

WEST BENGAL STUDENT CREDIT CARD SCHEME



USER MANUAL FOR STUDENTS

Step 1:

Please download the scheme document and read carefully before proceeding for registration.



Step 2:

Please keep the following process. Documents with you before registration

- (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)
- (f) Age Proof of the Applicant (should be in .pdf format between 400 KB and 50 KB)



Step 2: Cont'd.....

(g) Address Proof of Co-applicant / Co-borrower (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) Prospectus/Certificate (from the competent authority of the institution) wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned (should be in .pdf format between 400 KB and 50 KB)
- (I) Marksheet/Certificate of Last Qualifying Exam of applicant (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

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

Insert AADHAAR	Basic Details Applicant Name* FIRST NAME Date of Birth* Date of Birth	Gender' Gender		To be selected from the drop down list
Number of the applicant	Aadhaar' Aadhaar No Present Course of Study State of Institution'		-	To be selected from the drop down list
To be selected from the drop down list	State of institution Please Select State of Institution District of Institution" Please Select District of Institution Programme Type Please Select Programme V	Name of Institution" Please Select Institution Programme Name" Please Select Programme Name		downinst
To be selected from the drop down list	Contact Details Mobile No* Mobile No			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	Email ID* Email ID Password should be strong Password should contain minimum eight charafers, consistion of ateast One Lower Case Aphabet (ie. A-2), One Numeric Charader (ie. 0-9) & One Numeric Charader (ie. 0-9)*	Re-enter Email ID Re-enter Email ID Email Address is required	×	Please do not copy, need to be typed
alphabet (i.e, a-z), One numeric character (i.e 0-9) & one special character (i.e., @#\$^)	Enter Password © Citle special cital science (gen) X	Confirm Password Confirm Password Very Weak!(Must be 8 or more chars)		l be used for all future rposes



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

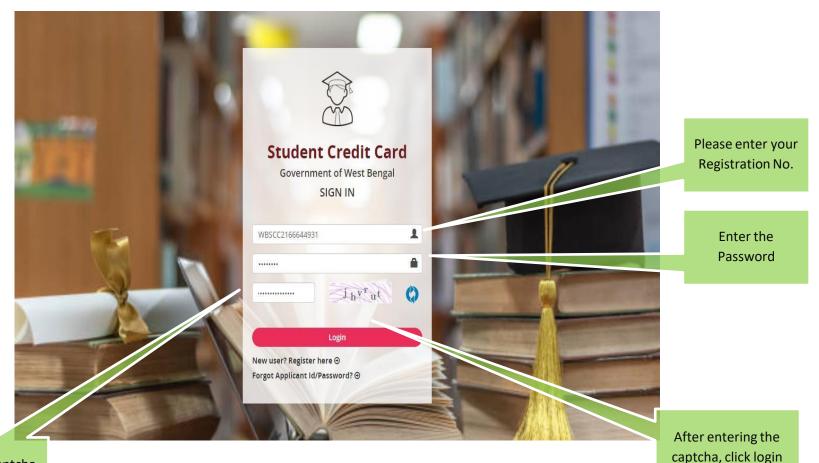
Please enter the OTP sent to your mobile number during registration	MOBILE NO. V Enter the OTP 	/ERIFICATION for OTP ID #56833, sent to your Mobile No XXXXXXX254 Close Venfy	~	
	10-03-2004	MALE		
	Aadhaar"	State of Institution*		
	District of Institution*	West Bengal Name of Institution*		After entering the
	KOLKATA	Behala College	▼	OTP, please click on
	Programme Type*	Programme Name*	4	verify
	UG	B.A.(Hons)	~	
	Programme Duration (in Years)*	Mobile No*		
	3			
	Email ID*	Re-enter Email ID*	/]	
	samar.roy@gmail.com	Sama		
	Password @			
	Password* 👁	Confirm Password*		
		✓	✓	
		Passwords matched!		
			₩ Submit	

	This message box will	Brate December 2010	REGISTRATION SUCCESSFUL You have successfully Registered In V WBSCC21665*4931, Your login creden Kindly log* , with your credentials.	VBSCC. Your Registration Id is tials has been sent to your mobile no.
THE PARTY OF THE P	appear after successful registration	ANIKET Date of Birth* 01.06-2003	~	Gender*
			-	
		Do you have Aadhaar and 17* Yes	~	Aadhaar"
		tess t Course of Study		
		ate of Institution* West Bengal	~	
		District of Institution*		Name of Institution"
		KOLKATA	*	Asutosh College
		Programme Type"		Programme Name"
		UG	*	B.B.ABachelor of Business Administration
This registr	ation number			
	erated which	Contact Details		
		Mobile No*		
	d as User ID	98 755490741	~	
for all futu	re purposes.	Email ID*		Re-enter Email ID
		anikasijigakakkoon	~	an Baxigensiosen
		Password @		
		Password [®] (10)		Confirm Password"
		Password (#)		
			✓	······· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·



Step 3: Submission of application

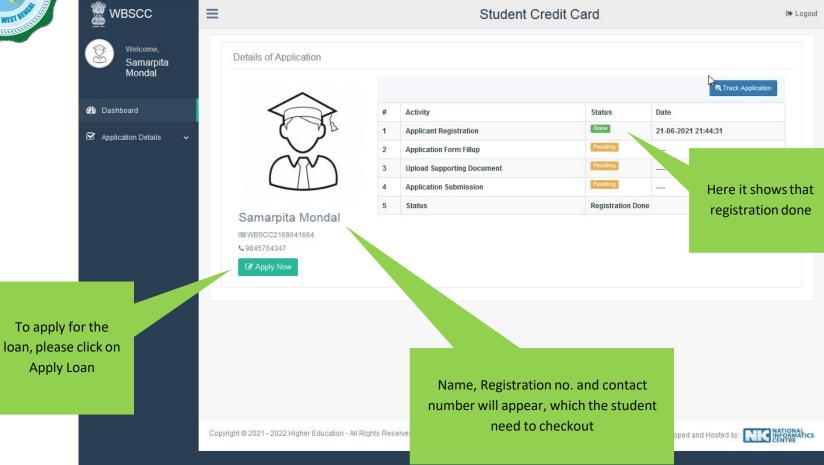
Click STUDENT LOG IN button to get :



Enter the captcha as shown



APPLICANT DASHBOARD

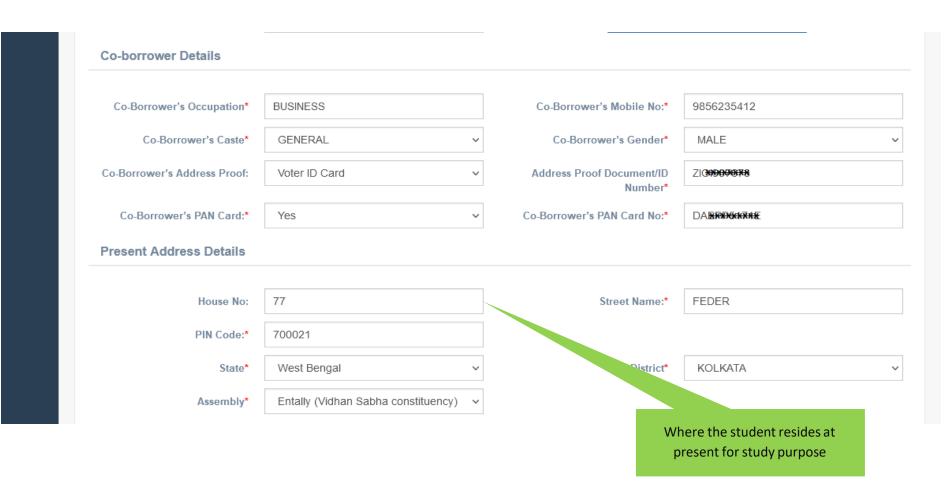


	Personal Details				
	Name of Student*	ROHIT	MIDDLE NAME	GHOSH	
	Name of Father	SATYA	RANJAN	GHOSH	
	Name of Mother	PRARTIMA	MIDDLE NAME	GHOSH	
	Co-borrower/Legal guardian's name*	SATYA	RANJAN	GHOSH	
	Students Mobile No:*	7980358004	Relationship with Co- Borrower	FATHER ~	
	Date of Birth*	11-03-2004	Gender*	MALE ~	
	Student Caste*	GENERAL ~	Whether physically	No ~	
	Do you have Aadhaar	Yos	challenged:• Student's Aadhaar Card No:	985083309802	
	Number?:		student's Aadnaar Card No.	9030030302	
	Last Qualification*	HIGHER SECONDARY/EQUIVAL ~			
	Student's PAN Card:*	Yes	Student's PAN Card No:*	CGZPG8282F	
	Student's Age Proof:*	AADHAAR CARD ~			
	Co-borrower Details				
	Co-Borrower's Occupation*	SERVICE	Co-Borrower's Mobile No:*	9830812209	
	Co-Borrower's Caste*	general ~	Co-Borrower's Gender*	MALE	
	Co-Borrower's Address	Aadhaar Card ~	Address Proof Document/ID	985021547854	
	Proof:*		Number*		
	Co-Borrower's PAN Card:*	Yes ~	Co-Borrower's PAN Card No:*	CGHF5454R	Option to coloct Accet and
Option to select ITR For	Do You Want To Submit ITR For Last 2 Years of Co-	Yes ~	Do You Want To Submit Asset and Liability	Yes	Option to select Asset and
last 2 years of Co-borrower	rower? (Submission non- mandatory) :		Document of Co-borrower? (Submission non-		Liability documents of Co-
			mandatory) :		borrower (If 'YES' is selected
(If 'YES' is selected	Present Address Details				
document need to be	House No:	3B BISHNUDHAM APTT	Street Name:*	44 DAKSHINPARA ROAD	document need to be
uploaded in upload	PIN Code:*	700028			uploaded in upload section)
	State*	West Bengal ~	District*	NORTH TWENTY FOUR PARGAI	
section)	Assembly	Dum Dum (Vidhan Sabha constitu 🗸			
	Permanent Address Deta	lls			
	House No:	3B BISHNUDHAM APTT	Street Name:*	44 DAKSHINPARA ROAD	
	PIN Code:*	700028			
	State*	West Bengal ~	District*	NORTH TWENTY FOUR PARGA! ~	
	Assembly*	Dum Dum (Vidhan Sabha constitu \sim			
	Course & Income Details				
	Whether received/receiving	No			
	any scholarship/free ship from any agency: *				
		300000			
	Annual income of co- borrower (all sources):*	300000 THREE LAKH ONLY			
	Programme:*	UG	Course Name:*	B.A.	
	(Course fee + tuition)				
	(Indicative):*	800000	Prospectus/Certificate (from the competent authority of	Yes Yes Yau have to upload relevant document later	
		800000 EIGHT LAKH ONLY	the competent authority of the institution) wherein charges like Admission Fee,	Yes ~ You have to upload relevant document later on	
			the competent authority of the institution) wherein	You have to upload relevant document later	
	(Indicative):*	EIGHT LAKH ONLY	the competent authority of the institution) wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned :	You have to upload relevant document later on	
		EIGHT LAKH ONLY	the competent authority of the institution) wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned : Year of Completion:*	You have to upload relevant document later on	
	(Indicative):*	EIGHT LAKH ONLY	the competent authority of the institution) wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned :	You have to upload relevant document later on	
	(Indicative):* Year of Commencement:*	EIGHT LAKH ONLY 2022 500000	the competent authority of the institution) wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned : Year of Completion:*	You have to upload relevant document later on	
	(Indicative):* Year of Commencement:* Loan amount required:*	EIGHT LAKH ONLY 2022 500000	the competent authority of the institution) wherein charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned : Year of Completion:*	You have to upload relevant document later on	
	(Indicative):* Year of Commencement:* Loan amount required:* Bank Details of the Stude	2022 500000	the competent authority of the institution) wherein charges like Admission Fee. Examination Fee. Hostel Charges etc. are mentioned Year of Completion:* Loan amount in words:*	You have to upload relevant document later an 2025 FIVE LAKH ONLY	
	(Indicative):* Year of Commencement:* Loan amount required:* Bank Details of the Stude IFS Code:*	2022 500000 501 581N0012378	the competent authority of the institution) wherein charges like Admission Fee. Examination Fee. Hostel Charges etc. are mentioned Year of Completion:* Loan amount in words:*	You have to upload relevant document later on 2025 FIVE LAKH ONLY STATE BANK OF INDIA	
	(Indicative):* Year of Commencement:* Loan amount required:* Bank Details of the Stude IFS Code:* Branch Name:*	EIGHT LAKH ONLY 2022 500000 Set SBIN0012378 DAKSHINPARA BAGUIATI State Bank of India ~	the competent authority of the institution) wherein charges like Admission Fee. Examination Fee. Hostal Charges etc. are mentioned Year of Completion:* Loan amount in words:* Name of Bank* A/C No:*	You have to upload relevant document later an 2025 FIVE LAKH ONLY STATE BANK OF INDIA 221544112542	
	(Indicative):* Year of Commencement:* Loan amount required:* Bank Details of the Stude IFB Code:* Branch Name:* Bank For Loan*	EIGHT LAKH ONLY 2022 500000 Set SBIN0012378 DAKSHINPARA BAGUIATI State Bank of India ~	the competent authority of the institution) wherein charges like Admission Fee. Charges etc. are mentioned : Year of Completion:* Loan amount in words:* Name of Bank* A/C No:*	You have to upload relevant document later an 2025 FIVE LAKH ONLY STATE BANK OF INDIA 221544112542	
	(Indicative):* Year of Commencement:* Loan amount required:* Bank Details of the Stude IFS Code:* Branch Name:* Bank For Loan* Bank Details of the Co-br	EIGHT LAKH ONLY 2022 500000 Sent SBIN0012378 DAKSHINPARA BAGUIATI State Bank of India ~	the competent authority of the institution) wherein charges like Admission Fee. Examination Fee. Hostal Charges etc. are mentioned Year of Completion:* Loan amount in words:* Name of Bank* A/C No:*	Vou have to upload relevant document later on 2025 FIVE LAKH ONLY STATE BANK OF INDIA 221544112542 DAKSHINPARA(BAGUIATI) , NORTH *	
	(Indicative);* Year of Commencement;* Loan amount required;* Bank Details of the Stude IFS Code;* Branch Name;* Bank For Loan* Bank Details of the Co-br IFS Code;*	EIGHT LAKH ONLY 2022 500000 ent SBIN0012378 DAKSHINPARA BAGUIATI State Bank of India ~ DFFOWEF SBIN0012378	the competent authority of the institution) wherein the institution) wherein Charges like Admission Fee Charges etc. are mentioned Vear of Completion:* Loan amount in words:* Name of Bank* A/C No:* Bank Branch For Loan*	Vou have to upload relevant document later on 2025 FIVE LAKH ONLY STATE BANK OF INDIA 221544112542 DAKSHINPARA(BAGUIATI), NORTH * STATE BANK OF INDIA	

APPLICATION FORM EXPLAINED IN SECTIONS Personal Details

Welcome, Aniket Sarkar	Personal Details			
	Name of Student*	ANIKET	MIDDLE NAME	SARKAR
2 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 name*	RAGHAV	MIDDLE NAME	SARKAR
	Students Mobile No:*	98 78840074	Relationship with Co- Borrower*	FATHER
	Date of Birth*	01-06-2003	Gender*	MALE Y
	Student Caste*	GENERAL ~	Whether physically challenged:	No 🗸
	Do you have Aadhaar Number?:	Yes ~	Student's Aadhaar Card No:	30 8*892038**
	Last Qualification*	HIGHER SECONDARY/EQUIVALENT V		
In case of any it/amendment in	Student's PAN Card:*	No ~	- Download	d Undertaking Document
ontact number or ame, edit option	FOF	RMAT OF UNDERTAKING, IF TH	ERE IS NO PAN	
nay be selected		lertake to apply for PAN as per re sanction/Disbursement of th		t Card To be uploaded
	Date :	Signa	ure of the applicant	

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

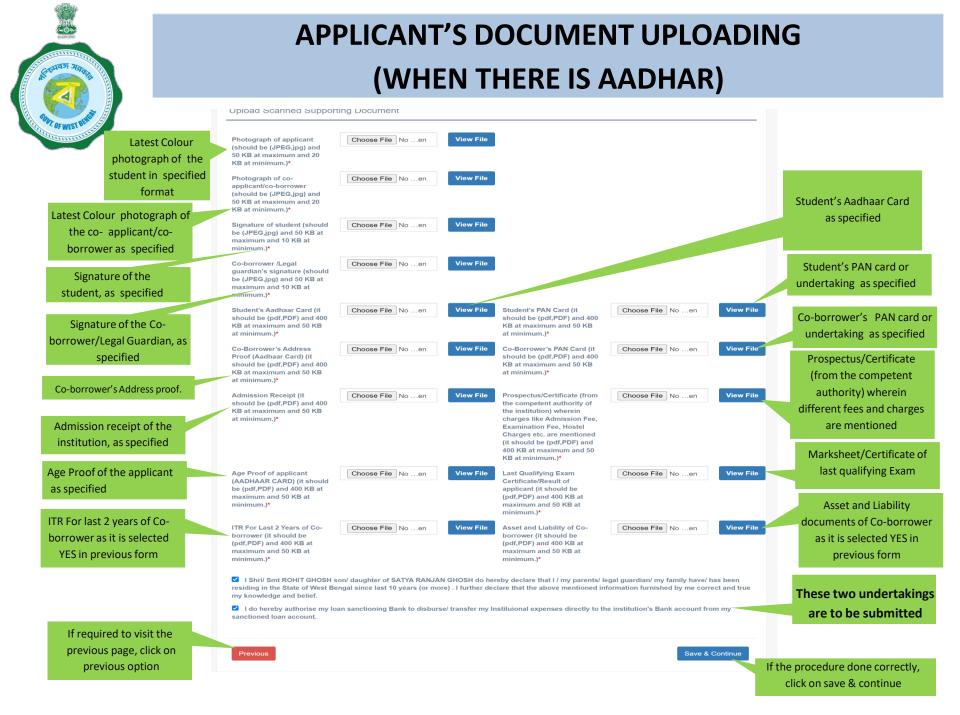


SECTION -III (PERMANENT ADDRESS AND COURSE & INCOME DETAILS)

Assemble.	Entally (Vidhan Sabha constituency)	Where the second	the family of the student reside
Assembly*	,(,,,,,,,,,,,,,,,,,,,,,,,,,,	Where	the family of the student reside.
Permanent Address Detai	ils		
House No:	77	Street Name:*	FEDER
PIN Code:*	700021		
State*	West Bengal ~	District*	KOLKATA ~
Assembly*	Entally (Vidhan Sabha constituency) \sim		
Course & Income Details			
Whether received/receiving any scholarship/free ship from	No ~		
any agency: *			
Annual income of co-borrower	1000000		
(all sources):* 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 ~	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

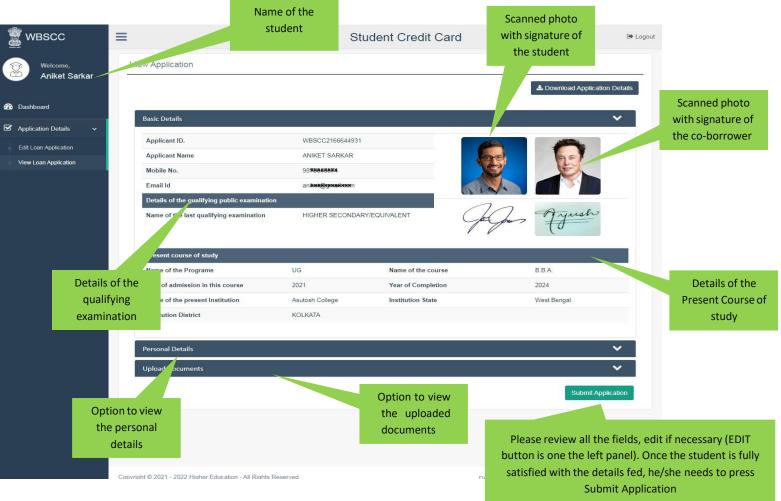
SECTION – IV (BANK DETAILS OF STUDENTS AND CO-BORROWER)

IFS Code:*	ALLA0210022	Name of Bank*	ALLAHABAD BANK
Branch Name:	ALIPORE BRANCH, KOLKATA	A/C No:*	65 78*879977447
Bank For Loan*	THE WEST BENGAL STATE COOPER. \backsim	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 *849900384846
			Save & Continue





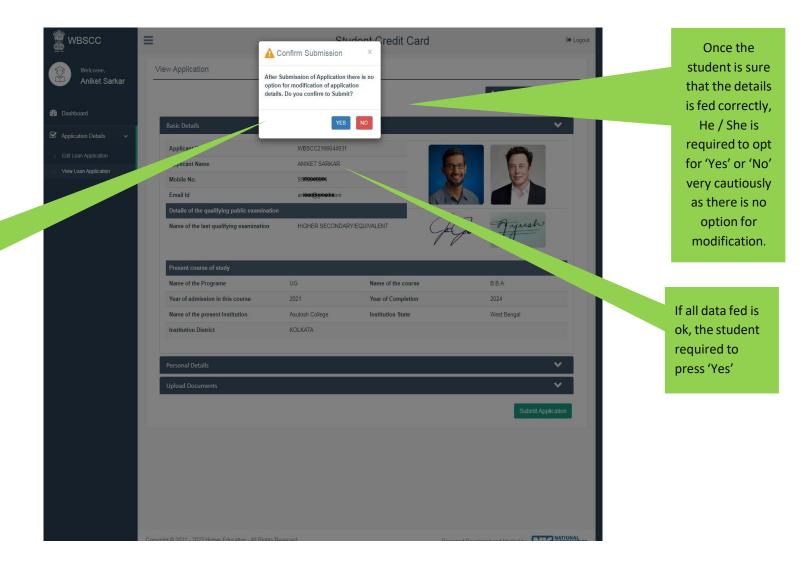
APPLICANT'S PROFILE VIEW ONCE THE STUDENT OPT FOR SAVE AND CONTINUE IN THE PREVIOUS PAGE THIS PAGE WILL OPEN UP

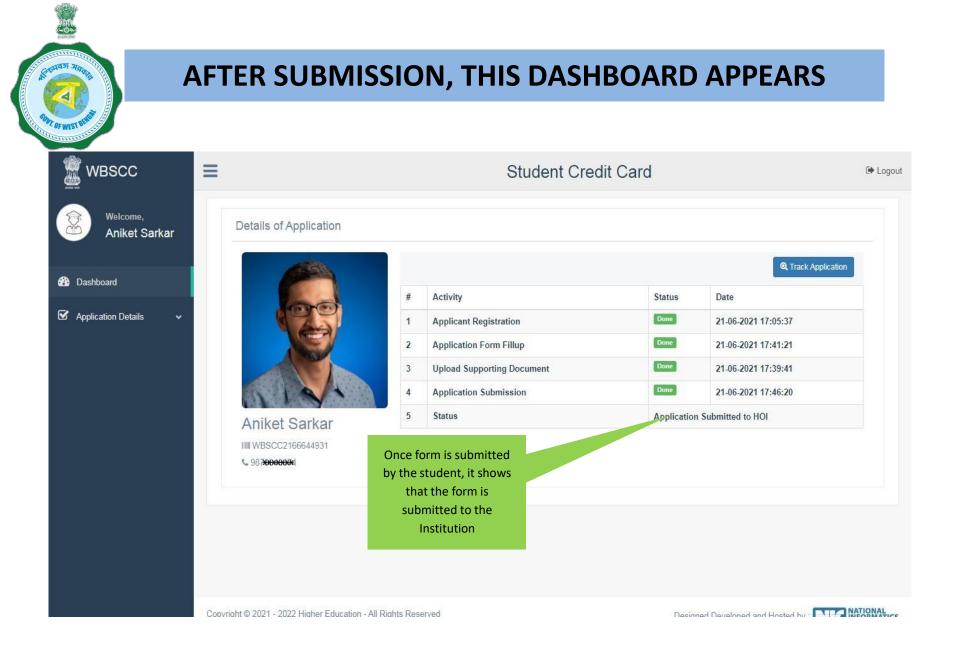




APPLICANT'S PROFILE AFTER FINAL SUBMISSION

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

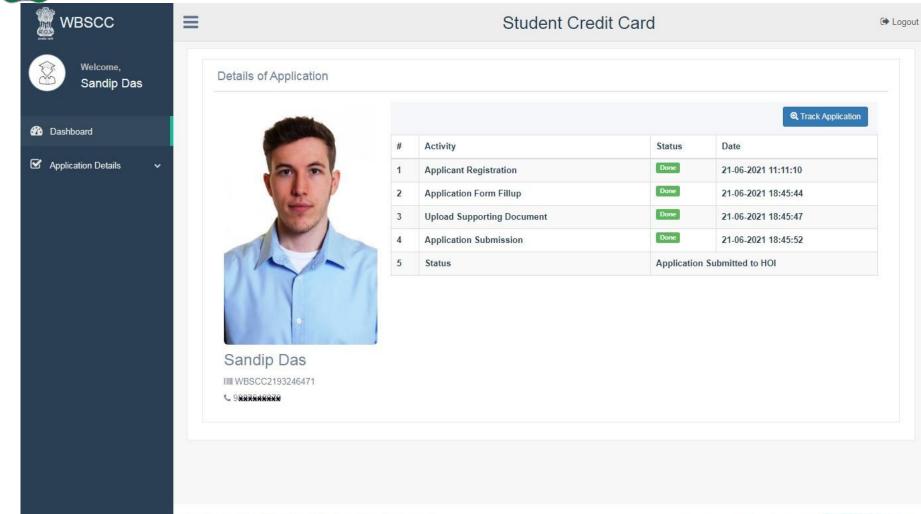




WHEN THE APPLICATION IS RETURNED BY THE INSTITUTION TO THE APPLICANT (IN CASE OF ANY DISCREPANY, IF DETECTED BY THE INSTITUTION)

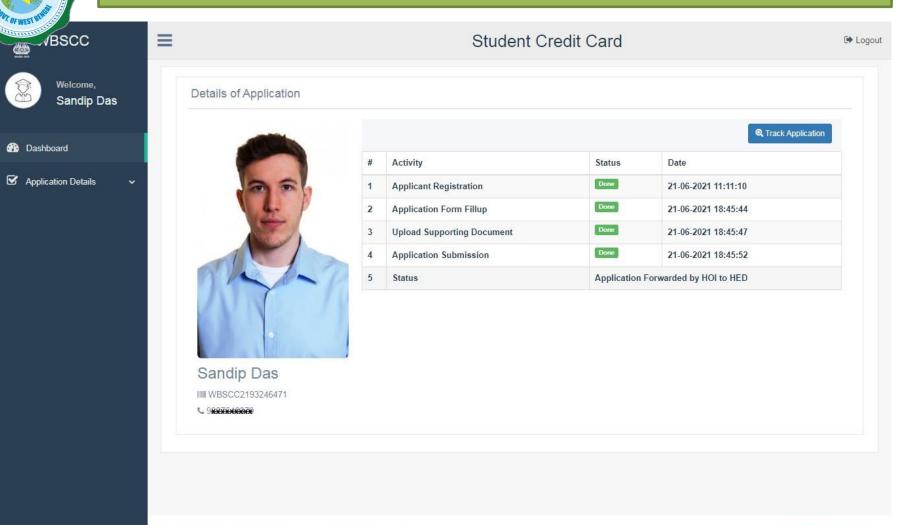
shboard					Q Track Applic	ation
		#	Activity	Status	Date	
Application Details		1	Applicant Registration	Done	21-06-2021 11:11:10	
	4- P	2	Application Form Fillup	Done	21-06-2021 11:28:39	
		3	Upload Supporting Document	Done	21-06-2021 11:40:19	
		4	Application Submission	Pending	21-06-2021 11:44:43	
		5	Status	Application Re	turned by HOI to APPLICANT	
	Sandip Das WBSCC2193246471 9880000000 C Edit Loan Application	J	In case of pendir submission, the app will be returned b Institution to the ap	olication by the		
	B Lui Luan Application					





STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

When the application is forwarded to HED



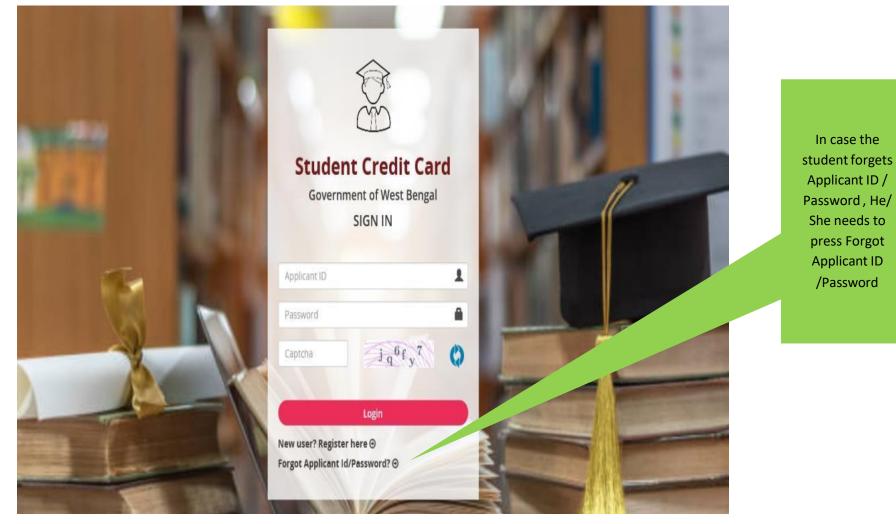
STATUS VIEWED BY THE APPLICANT IN THE DASHBOARD

When the application is forwarded to Bank by HED

WBSCC	≡		Student C	redit Card		C
Welcome, Sandip Das	Details of Application					
Dashboard		#	Activity	Status	Q Track App	ication
Application Details 🛛 🗸	200	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	
	n n n	5	Status	Application	Forwarded by HED to BANK	
	Sandip Das III WBSCC2193246471					

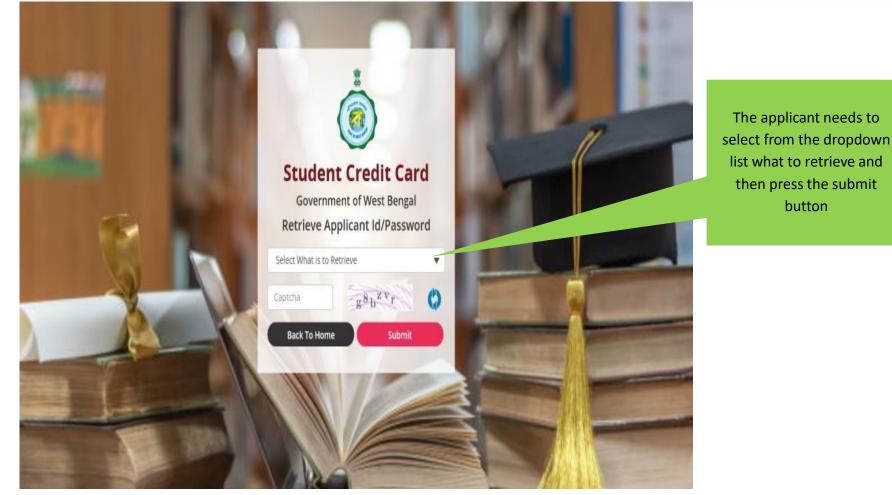


WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD





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)



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 X th 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