



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**



**Higher Education Department, Government of West Bengal**



## 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.



## How to apply

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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.

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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**