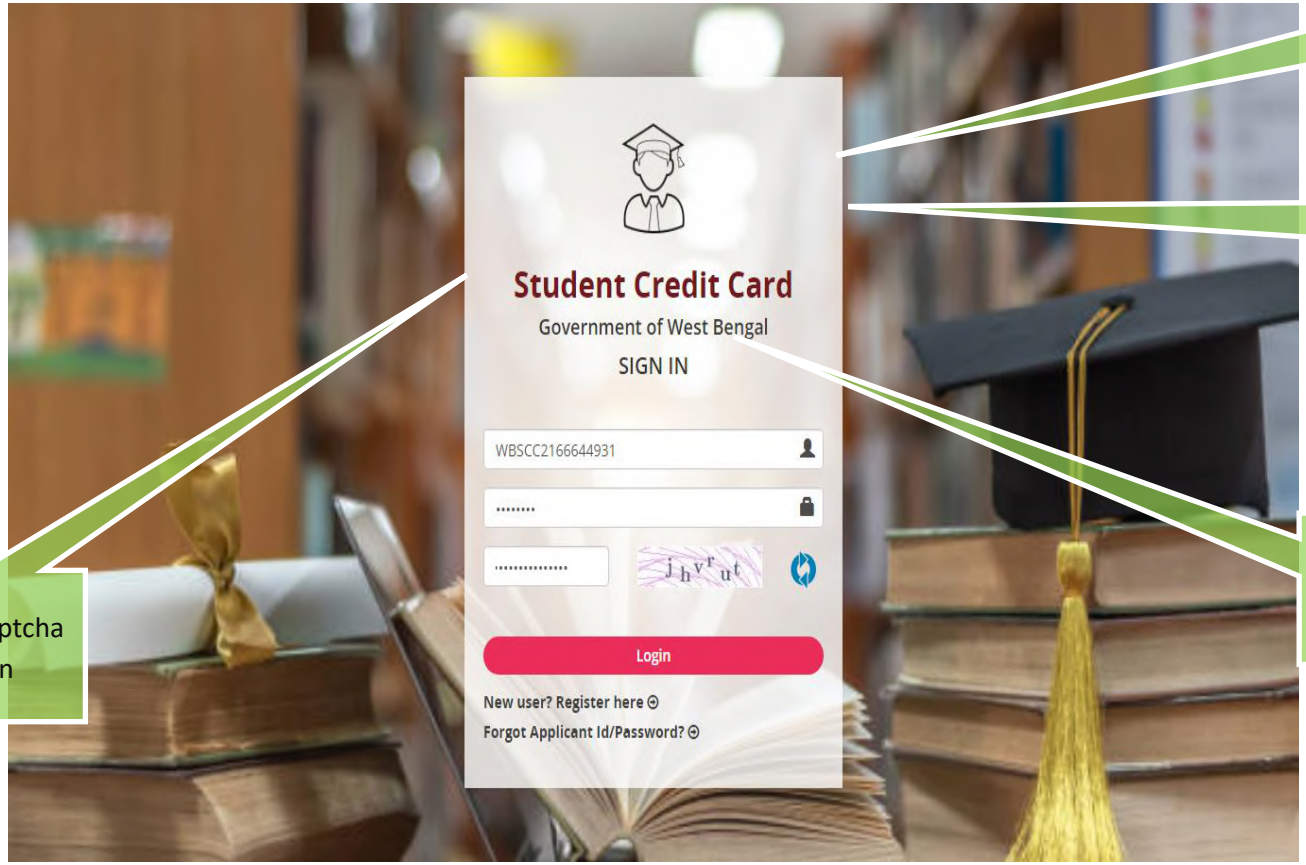
This message box will appear after successful registration

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 :



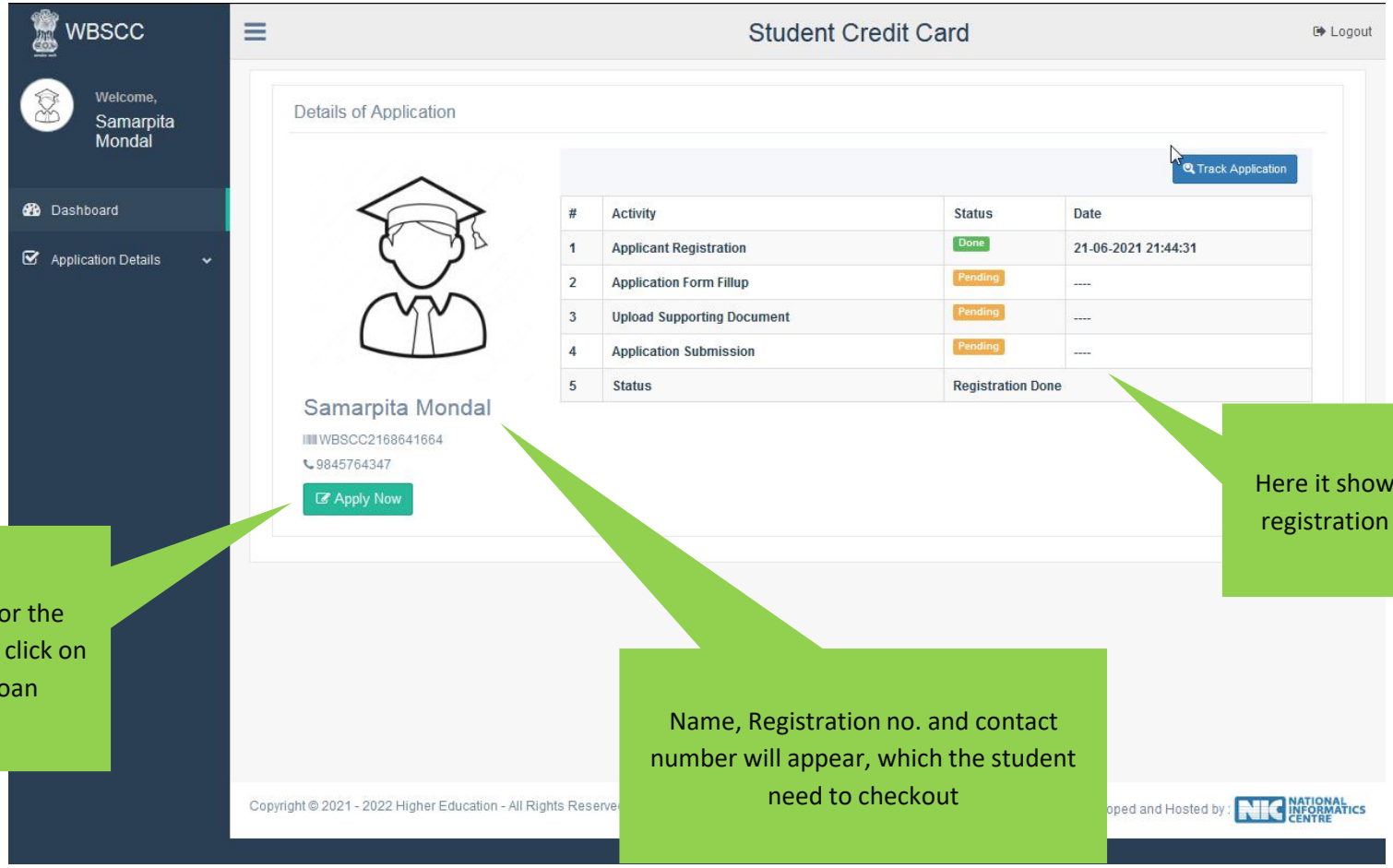
Please enter your Registration No.

Enter the Password

Enter the captcha as shown

After entering the captcha, click login

APPLICANT DASHBOARD



To apply for the loan, please click on Apply Loan

Name, Registration no. and contact number will appear, which the student need to checkout

Here it shows that registration done

WBSCC

Welcome,
Aniket Sarkar

- Dashboard
- Application Details
  - Edit Loan Application
  - View Loan Application

Student Credit Card

Logout

Personal 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[redacted]	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[redacted]
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*	ZI[redacted]
Co-Borrower's PAN Card:*	Yes	Co-Borrower's PAN Card No:*	DA[redacted]

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 any agency: *	No		
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:*	65[redacted]
Bank For Loan*	THE WEST BENGAL STATE COOPER	Bank Branch For Loan*	SALT LAKE CITY BRANCH

Bank Details of the Co-borrower

IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH,KOLKATA	A/C No:*	89[redacted]

Save & Continue

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APPLICATION FORM EXPLAINED IN SECTIONS

Personal Details

SECTION – I (WHEN THE STUDENT HAS AADHAR)

Welcome,
Aniket Sarkar

- Dashboard
- Application Details
  - Edit Loan Application
  - View Loan Application

Personal 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[redacted]	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[redacted]
Last Qualification*	HIGHER SECONDARY/EQUIVALENT		
Student's PAN Card:*	No		

Download Undertaking Document

In case of any Edit/amendment in contact number or name, edit option may be selected

FORMAT OF UNDERTAKING, IF THERE IS NO PAN

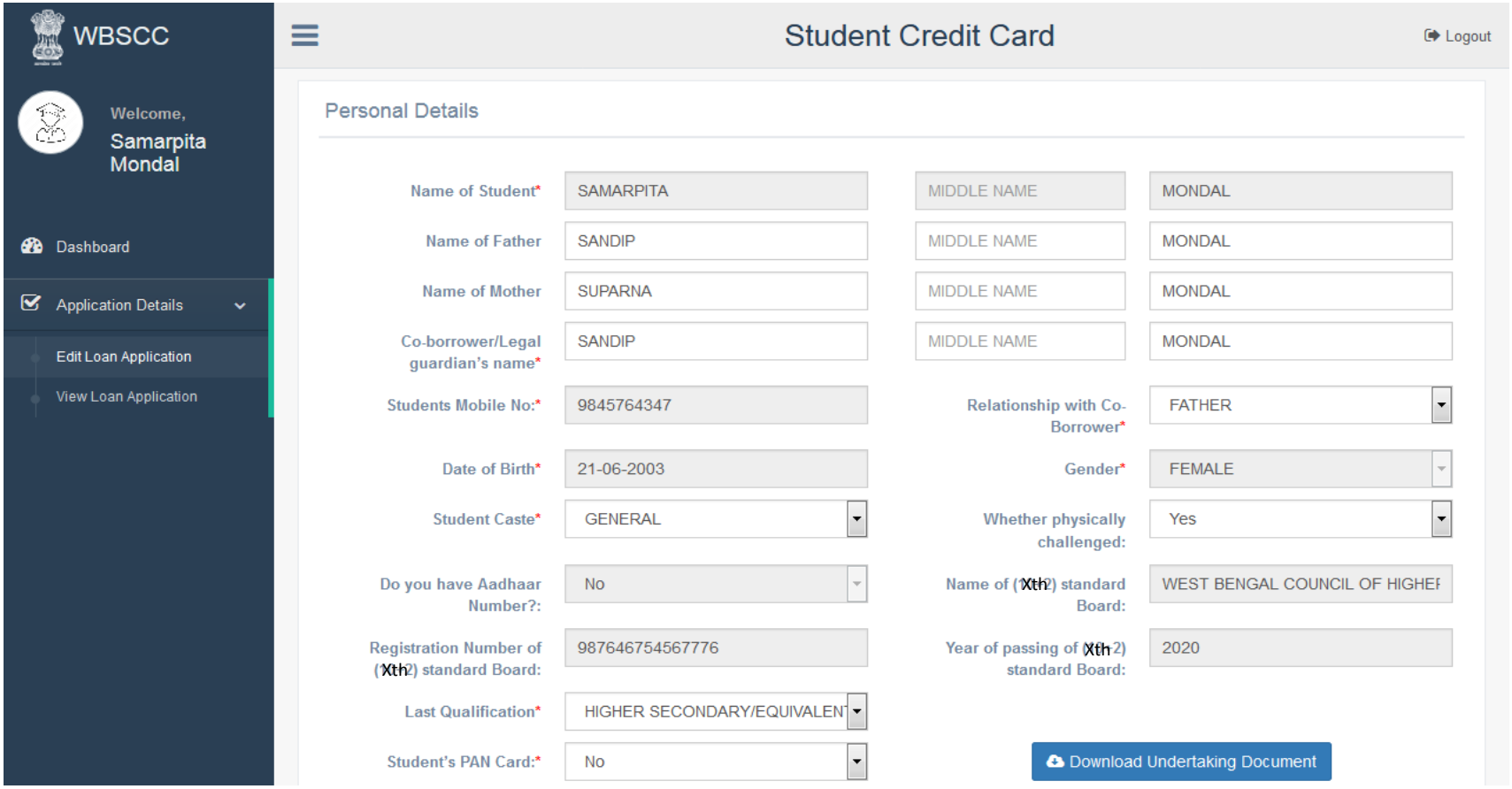
That I SANDIP DAS undertake to apply for PAN as per the Income Tax Act and to furnish the same before sanction/Disbursement of the Loan under Student Credit Card Scheme.

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)

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*	ZI[illegible]
Co-Borrower's PAN Card:*	Yes	Co-Borrower's PAN Card No:*	DA[illegible]

Present Address Details

House No:	77	Street Name:*	FEDER
PIN Code:*	700021		
State*	West Bengal	District*	KOLKATA
Assembly*	Entally (Vidhan Sabha constituency)		

Where the student resides at present for study purpose

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

Where the family of the student resides

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 any agency: * No

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

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

Bank Details of the Student

IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH,KOLKATA	A/C No:*	65[redacted]
Bank For Loan*	THE WEST BENGAL STATE COOPER	Bank Branch For Loan*	SALT LAKE CITY BRANCH

Bank Details of the Co-borrower

IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH,KOLKATA	A/C No:*	89[redacted]6

Save & Continue

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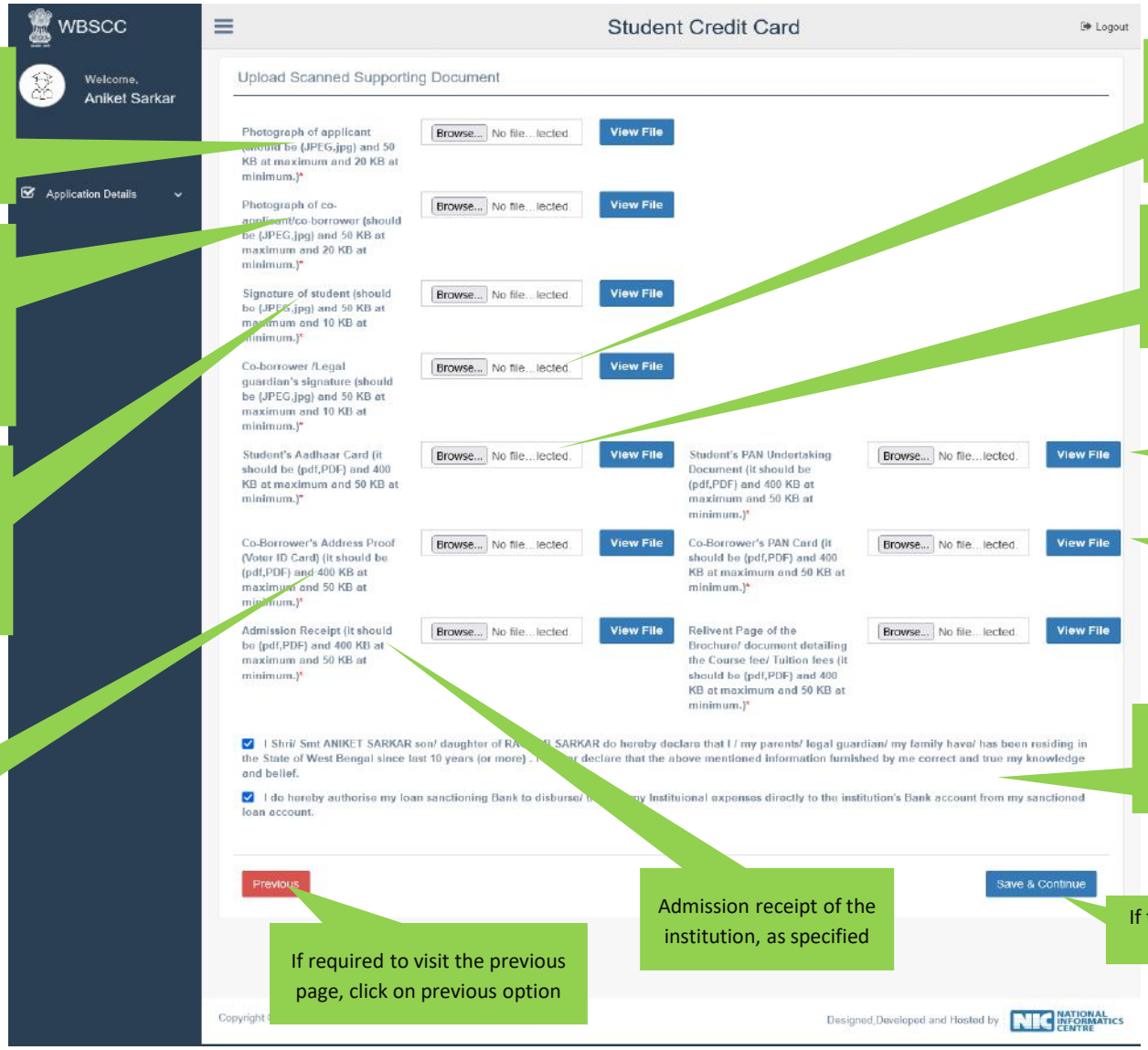
APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS AADHAR)



Latest Colour photograph of the student in specified format

Latest Colour photograph of the co-applicant/co-borrower as specified

Signature of the student, as specified

Co-borrower's Address proof.

Signature of the, as specified

Student's Aadhaar Card as specified

Student's PAN card or undertaking as specified

Co-borrower's PAN card or undertaking as specified

These two undertakings are to be submitted

Admission receipt of the institution, as specified

If required to visit the previous page, click on previous option

If the procedure done correctly, click on save & continue

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

WBSCC

Welcome, Samarpita Mondal

Dashboard

Application Details

Student Credit Card

Logout

Upload Scanned Supporting Document

Photograph of applicant (should be (JPEG,jpg) and 50 KB at maximum and 20 KB at minimum.)* — Browse... No file selected.

Photograph of co-applicant/co-borrower (should be (JPEG,jpg) and 50 KB at maximum and 20 KB at minimum.)* — Browse... No file selected.

Signature of student (should be (JPEG,jpg) and 50 KB at maximum and 10 KB at minimum.)* — Browse... No file selected.

Co-borrower /Legal guardian's signature (should be (JPEG,jpg) and 50 KB at maximum and 10 KB at minimum.)* — Browse... No file selected.

Student's (10Xth) standard Document (it should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum.)* — Browse... No file selected.

Student's PAN Undertaking Document (it should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum.)* — Browse... No file selected.

Co-Borrower's Address Proof (Voter ID Card) (it should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum.)* — Browse... No file selected.

Co-Borrower's PAN Card (it should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum.)* — Browse... No file selected.

Admission Receipt (it should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum.)* — Browse... No file selected.

Relivent Page of the Brochure/ document detailing the Course fee/ Tuition fees (it should be (pdf,PDF) and 400 KB at maximum and 50 KB at minimum.)* — Browse... No file selected.

Student's Class Xth board registration certificate to be uploaded, if there is no Aadhaar

☐ I Shri/ Smt SAMARPITA MONDAL son/ daughter of SANDIP MONDAL do hereby declare that I / my parents/ legal guardian/ my family have/ has been residing in the State of West Bengal since last 10 years (or more) . I further declare that the above mentioned information furnished by me correct and true my knowledge and belief.

☐ 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.

Previous

Save & Continue

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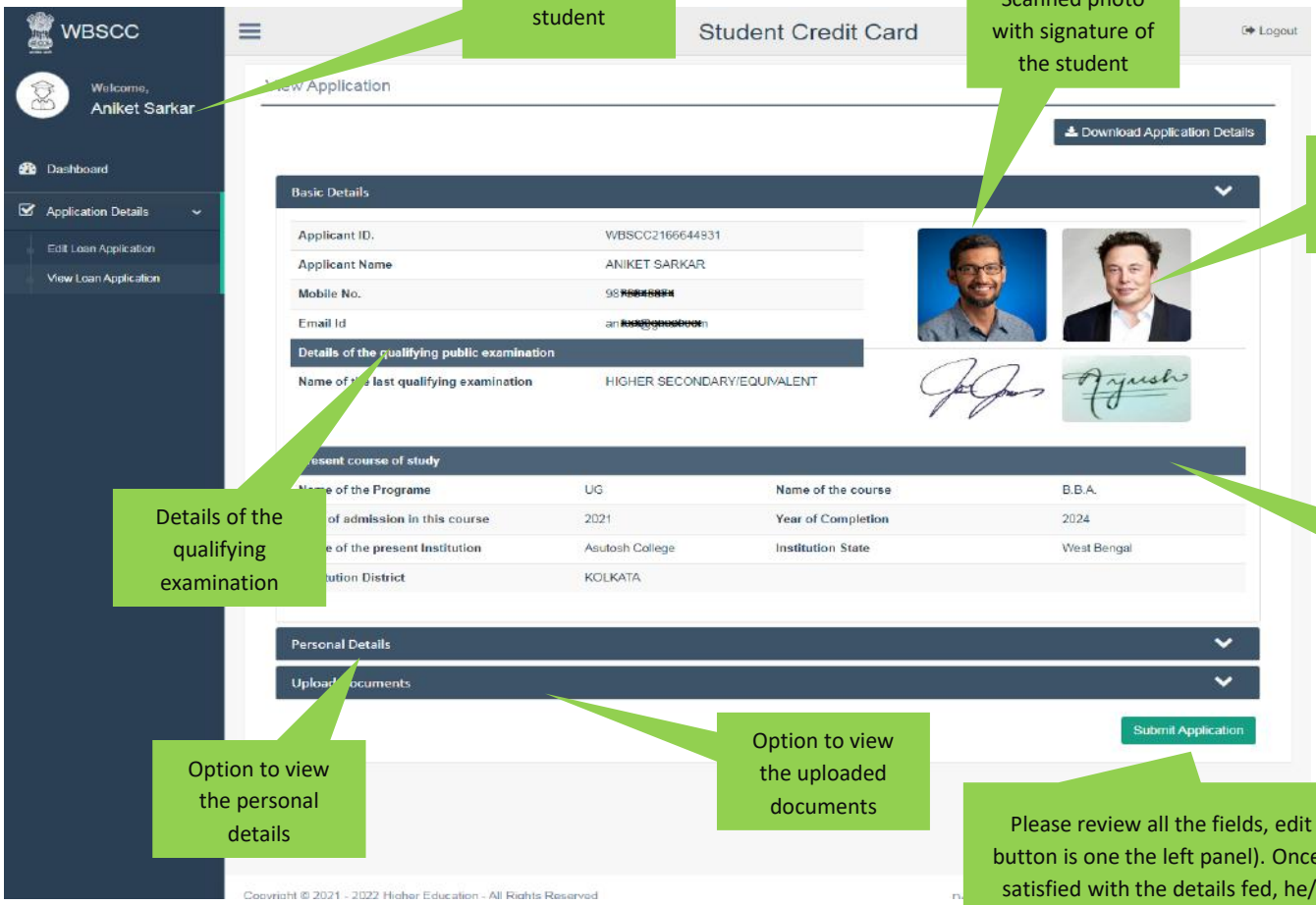
APPLICANT'S PROFILE VIEW

ONCE THE STUDENT OPT FOR SAVE AND CONTINUE IN THE PREVIOUS PAGE THIS PAGE WILL OPEN UP



Name of the student

Scanned photo with signature of the student

Scanned photo with signature of the co-borrower

Details of the qualifying examination

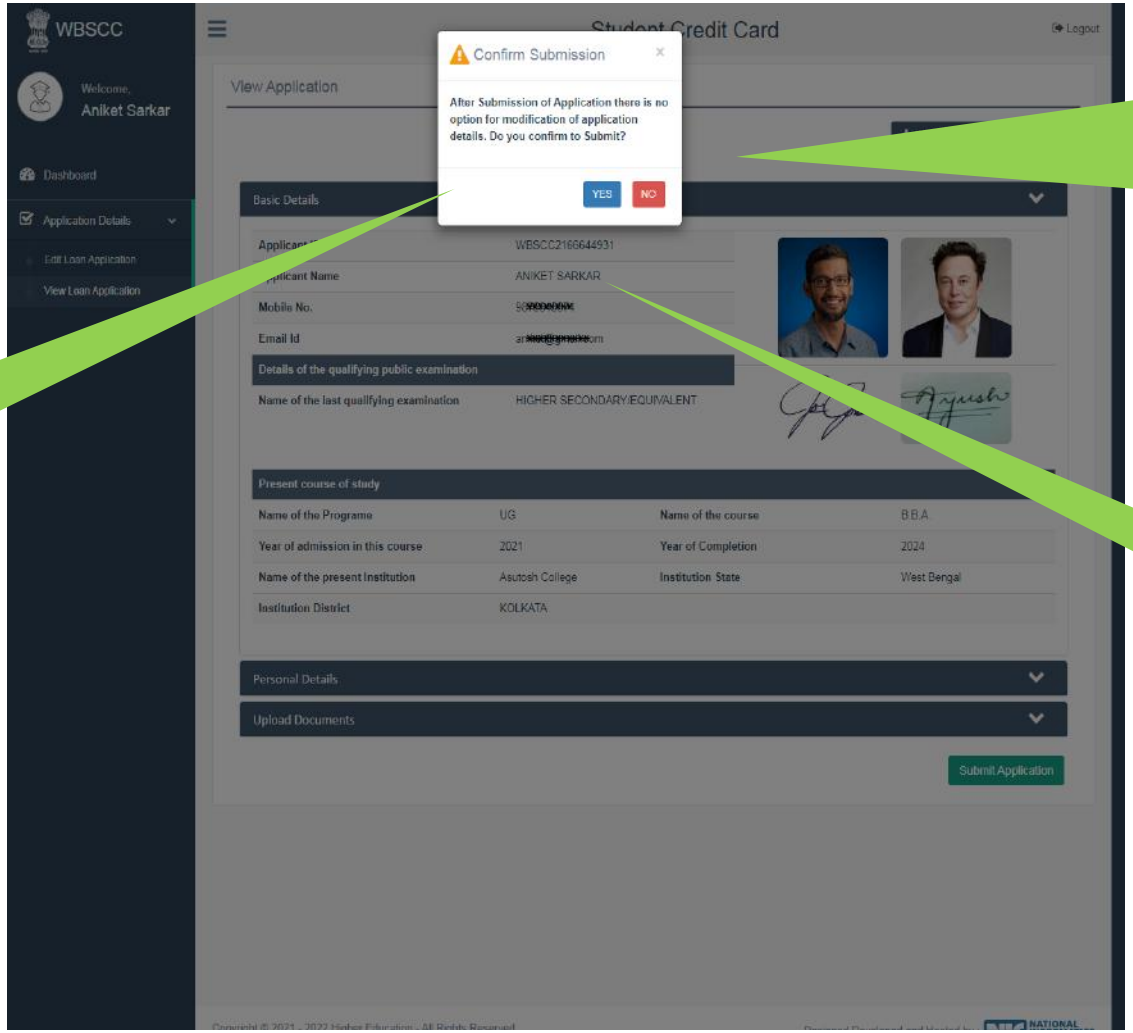
Details of the Present Course of study

Option to view the personal details

Option to view the uploaded documents

Please review all the fields, edit if necessary (EDIT button is one the left panel). Once the student is fully satisfied with the details fed, he/she needs to press Submit Application

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

WBSCC

Welcome,
Aniket Sarkar

Dashboard

Application Details

Student Credit Card

Logout

Details of Application

Aniket Sarkar

WBSCC2166644931

98[redacted]

Track Application

#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 17:05:37
2	Application Form Fillup	Done	21-06-2021 17:41:21
3	Upload Supporting Document	Done	21-06-2021 17:39:41
4	Application Submission	Done	21-06-2021 17:46:20
		Application Submitted to HOI	

Once form is submitted by the student, it shows that the form is submitted to the Institution

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

WBSCC

Welcome,
Sandip Das

Dashboard

Application Details

Student Credit Card

Logout

Details of Application

Sandip Das

WBSCC2193246471

98[redacted]

Edit Loan Application

Track Application

#	Activity	Status	Date
1	Applicant Registration	Done	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
5	Status	Application Returned by HOI to APPLICANT	

In case of pending of submission, the application will be returned by the Institution to the applicant.

Click to edit the application, when returned by the institution.

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WHEN THE FORM IS SUCCESSFULLY SUBMITTED

WBSCC

Welcome,
Sandip Das

Dashboard

Application Details

Student Credit Card

Logout

Details of Application

Sandip Das

WBSCC2193246471

9[redacted]

Track Application

#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 11:11:10
2	Application Form Fillup	Done	21-06-2021 18:45:44
3	Upload Supporting Document	Done	21-06-2021 18:45:47
4	Application Submission	Done	21-06-2021 18:45:52
5	Status	Application Submitted to HOI	

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STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

When the application is forwarded to HED

WBSCC

Welcome,
Sandip Das

Dashboard

Application Details

Student Credit Card

Logout

Details of Application

Sandip Das

WBSCC2193246471

9[redacted]

Track Application

#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 11:11:10
2	Application Form Fillup	Done	21-06-2021 18:45:44
3	Upload Supporting Document	Done	21-06-2021 18:45:47
4	Application Submission	Done	21-06-2021 18:45:52
5	Status	Application Forwarded by HOI to HED	

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STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

When the application is forwarded to Bank by HED

WBSCC

Welcome,
Sandip Das

Dashboard

Application Details

Student Credit Card

Logout

Details of Application

Sandip Das

WBSCC2193246471

98[redacted]

Track Application

#	Activity	Status	Date
1	Applicant Registration	Done	21-06-2021 11:11:10
2	Application Form Fillup	Done	21-06-2021 18:45:44
3	Upload Supporting Document	Done	21-06-2021 18:45:47
4	Application Submission	Done	21-06-2021 18:45:52
5	Status	Application Forwarded by HED to BANK	

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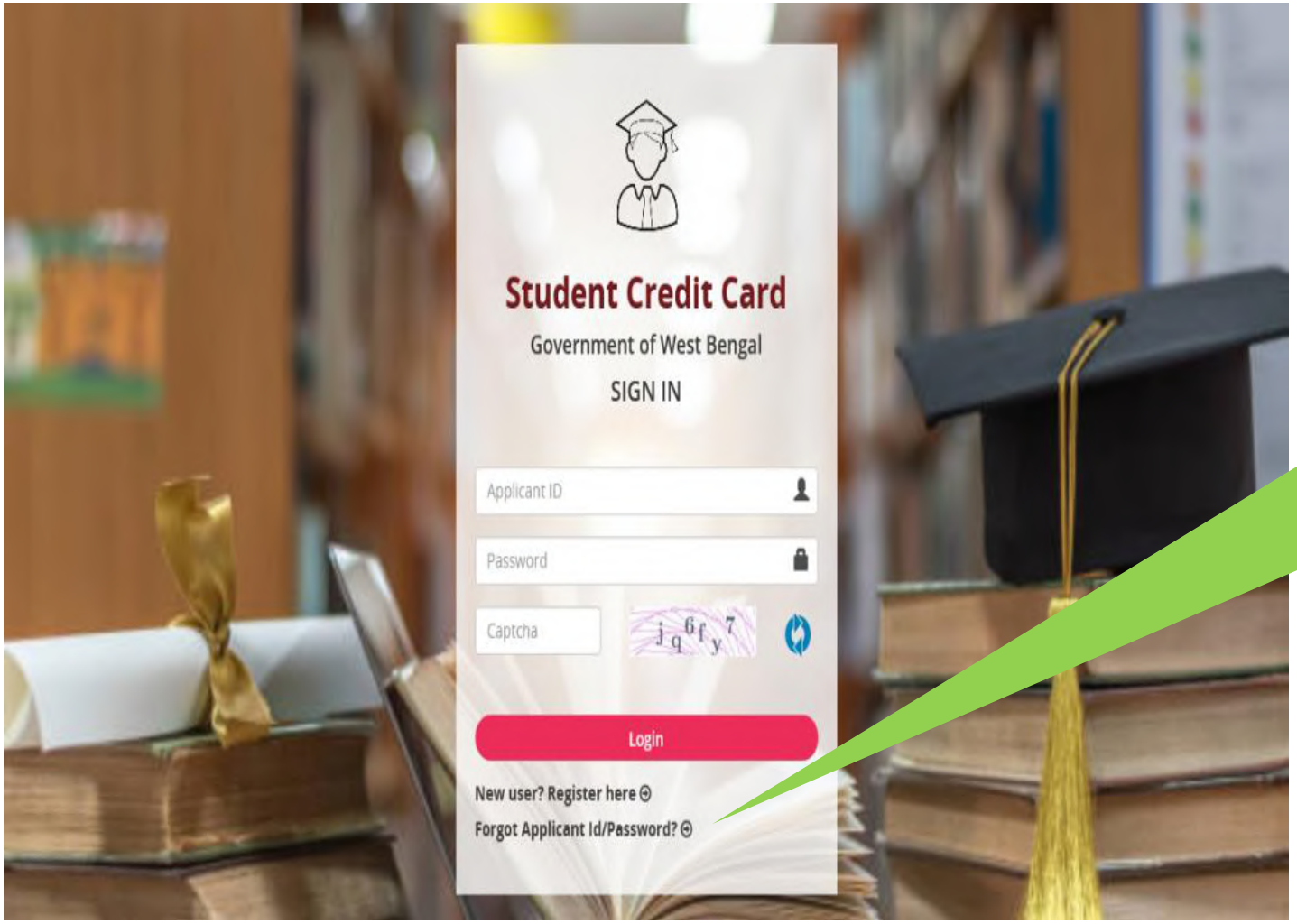
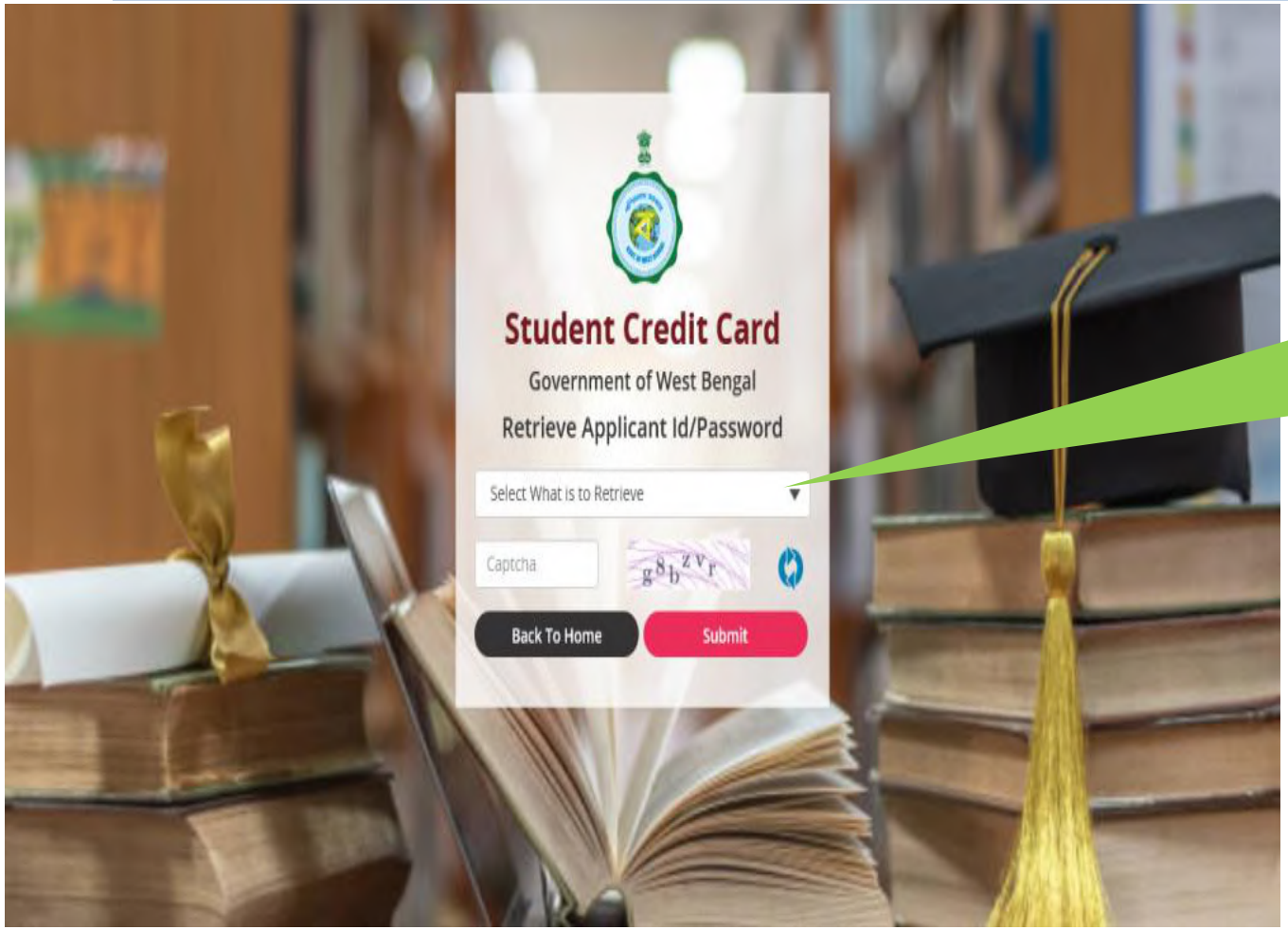
WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD



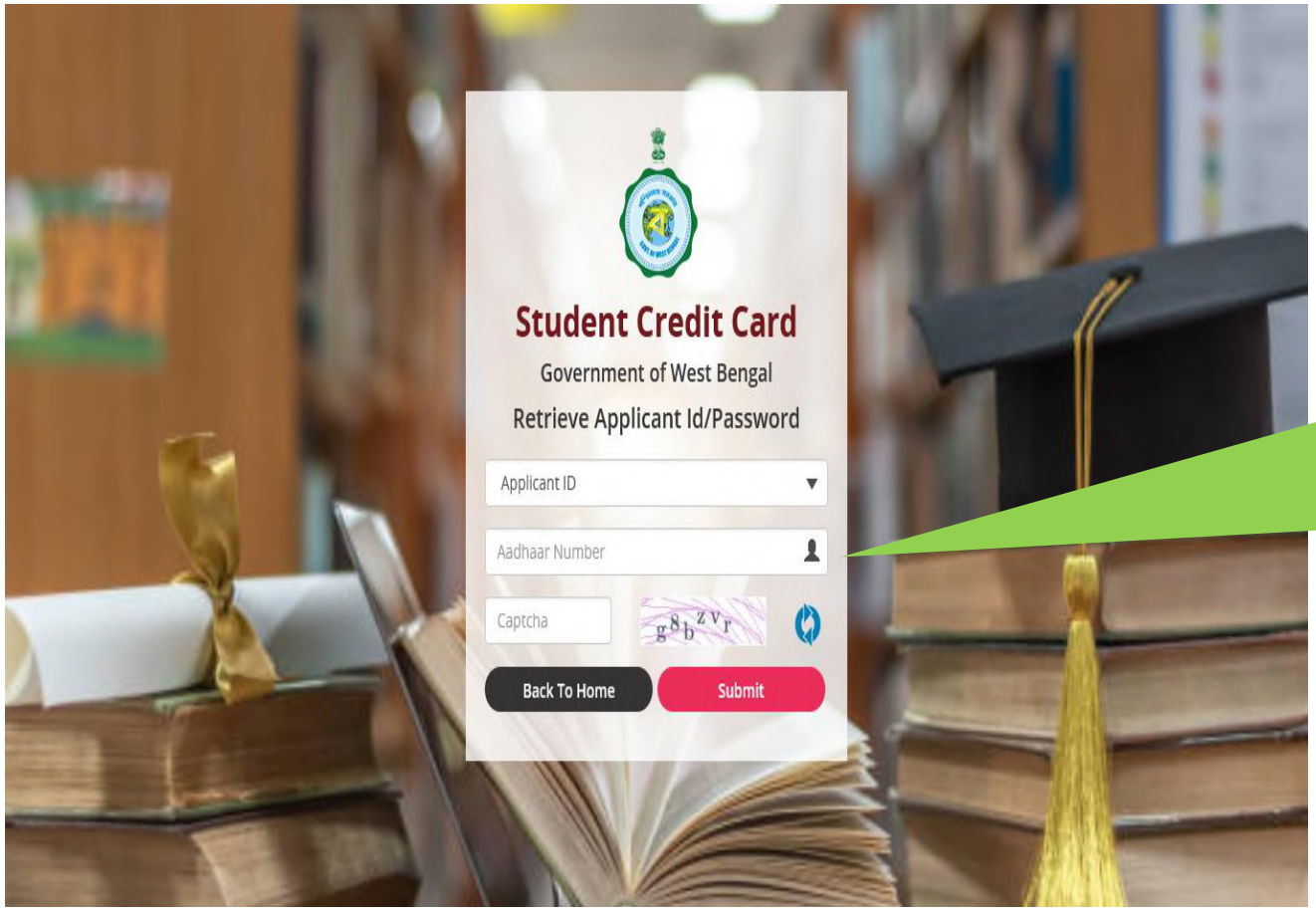
In case the student forgets Applicant ID / Password , He/ She needs to press Forgot Applicant ID /Password

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



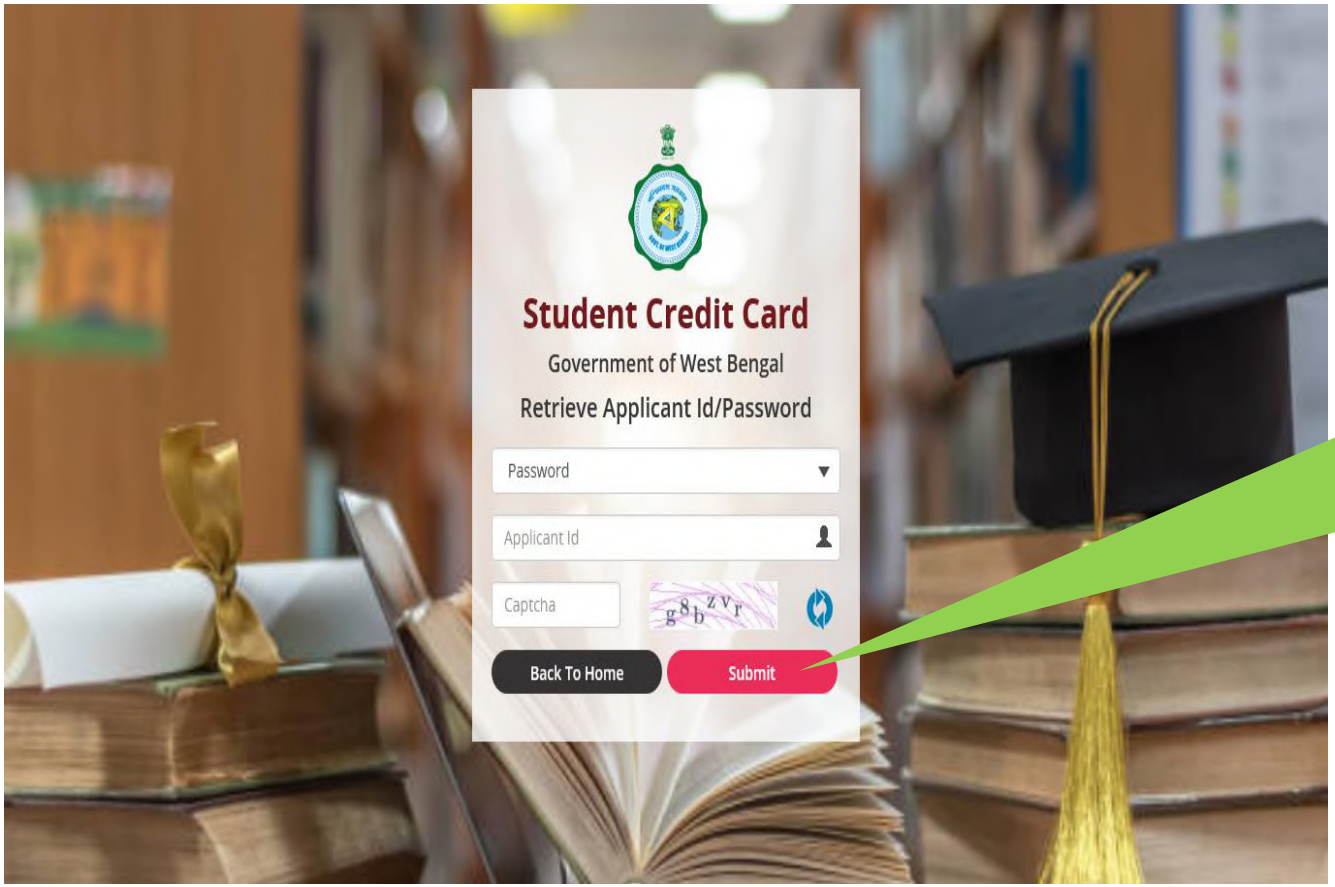
The applicant needs to select from the dropdown list what to retrieve and then press the submit button

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 Xth 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

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



In case the password is forgotten, the student needs to opt for 'Password' from dropdown option then fed the Applicant ID and insert captcha thereafter press submit button, the details will be sent to the registered mobile number