West Bengal Student Credit Card Scheme
Frequently Asked Questions (FAQ)

Higher Education Department, Government of West Bengal

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Sl. No.	Questions	Answers
	GENERAL SCHEME RELATED QUERIES	
1.	What is the official website for registration of students under the West Bengal Student's Credit Card Scheme?	Visit official website for the Higher Education Department https://banglaruchchashiksha.wb.gov.in or https://wb.gov.in and click on tab STUDENT CREDIT CARD or visit https://wbscc.wb.gov.in
2.	What is the help desk number relating to SCC scheme? Is there any support mail ID?	State Help Desk no. of the SCC scheme is18001028014 (Toll free) Support mail ID: support-wbscc@bangla.gov.in
3.	Will the student get any confirmation after registration in the portal through SMS or e mail?	Yes, the student will get an SMS in her/his registered mobile number
4.	Which documents are required to be uploaded at the time of filling up of the online form? What will be the size of the uploaded documents?	The following documents are to be uploaded at the time of filling up of online form- Coloured photograph of the applicant (should be in .jpeg / .jpg and 50 kb at maximum and 20 kb at minimum); Coloured photograph of the co-applicant / co-borrower (should be in .jpeg / .jpg and 50 kb at maximum and 20 kb at minimum); Signature of the student (should be in .jpeg / .jpg and 50 kb at maximum and 10 kb at minimum); Co-borrower / Guardian's signature (should be in .jpeg / .jpg and 50 kb at maximum and 10 kb at minimum); Student's AADHAR Card (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Student's Class 10 Board registration certificate (if no AADHAR card) (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Guardian's Address Proof [preferably AADHAR Card] (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Relevant page of the School/Institution brochure/document detailing the course fee/tution fee(should be in .pdf and 400 KB at maximum and 100 KB at minimum); Admission Receipt (should be in .pdf and 400 KB at maximum and 100 KB at minimum); Student's PAN Card or undertaking in prescribed format (available in the portal), if no PAN. The uploaded document should be in .pdfformat and of 400 KB size at maximum and 100 KB at minimum); Guardian's PAN Card or undertaking in prescribed format (available in the portal), if no PAN (should be in .pdf and 400 KB at maximum and 100 KB at minimum);
5.	Is there any requirement of furnishing the domicile certificate and Caste certificate for filling up the form under the Scheme?	No. There is no need to furnish the copy of domicile certificate and Caste certificate.
6.	Who will be considered as a resident of West Bengal for the purpose of SCC scheme? Shall any document required to be submitted during application as proof of residence?	If the student or his family is residing in the State of West Bengal at least for a period of 10 (Ten) years preceding the date of application, she/he shall be considered as a resident of the State under this scheme. Self-declaration by the student as per approved format available in the online application form will be accepted as a proof of residence.
7.	Do I need to send any hard copy of the completed form once the registration and filling up of form is over?	No. However, you can preserve a hard copy for your future reference.
8.	Who may I contact if my college is not helping out?	You can directly contact the Help desk of your Institution or may also contact the State Help Desk (Toll free no. 18001028014, Support mail ID: support-wbscc@bangla.gov.in)

9.	What is the maximum amount of loan eligible under the scheme?	Maximum amount of loan eligible under the scheme is Rs. 10(ten) lakhs.
10.	What are the items for which loan can be sought?	The loan can be utilized for meeting the cost of the following items- Course fees payable to the School/College/ University / Professional Institutes/ coaching institute where the student is enrolled for appearing in entrance examination for admission in medical/engineering/law courses or for appearing in UPSC/PSC/SSC etc . This will include tuition fee, fees payable for caution deposit/ building fund /refundable deposit/examination/library/laboratory fees to be supported by Institution's bills/ receipts. Fees required for accommodation in hostel or rent/ license fees payable for living outside the hostel or fees required for living as a Paying Guest. Cost of purchasing books/ Computer/ Lap-top/ Tablet/ equipments etc. Any other expense required to complete the course such as study tours, project works, thesis etc.
11	Is there any item-wise cap of expenditure under the loan sanctioned under SCC scheme?	a)Up to 20% of the total loan sanctioned can be used as living expenses for the entire duration of the course and b)there shall be an upper ceiling of expenditure up to 30% of the total loan sanctioned for non-institutional expenses including the living cost for the whole course of study.
12.	Where will the fund meant for Institutional payment be received?	Amount of loan to meet the expenses for course fee including tution fee and any other amount payable to the Institution will be remitted directly to the bank account of the concerned institution.
13.	Where will the fund meant for non-institutional expenses including living cost for pursuing the course be received?	Amount of loan to meet the expenses for meeting the non-institutional expenses including living costwill be remitted to the registered bank account of the student.
14.	Do I need to get any No Objection certificate from my institution before applying for the loan?	No, there is no need for obtaining any NOC from the institution.
15.	What is the minimum eligibility to apply for loan under the SCC scheme?	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. The applying student is also to be enrolled in Class X or for 10+2 or higher education in any course in any recognised Higher Education Institution or in a coaching institute for appearing in entrance examination for admission in medical/engineering/law courses or for competitive examinations like UPSC/ PSC/SSC etc. for availing loan under SCC scheme. The applying student or his family has to be a resident of the State of West Bengal at least for a period of 10 (Ten) years preceding the date of application.
16.	Can I avail the loan for meeting up the cost towards the course fee of next academic year/semester if I can't pass all the papers in the previous academic year/semester?	Yes, you can apply, but within the ceiling of the sanctioned amount.
17.	Do I have to furnish my scorecard/ marksheet/performance card to the bank after each semester for availing the subsequent loan installments?	The student availing loan under SCC scheme has to submit their documents as per bank requirement.
18.	Can a final year student apply for the Student's Credit Card Scheme?	Yes, a student can apply for loan under SCC scheme anytime during the course.
19.	Am I eligible to apply for the Student's Credit Card Scheme if I am a resident of any other State in India?	No. This scheme is applicable only for students whose families are residents of West Bengal at least for last 10(ten) years at the time of application.
20.	Am I eligible to apply for SCC Scheme if I am a resident of West Bengal but studying outside the state?	Yes, you are eligible if you are enrolled in classes X-XII in a school affiliated to any of the recognized Boards active in West Bengal or for higher studies including professional courses in any recognized Higher Education Institution or in a coaching institute for appearing in entrance examination for admission in medical/engineering/law courses or for competitive examinations like UPSC/ PSC/SSC etc. within or outside West Bengal but within India and your family is residing in West Bengal at least for last 10(ten) years at the time of application under the SCC scheme.

21.	Am I eligible to apply for SCC Scheme if I am a resident of West Bengal but studying outside India?	Yes, students studying outside India are also eligible to apply for the SCC scheme.
22.	Is there any marks percentage criteria for applying loan in the SCC scheme?	No, there are no marks percentage criteria for applying in the scheme.
23.	Can I surrender the Credit Card after it is issued without availing the loan?	Yes, you can surrender the Credit Card to the lending bank if you so desire.
24.	Is the Credit Card transferrable to my brother or sister?	No, the Credit Card is not transferable.
25.	What, if my card is stolen or lost?	You have to lodge a general diary in the local Police Station and immediately contact the bank.
26.	In case the card is damaged, what is the procedure for issuing a duplicate card?	The student can contact the lending bank for a replacement card.
27.	How I will receive the information to know if my loan application is approved?	You will receive SMS in your registered mobile number.
28.	How I will receive the Student Credit Card if issued to me?	You will receive the Card from the lending bank when sanctioned.
29.	Please provide the details of grievance cell, if any.	For lodging any grievance relating to SCC scheme, you may contact the following- State Help Desk No. 18001028014 Support mail id- support-wbscc@bangla.gov.in
30.	Is international transaction facility available with the credit card?	No, this Credit Card is only for study loan under SCC scheme from approved banks.
31.	Is there any income ceiling for candidates to apply in this scheme?	No. There is no income ceiling for candidates to apply in the SCC scheme.
32.	Is there any age limit to apply for Student's Credit Card Scheme?	Yes, the applying student should not be aged more than 40 (forty) years at the time of applying for loan.
33.	Are students enrolled in integrated courses of recognized institutions eligible to apply?	Yes, students enrolled in integrated UG/PG courses are eligible to apply under SCC scheme.
34.	Are the Research Scholars/Research Associates/Post doctoral research students eligible to apply for SCC scheme?	Yes, research scholars or research associates or a student pursuing post-doctoral research studies are eligible to apply for SCC scheme.
35.	Are the students pursuing UG/PG/ Diploma courses in distance learning mode eligible to apply for SCC scheme?	No, a student receiving academic instruction in distance learning mode is not eligible to apply.
36.	I am preparing for UPSC/PSC/ SSC examination after finishing my graduation level. I am not enrolled in any academic institution for higher degree but have enrolled in a private coaching institute for the above competitive examination. Am I eligible for loan under SCC scheme?	Yes, you are eligible to apply under SCC scheme if your family is residing in West Bengal at least for last 10(ten) years at the time of application and you are otherwise eligible under the SCC scheme.
37.	I have passed my 10+2 board examination and presently not enrolled in any college for graduation studies. I want to appear for NEET/AIEEE/ WBJEE examination next year and have enrolled myself in a private coaching institute for that purpose. Am I eligible for loan under SCC scheme?	Yes, you are eligible to apply under SCC scheme if your family is residing in West Bengal at least for last 10(ten) years at the time of application and you are otherwise eligible under the SCC scheme.
38.	Can the student apply anytime during the tenure of the course?	Yes, students can apply anytime during the tenure of the course.
39.	Can the students apply in this scheme if she/he gets any scholarship/freeship?	Yes, they can apply. However, the amount of scholarship received shall be adjusted against the 5% applicable Margin Money if the amount of loan sanctioned under SCC scheme is above 4(four) lakhs.

40.	Whether the Photograph in Black & White is acceptable for applying online under the Scheme?	Only colour photograph is required to be uploaded.
41.	What is the size of the Photograph for student/guardian/co-borrower?	Sizes of the photographs and the documents to be uploaded have been mentioned at the appropriate place of the application form as well as in the user manual.
42.	While applying for the scheme, I uploaded image of my photograph but it is not showing in the application form. How can I resolve the issue?	You have to call the State Help Desk (toll free no. 18001028014 and/ or send a mail to support-wbscc@bangla.gov.in with your application ID.
BANK RELATED QUERIES		
43.	Which bank will issue the credit card and sanction loans under SCC scheme?	The State Co-operative Banks or Central Co-operative Banks or District Central Co-operative Banks or any other Public and Private sector Banks shall be authorized to issue the credit card and sanction loans under SCC scheme.
44.	Which branch of the Bank will be my lending branch?	You have to choose from the drop down menu of the portalthe bank branch of your choice within the district of your permanent residence.
45.	What is the mode of credit under the SCC scheme? Term loan or cash credit?	Under SCC scheme, loan is sanctioned as a term loan.
46.	Is there any margin money against the loan?	Up to Rs. 4.00 Lakhs of loan sanctioned, there shall be no margin money. If the amount of loan is above Rs. 4.00 Lakhs, there shall be 5% margin money. Scholarship/Assistance ship will be included in the Margin.
47.	Is there any provision for furnishing collateral security?	There will be no collateral security for loan up to the ceiling of 10(ten) lakh sanctioned under SCC scheme.
48.	Is the applicant required to enter into an agreement with the bank for availing the loan under this scheme?	Yes, a joint loan agreement between bank and the student and co-borrower is to be executed before availing the loan.
49.	What is the interest rate for availing loan under SCC scheme?	There shall be 4% simple rate of interest per annum. There shall be an interest concession @ 1% to the borrower if the interest is fully serviced during the study period.
50.	Is there any moratorium period for repayment of loan?	There shall be a moratorium or repayment holiday of 1(one) year after completion of the course or getting employment, whichever is earlier.
51.	Is interest applicable during the moratorium period?	Yes, interest will be charged at 4% simple rate during the moratorium period.
52.	What shall be the repayment period?	Repayment period shall be 15(fifteen)years' for any loan availed under this Credit Card Scheme including the Moratorium/ Repayment Holiday from the date of disbursement of first installment of loan.
53..	Shall I get any rebate if I repay the loan within stipulated period?	There shall be an interest concession @ 1% to the borrower if the interest is fully serviced during the study period.
54.	Is there any processing fee/penalty for pre-payment of loan?	No, there will be no processing charges/penalty for pre-payment.
55.	Is there any processing fee before sanction of loan?	No
56.	Shall the loan be repayable on EMI basis?	Yes, the loan shall be repaid in Equated Monthly Installments.
57.	Is there any life coverage under SCC scheme?	There will be a life cover in the name of the student up to the loan amount sanctioned. The insurance premium is to be borne by the student which shall be debited from his loan account.
58..	Is there any requirement to furnish the details of co-borrower?	Yes, it is mandatory to apply jointly for the loan under SCC scheme.
59..	What to do if the approved loan amount is to be enhanced anytime during the course period?	There will be provision in the portal for enhancement of loan over the sanctioned amount, within the ceiling limit of 10 lakhs.
60.	I am eligible student for the Scheme of WBSCC. I don't have any bank account in State Co-Operative Bank. Can I apply?	Account in Co-Operative Bank is not mandatory. You need to have a major bank account in any recognized bank.

TECHNICAL (PORTAL-RELATED) QUESTIONS		
61.	If I need to change my e mail id/ any other personal information after registration, what is the procedure?	The student has to contact the State Help Desk (Toll-free number: 18001028014) and send an e-mail to the support mail ID support-wbscc@bangla.gov.inwith Aadhar card number or Class X registration number, if no Aadhar card.
62.	Who will verify the credentials of the student?	Concerned institution in which the student is enrolled will verify the documents.
63.	Is there any option in the portal to edit the details of the application before submission?	Yes, edit option is available in the portal as long as students do not finally submit the form. But once it is submitted, no option for editing will be available.
64.	In case editing is required after submission, what can be done?	Student has to contact the State Help Desk (Toll-free number: 18001028014) or may be required to send an e-mail to the support mail ID support-wbscc@ bangla.gov.in
65.	What if I forget my login/password after registration?	There is provision to recover the user ID/login password in the portal.
INSTITUTION-RELATED QUESTIONS		
66.	I am student of Private Engineering College out- side the State of West Bengal studying in U.G. program. Can I apply for the Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, your institution is recognized and you are otherwise eligible as per the scheme.
67.	I am studying in U.G. Degree program in Govt. engineering College in another State. Am I eligible?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, your institution is recognized and you are otherwise eligible as per the scheme.
68.	I am a UG student enrolled in a deemed University. Can I apply for the Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme.
69.	I am studying in Private Engineering College in West Bengal I don't have the PAN Card, so also my parents. How can I apply for the Scheme?	Yes, you can apply. But an undertaking is to be submitted that you will submit the required documents to bank during loan disbursement.
70.	I am student of Degree Level Hotel Management College in West Bengal, but the College is not approved by the AICTE. Am I eligible for the Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, and your institution is affiliated to any State-aided University in West Bengal and you are otherwise eligible as per the scheme.
71.	I am studying in NIT (National Institute of Technology) in another State. The Institution does not have NIRF Rank. Am I eligible for the Scheme?	Yes, you can apply for the scheme if you or your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme. Ranking of the Institution is not a determinant factor for sanction of loan under SCC scheme.
72.	I am a student of Private Engineering College outside West Bengal. But the name of my College is not available in drop down List. How can I apply?	You have to send a mail to sccoutwb@gmail.com OR support-wbscc@bangla. gov.in for support.
73.	I am student of U.G. Engineering programme in a Private University in West Bengal. The University is UGC recognized but not approved by the AICTE. Am I eligible for the Scheme?	Yes, you can apply if you or your family is residing in West Bengal for a period of 10(ten) years at the time of application under the SCC scheme, your institution is recognized and you are otherwise eligible as per the scheme.
74.	I am a Ph. D. student of Engineering in NIT in another State. Can I apply for the scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.
75.	I am a WB resident student studying Engineering in the State of Tripura. Am I eligible for loan for my residence in private accommodation in Tripura?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.
76.	I am enrolled in a 3 years' AICTE approved Diploma Engineering course in West Bengal. I completed Madhyamik /ICSE but am not '10+2' passed. Am I eligible for the SCC Scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.

77.	I am studying in West Bengal Self Financing Engineering program admitted through Tuition Fee Waiver (TFW) Scheme. Am I eligible for the scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.
78.	I am engineering student in West Bengal and receiving SVMCM Scholarship. Am I eligible for the scheme?	Yes, you can apply if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme. Part of your scholarship amount will however, may be adjusted against the 5% margin money applicable, if the amount of loan sanctioned under SCC scheme is above 4(four) lakh.
79.	I am a Final Year student of 4 years' degree Engineering programme. Am I eligible for the scheme?	Yes, you are eligible to apply for loan under SCC scheme.
80.	I have completed my 4 years' degree in Engineering from self-financing college in West Bengal with personal loan. Can I apply for re-imbursement/repayment of such educational loan?	No, you can only avail loan under this scheme if you are currently enrolled in any approved course under the scheme. Also, there is no provision for repayment of any other loan from the amount sanctioned under this scheme.
81.	What is AISHE Code? What is NIRF? What is NAAC accreditation?	It is an identification code for an Educational Institution. AISHE stands for 'All India Survey of Higher Education' in which all affiliated institutes should enroll for accreditation and ranking of the institute. NIRF is status of institute ranking, NAAC is a process of accreditation of the institute.
82.	I am studying in a private Engineering College in Comp. Science & Engineering outside the State of West Bengal. My institution does not have any NAAC accreditation or NIRF Rank. But the program is NBA accredited. Am I eligible for the scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.
83.	I have completed AMIE in Civil/ mechanical/ Electrical Engineering and pursuing Post graduation in Engineering College in West Bengal. Am I eligible for the scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.
84.	I am a student of ITI under the Technical Education & Training Department of the State Government. Am I eligible to apply for SCC scheme?	Yes, you are eligible if your family is residing in West Bengal for a period of 10(ten) years at the time of application, your institution is recognized and you are otherwise eligible as per the scheme.