



Office of the Principal
Haldia Government College
P.O. Debhog, Dist: Purba Medinipur,
Pin – 721657

WEST BENGAL STUDENTS' CREDIT CARD (WBSCC)

Official website: <https://wbcc.wb.gov.in>

State Help Desk no. 18001028014 (Toll free)

Support mail ID: support-wbcc@bangla.gov.in

Students FAQ: [Click here \(Link for the downloading\)](#)

User Manual for students (How to apply): [Click here \(Link for the downloading\)](#)

Scheme guidelines: [Click here \(Link for downloading\)](#)

THE DETAILS OF THE SCHEME WILL BE DISCUSSED TOMORROW AT 3:00 PM. JOIN THE LINK (Click here): <https://youtu.be/Z4TH5zmahyA>

এই স্কিমের বিস্তারিত আলোচনা আগামীকাল (০২/০৭/২০২১) দুপুর ৩ টের সময় করা হবে। সমস্ত ছাত্রছাত্রীদের নিম্নলিখিত লিঙ্কে ক্লিক করে এই আলোচনায় যোগদান করার জন্য অনুরোধ করা হচ্ছেঃ <https://youtu.be/Z4TH5zmahyA>

The Government of West Bengal has launched the scheme WBSCC which allows the students to apply for loan:

- Upto **Rs. 10 lakh at 4% simple interest rate annually** and the loan needs to be repaid within **15 years** from the date of disbursement of loan amount.
- There shall be an interest concession @ 1% to the borrower if the interest is fully serviced during the study period.
- Before starting to repay, you can take a break of one year after getting a job or completing the course: whichever is earlier.

➤ **Who can apply?**

- Anybody who is aged **below 40**
- An Indian national and a resident of West Bengal for **last 10 years**
- Enrolled for higher study in School, Madrasahs, colleges, Universities and other institutes like IITs, IIMs, IISc, IESTs, ISIs, NLU, AIIMSs, NITs, XLRI, BITS, SPA, NID, IIFTs, ICFAI Business School etc. or studying in various coaching institutes for appearing in different competitive examinations like Engineering/ Medical/ Law, IAS, IPS, WBCS, SSC etc **inside or outside the country**. Research scholars (PhD or Post-Doctoral students) are also eligible.
- Minimum eligibility to apply for the loan under the scheme is **Class IX passed** from any of the recognized Boards which are active in West Bengal.



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➤ **For what items you can apply?**

- Institutional course fees (including library, examination etc.) **to be credited to the bank account of the institution directly. [Fees already paid is not covered under this scheme.]**
- Books/laptop/study tour charges + Hostel/ Paying guest charges (upto 30% of the total loan amount) **to be credited to your own bank account.**
- Hostel/ Paying guest charges (upto 20% of the total loan amount) **to be credited to your own bank account.**

➤ **Who is a co-borrower?**

- **No guarantor or collateral is required.** But it is mandatory to apply jointly with a co-borrower (Parents/ Legal guardian) for the loan under SCC scheme.
- All details including **bank details of the co-borrower** need to be furnished at the time of applying for the loan.
- **A joint loan agreement** between bank and the student and co-borrower is to be executed before availing the loan.

➤ **When can I apply?**

Anytime during the course. But the fees already paid can not be reimbursed under this scheme.

➤ **Are results or marks of each semester important?**

It will depend on the bank requirements.

➤ **Are distance learning students eligible?** No.

➤ **For the list of required documents, [click here \(Link for the list of documents\)](#).**

❖ **For any query, contact:**

- WBSCC Nodal Officer of Haldia Government College: **Debolina Das (M: 9836795962)**
- WBSCC Help Desk Officer of Haldia Government College: **Moutan Roy (M: 9433578859)**

Sd/-
Officer in Charge
Haldia Government College