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 10 + 2 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)

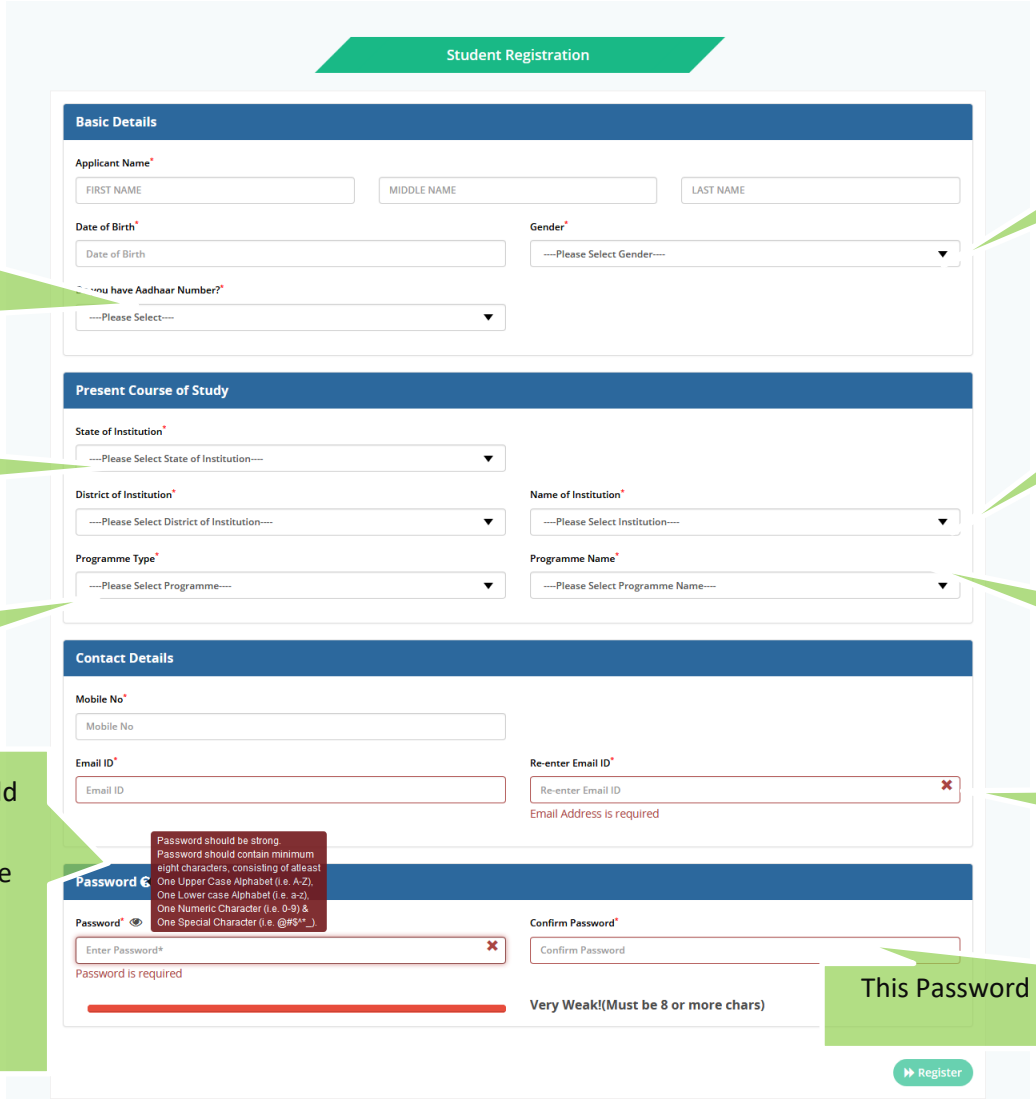
(k) Relevant page of the brochure / document detaining course fee / tuition fee (should be in .pdf format between 400 KB and 50 KB)

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., @#$^)

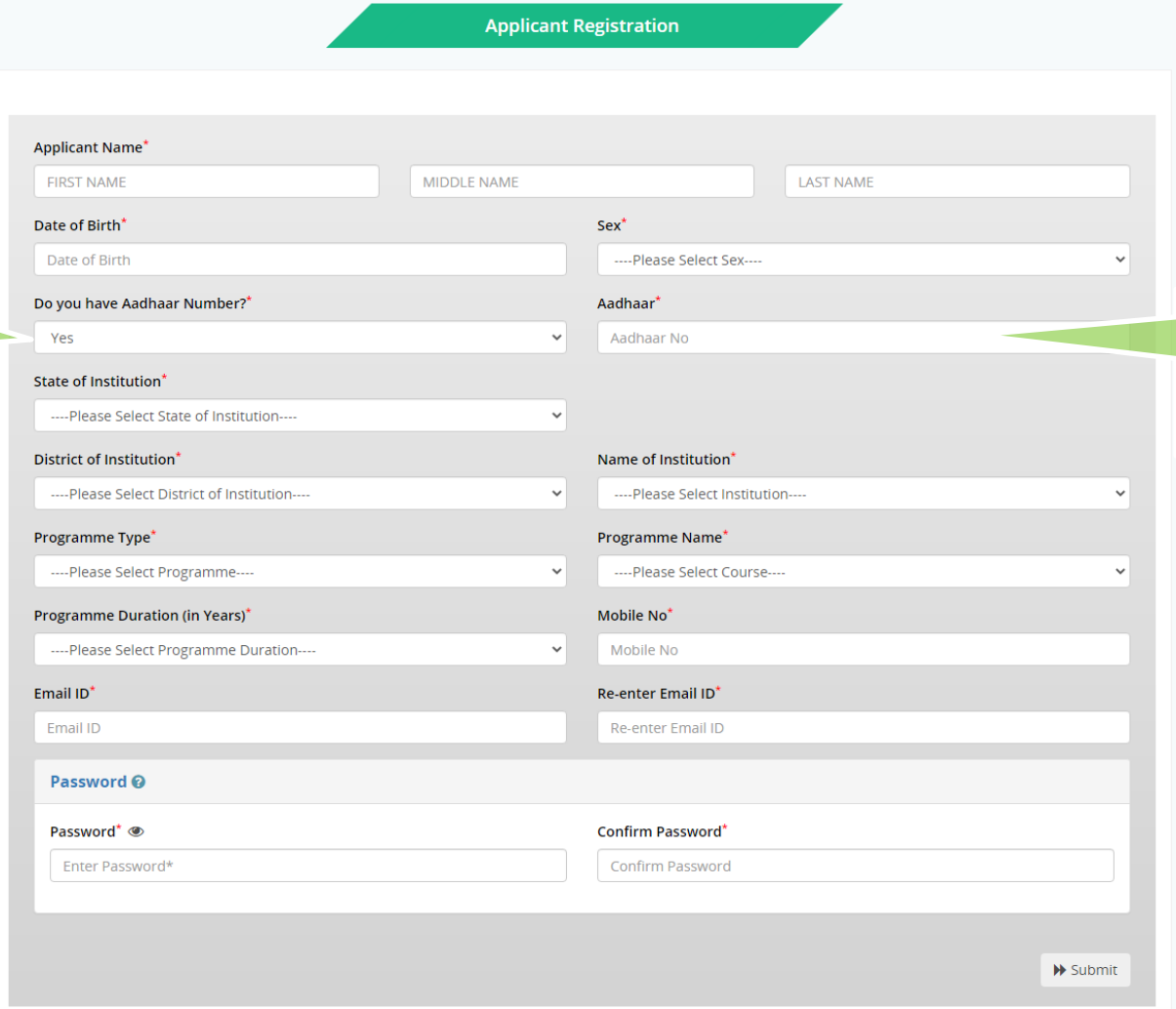
Please do not copy, need to be typed

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.



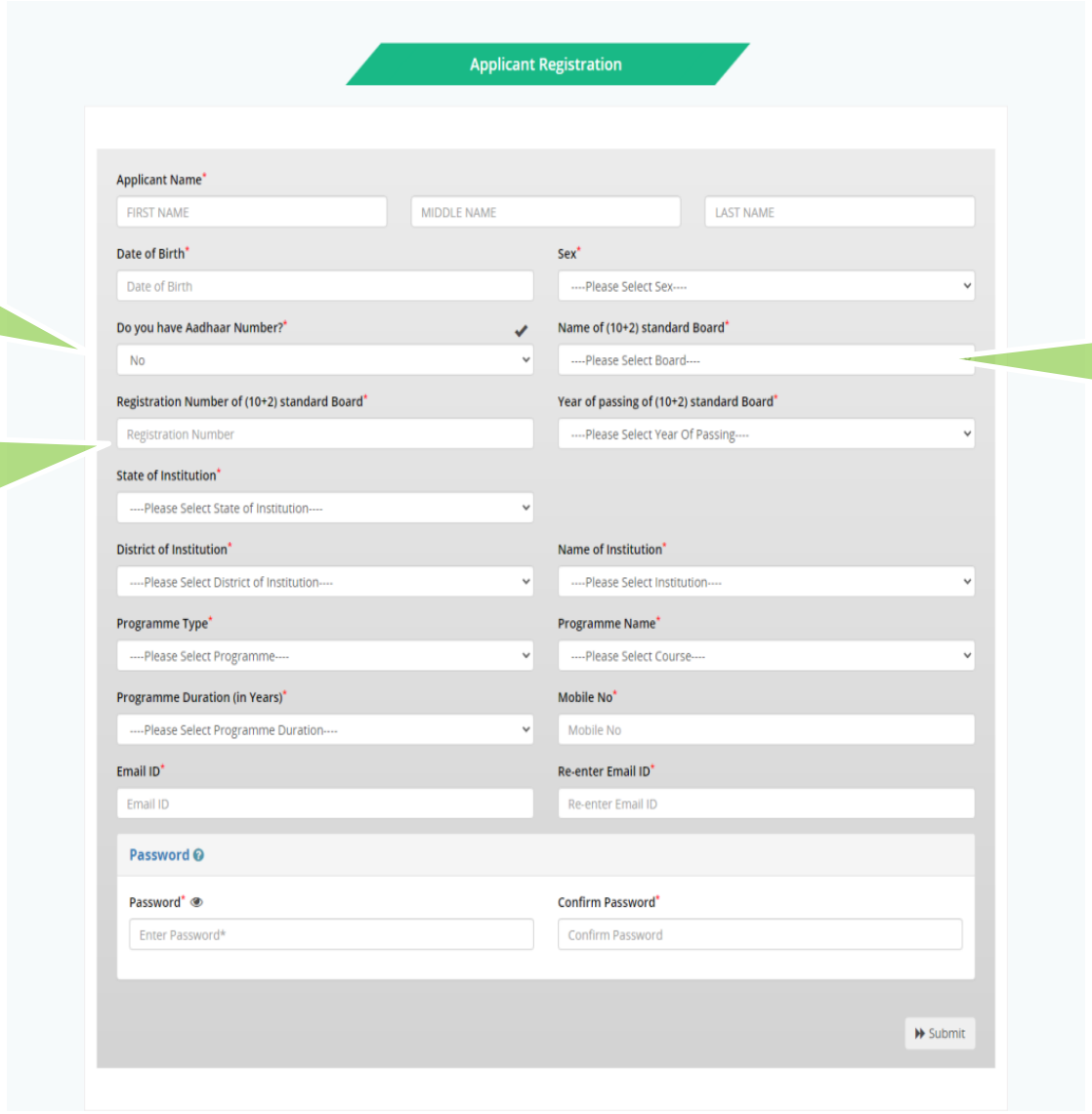
FORMAT OF THE STUDENT'S REGISTRATION FORM

(WHEN THE STUDENT HAS NO AADHAAR CARD)

If the selection is NO

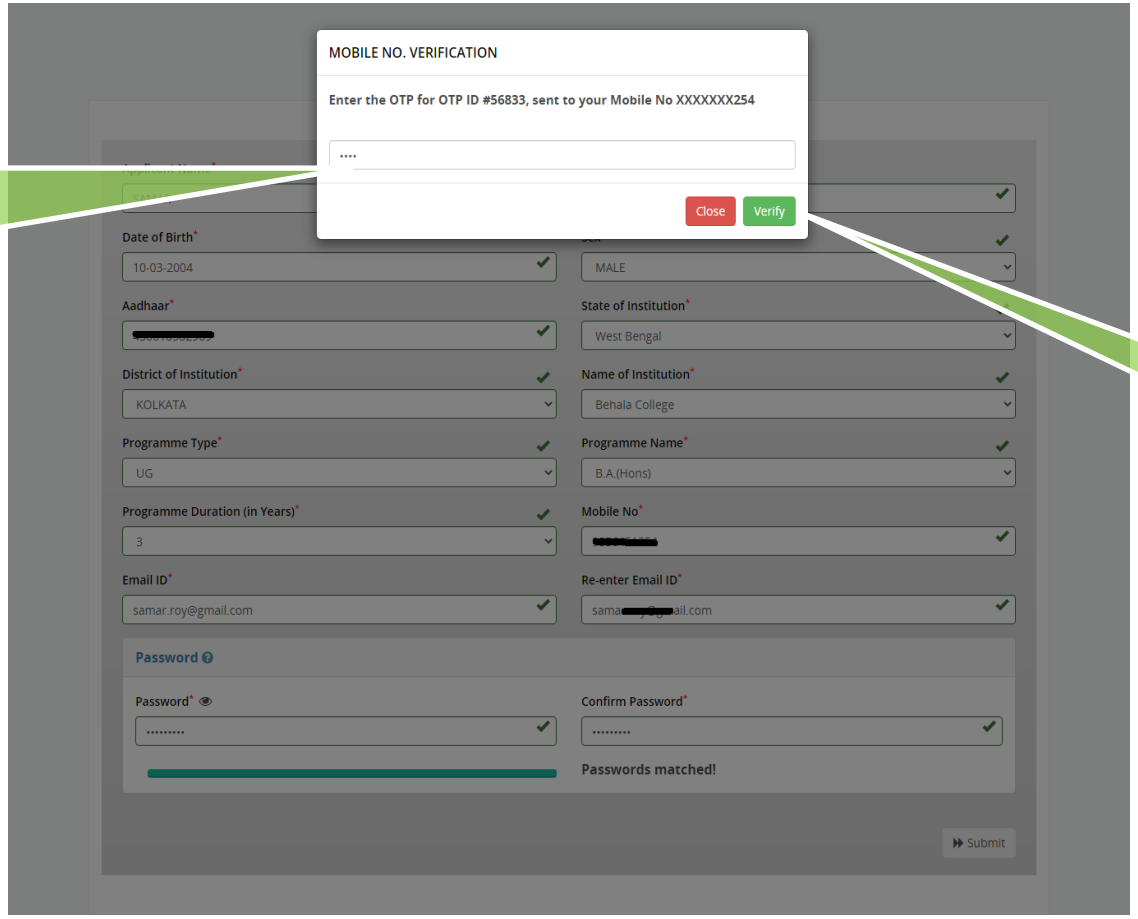
Type the Registration Number of (10+2) standard board

Then type the name of the 10+2 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

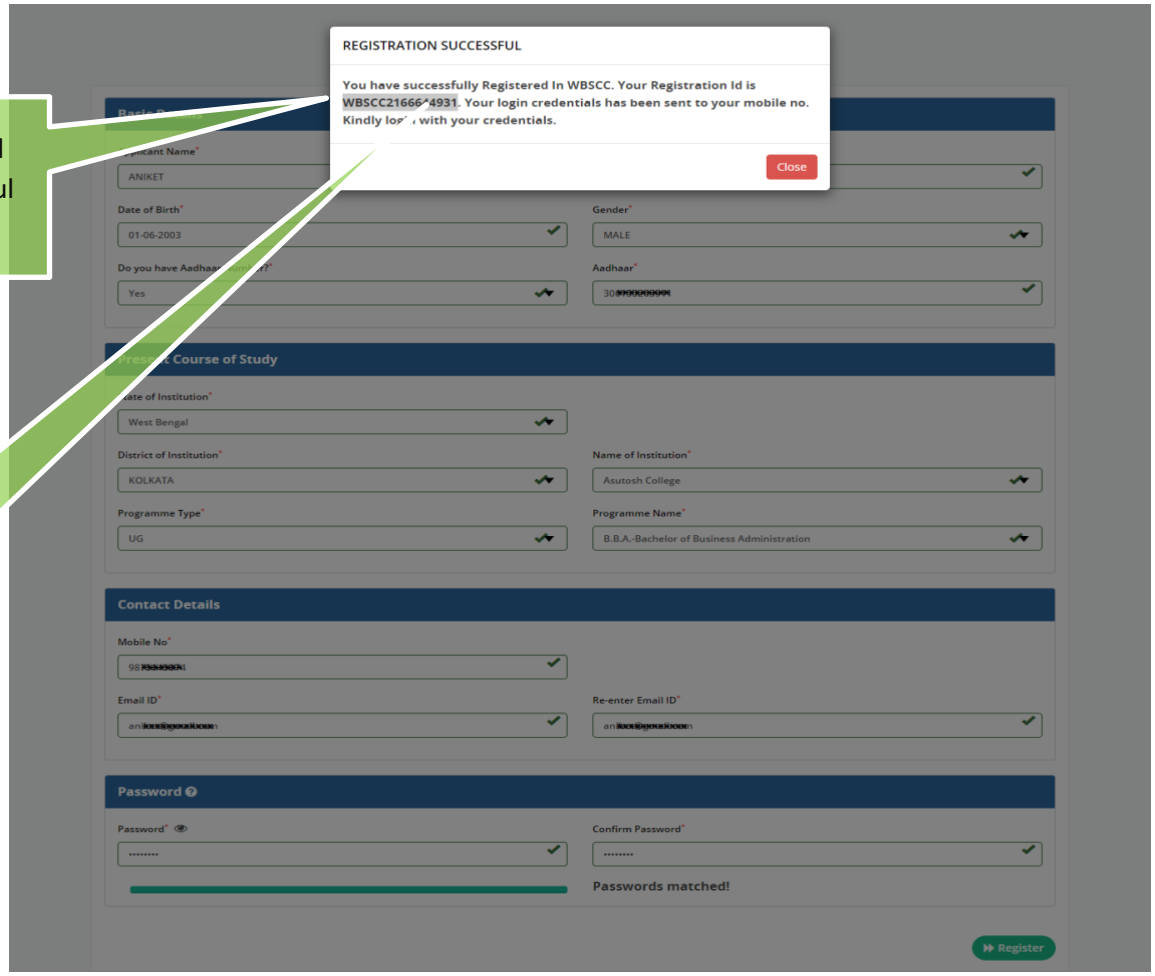
Please enter the OTP sent to your mobile number during registration



After entering the OTP, please click on verify

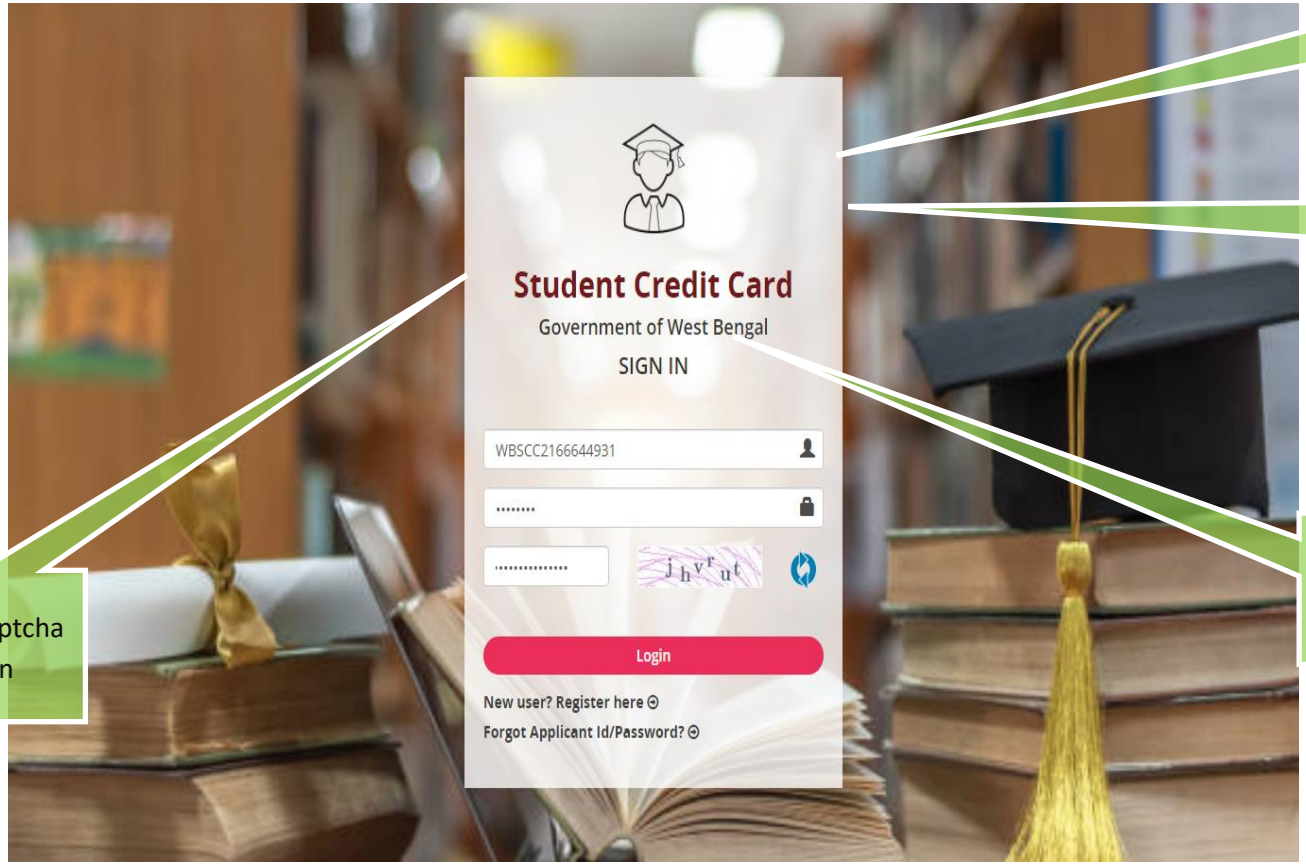
This message box will appear after successful registration

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 :



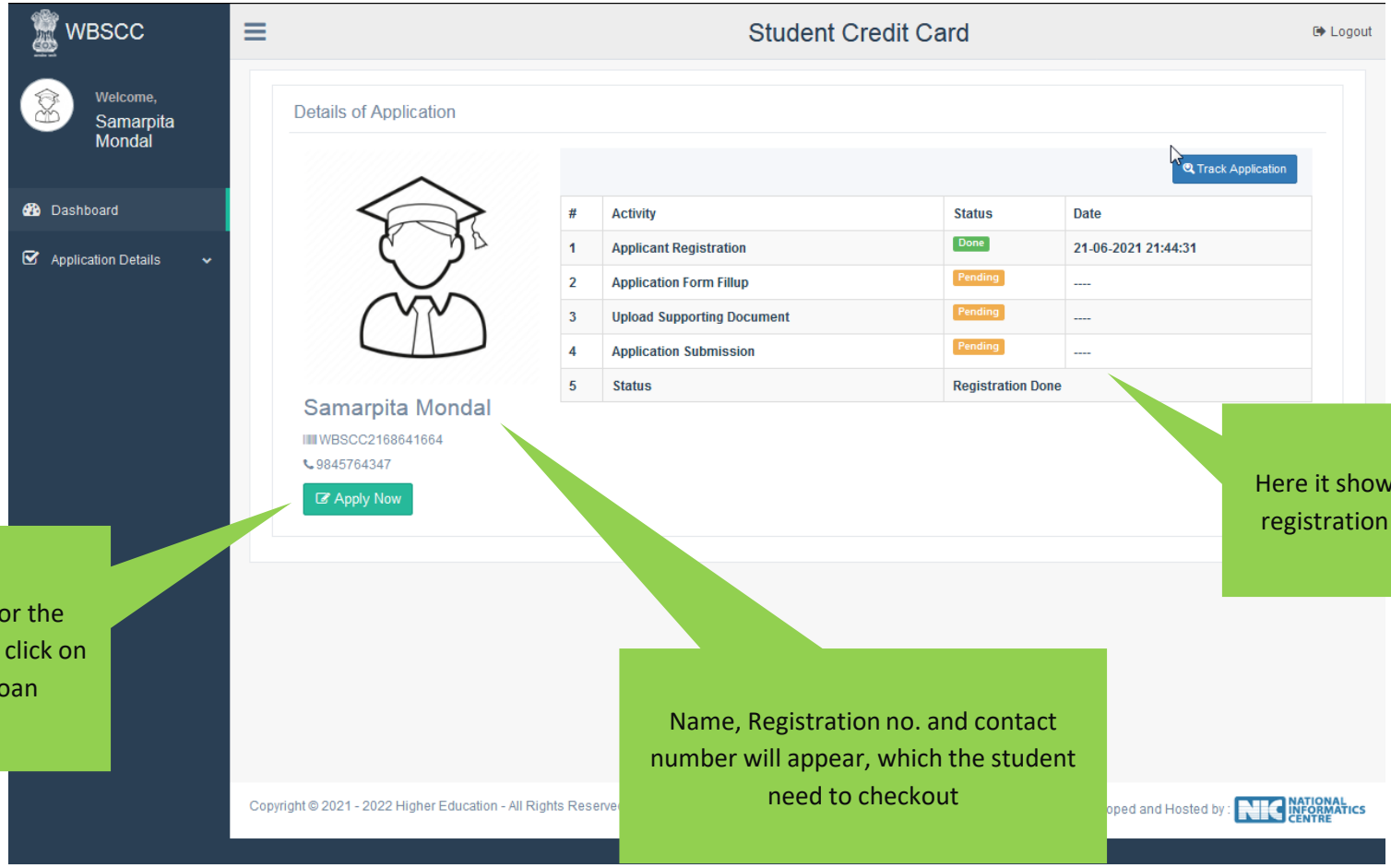
Please enter your Registration No.

Enter the Password

Enter the captcha as shown

After entering the captcha, click login

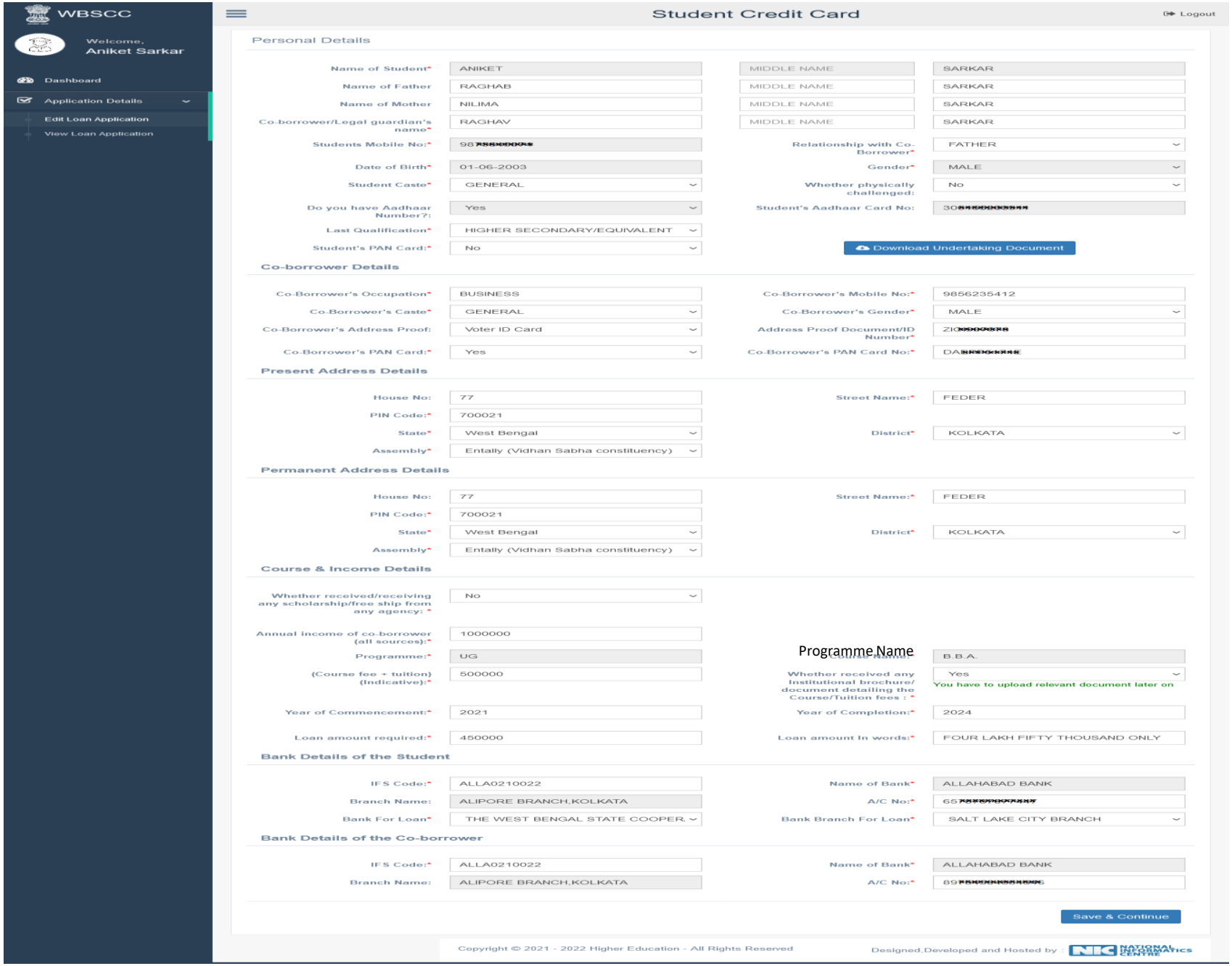
APPLICANT DASHBOARD



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:*
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:
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*
Co-Borrower's PAN Card:*
Yes
Co-Borrower's PAN Card No:*
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:*
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:*
Save & Continue
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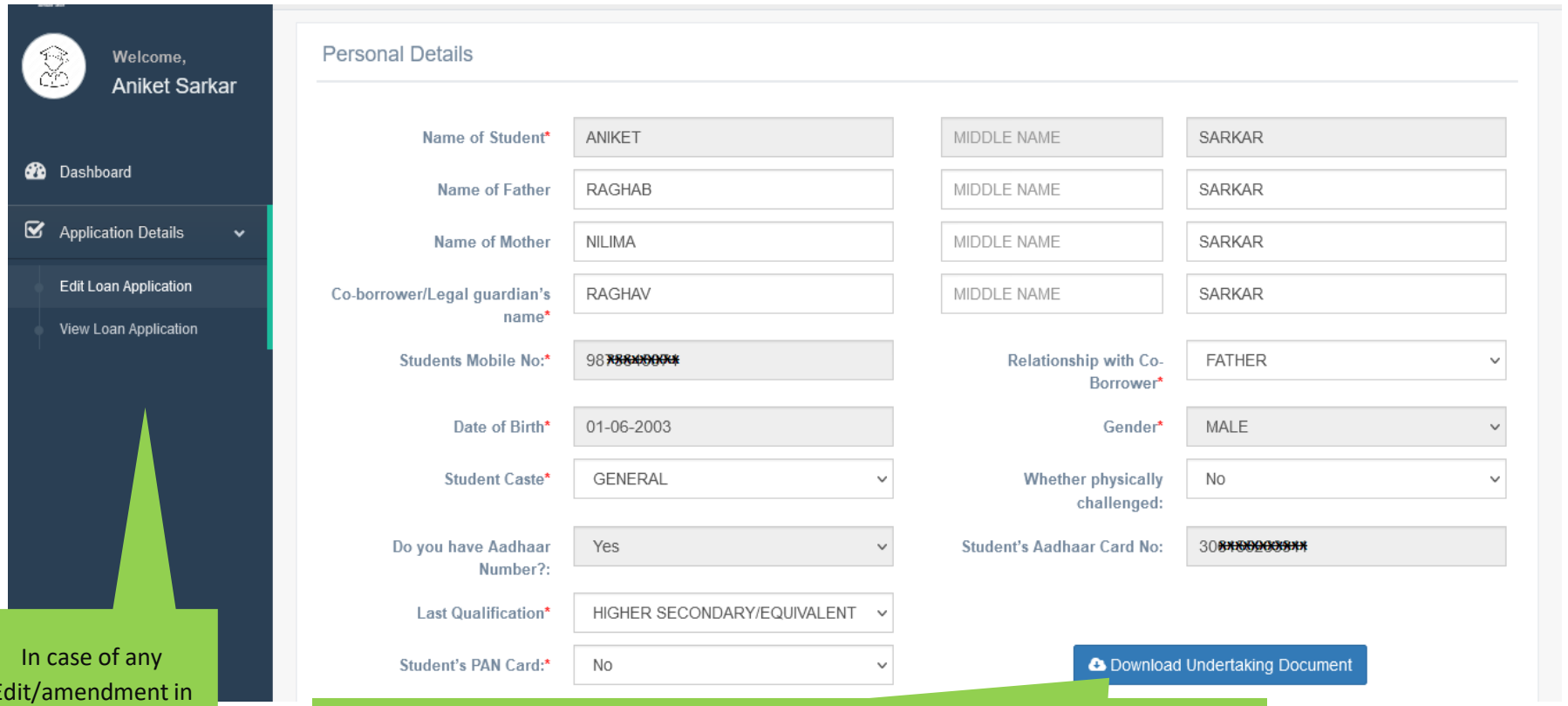
NATIONAL INFORMATICS CENTRE

APPLICATION FORM EXPLAINED IN SECTIONS

Personal Details

SECTION – I (WHEN THE STUDENT HAS AADHAR)



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

FORMAT OF UNDERTAKING, IF THERE IS NO PAN

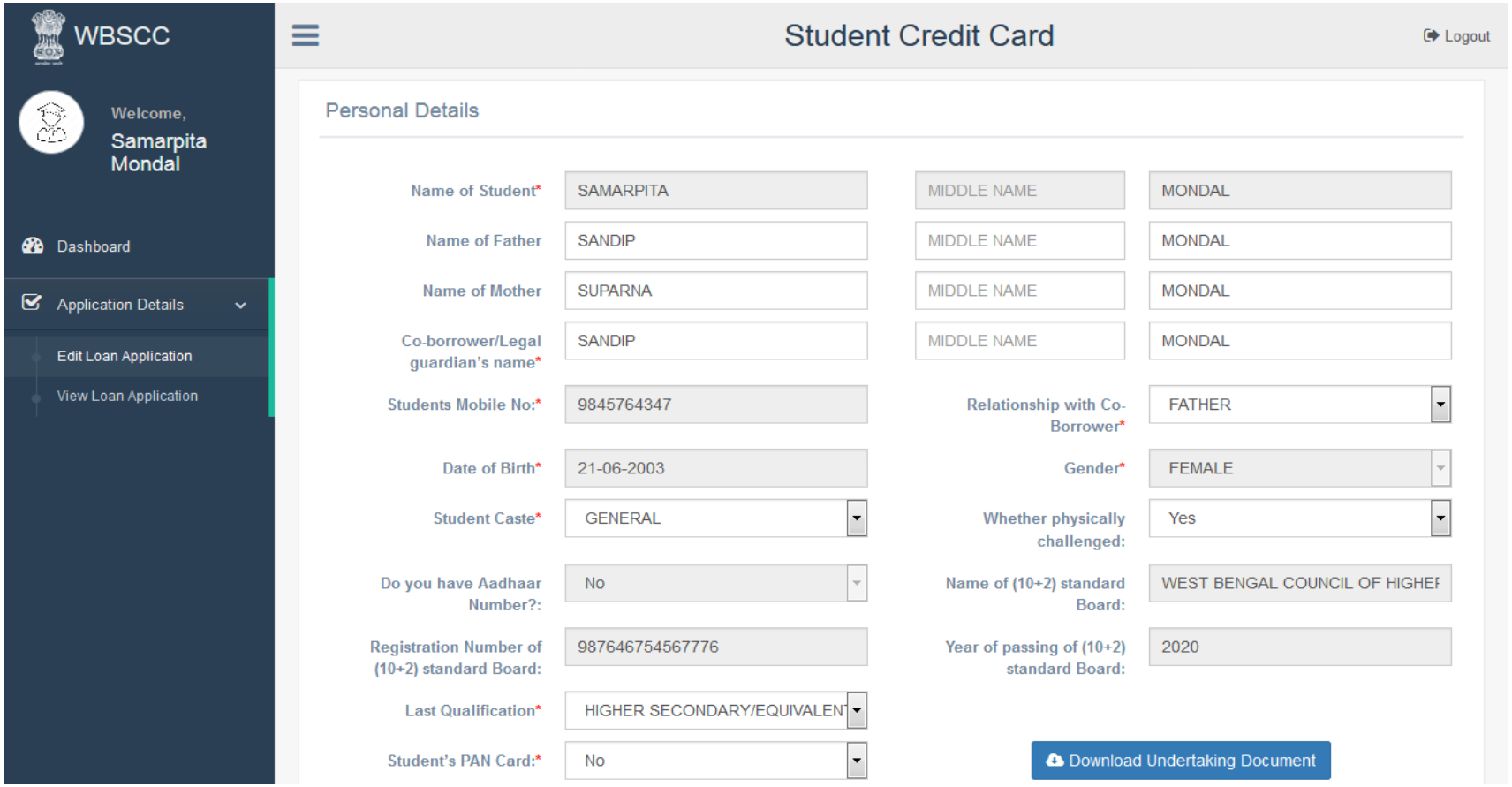
That I SANDIP DAS undertake to apply for PAN as per the Income Tax Act and to furnish the same before sanction/Disbursement of the Loan under Student Credit Card Scheme.

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*	ZIC[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)		

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]

Save & Continue

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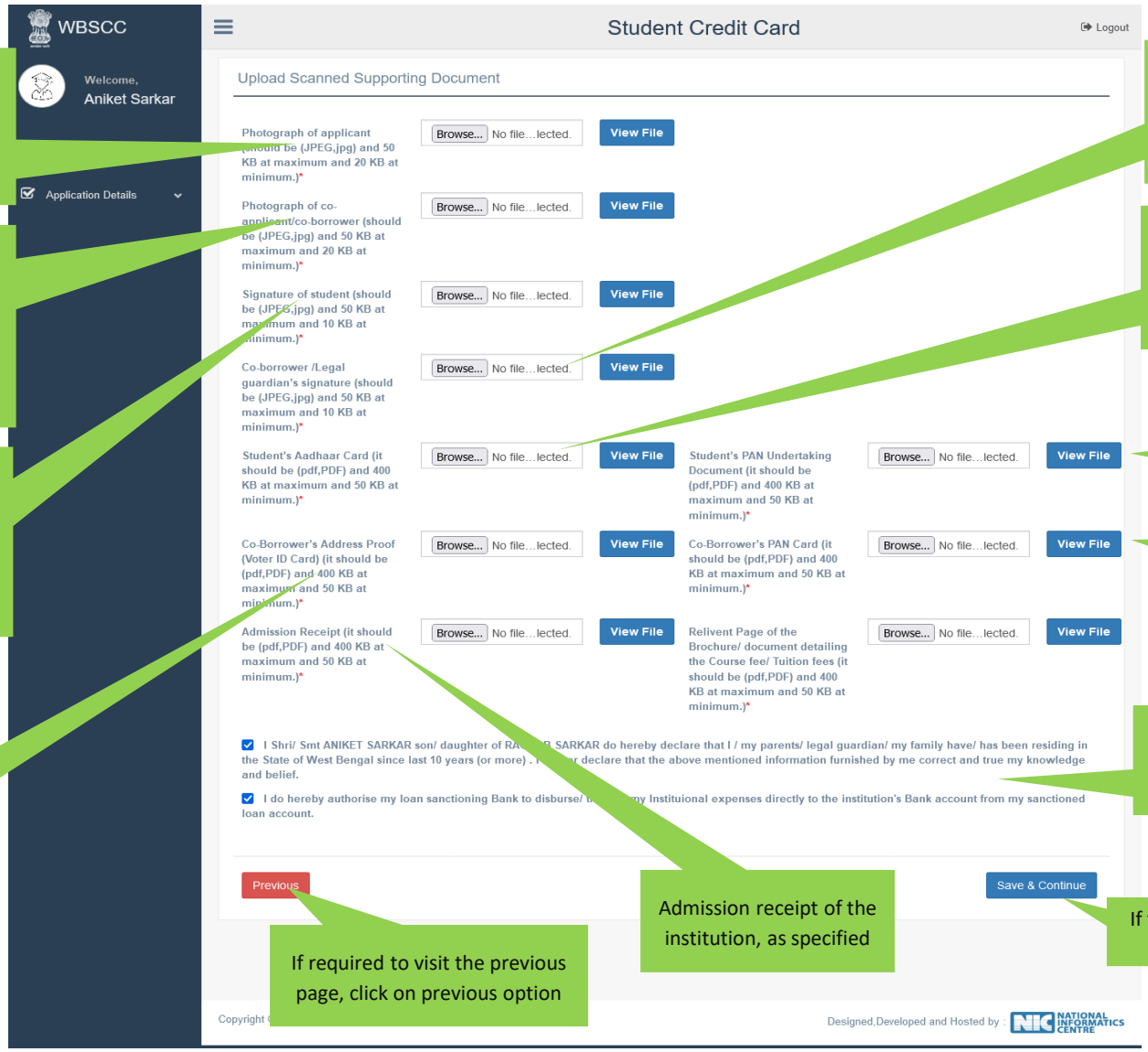
APPLICANT'S DOCUMENT UPLOADING (WHEN THERE IS AADHAR)



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

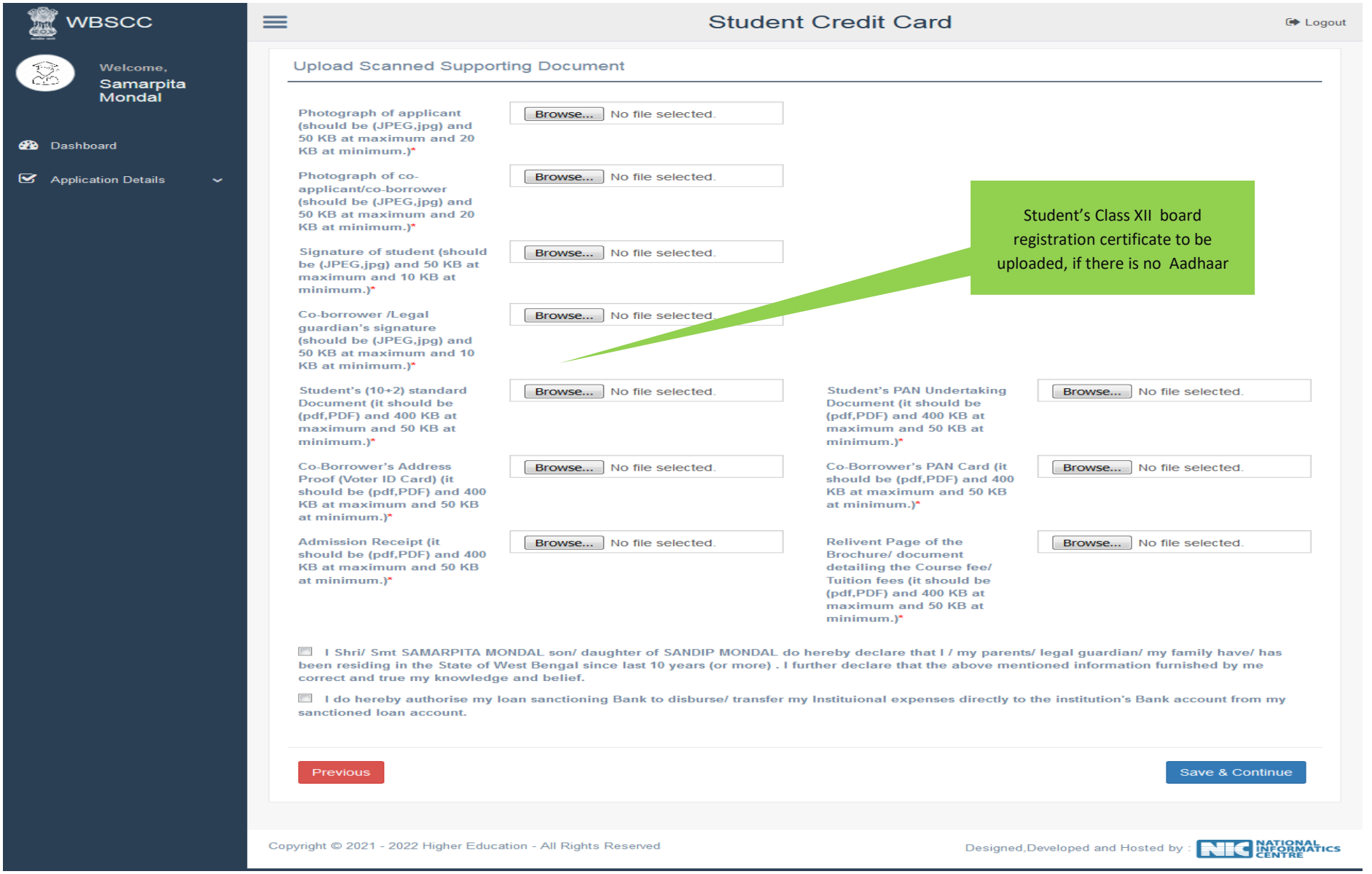
These two undertakings are to be submitted

Admission receipt of the institution, as specified

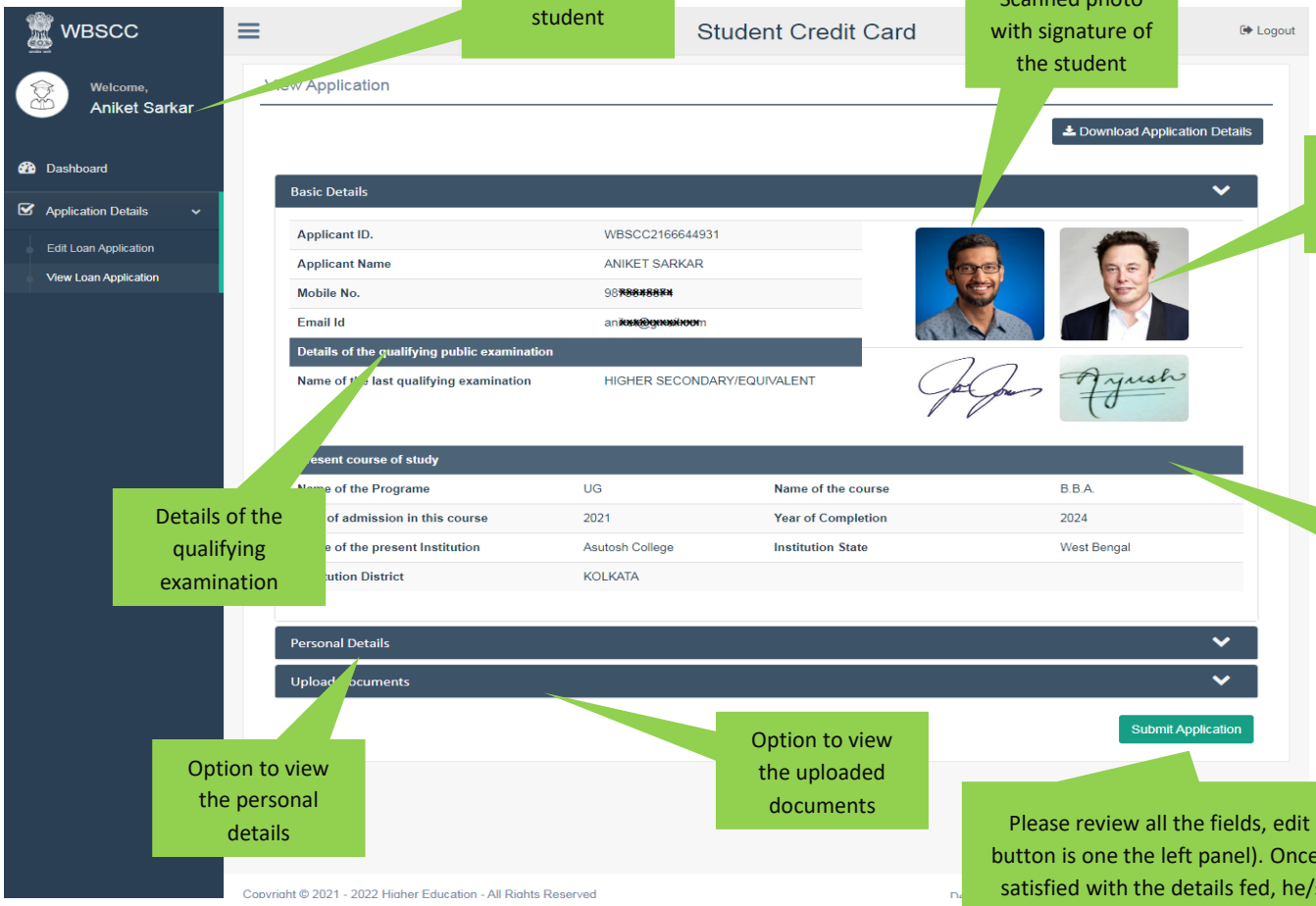
If required to visit the previous page, click on previous option

If the procedure done correctly, click on save & continue

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



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

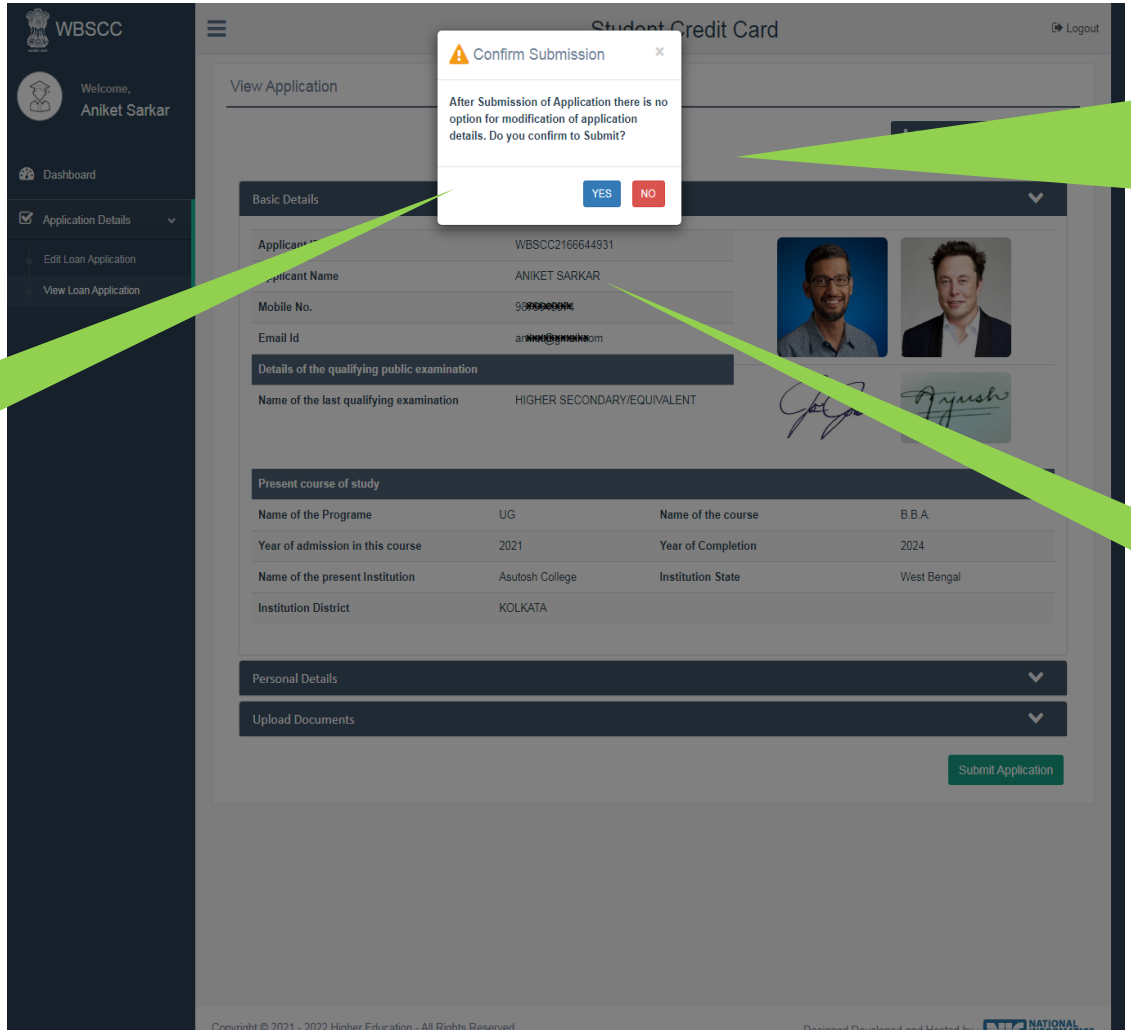
Details of the Present Course of study

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

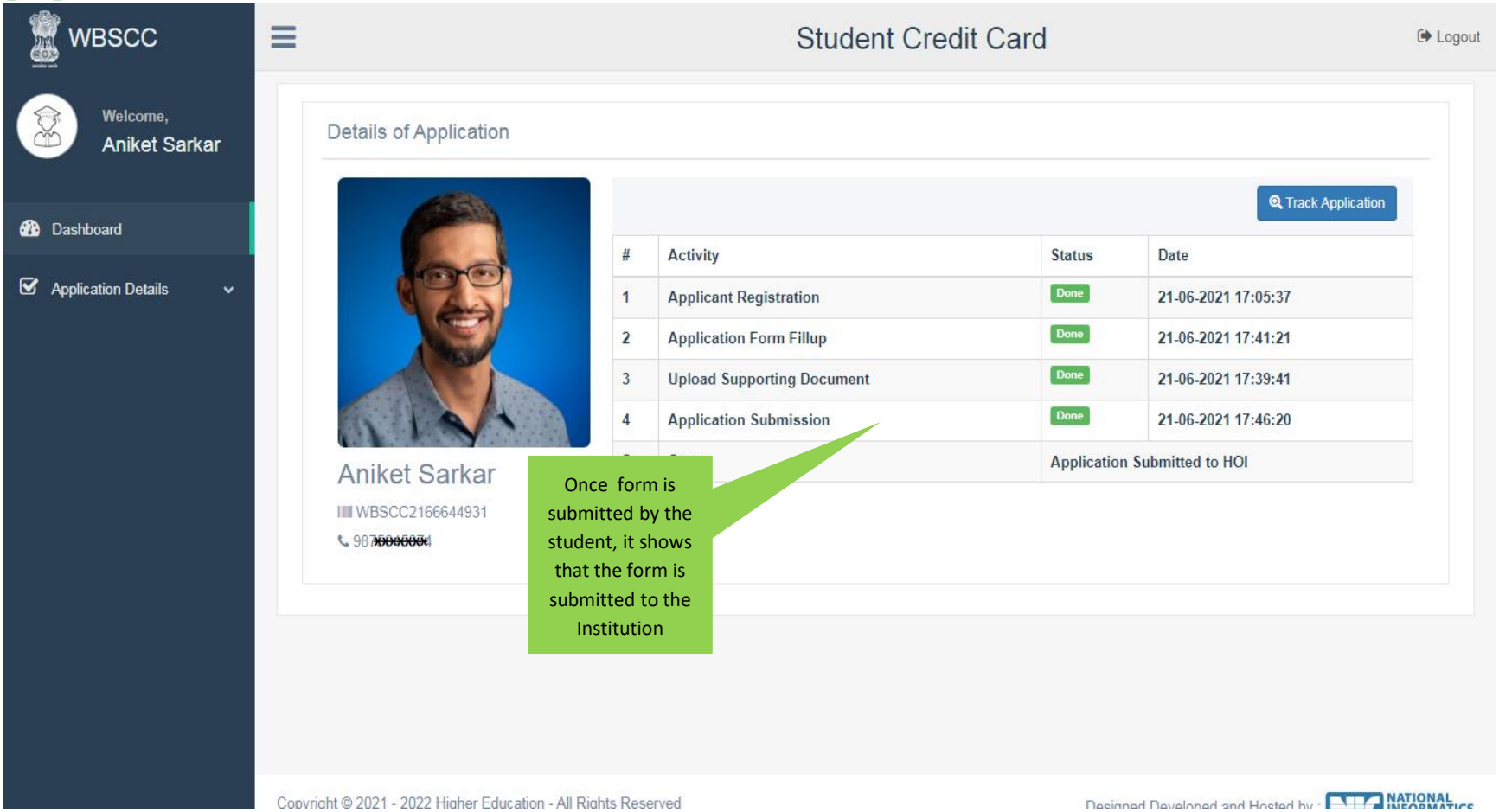


Once the student submits the application, this pop up menu appears.

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



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

9[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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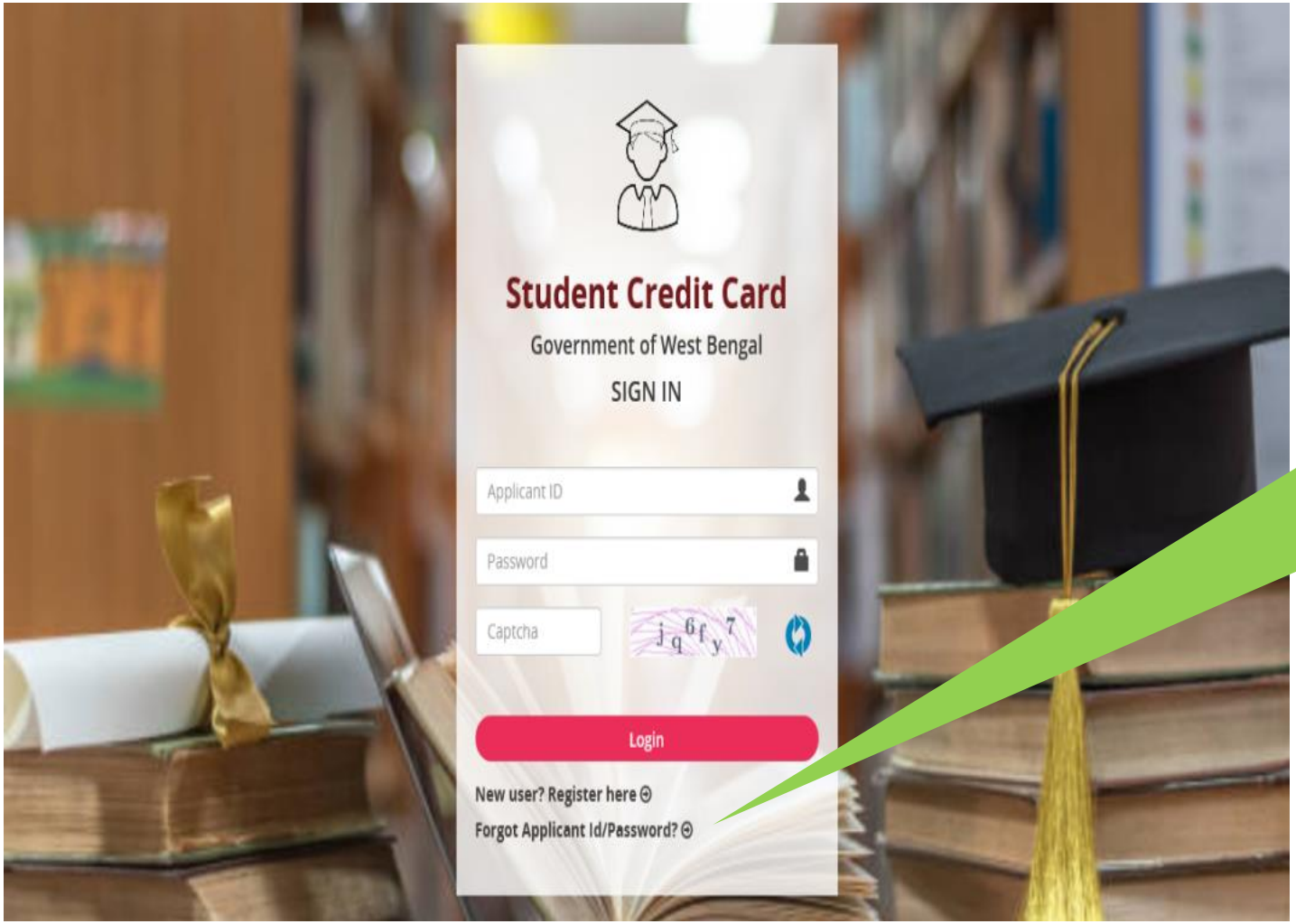
WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD



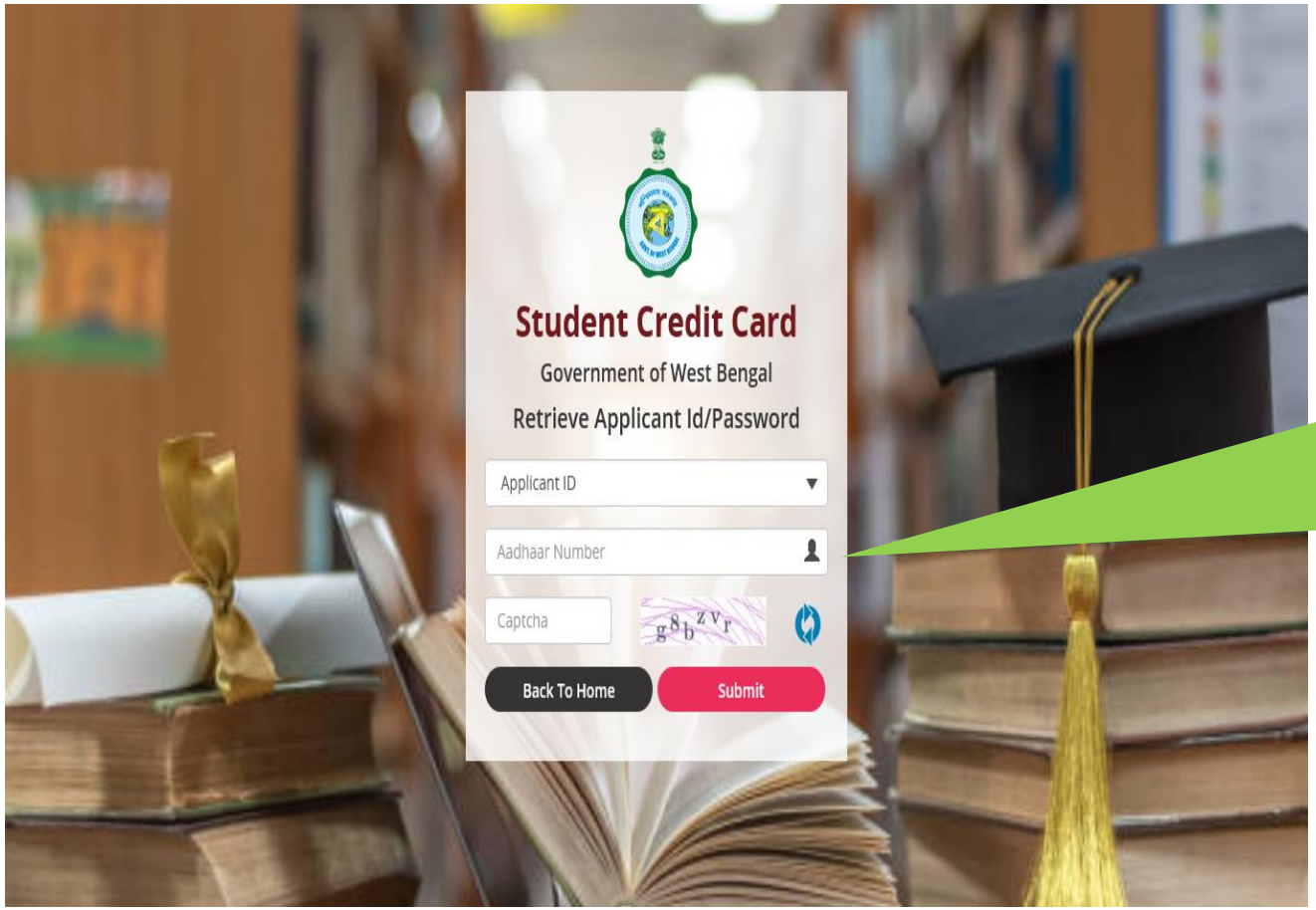
In case the student forgets Applicant ID / Password , He/ She needs to press Forgot Applicant ID /Password

WHEN THE APPLICANT FORGOT APPLICATION ID / PASSWORD

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

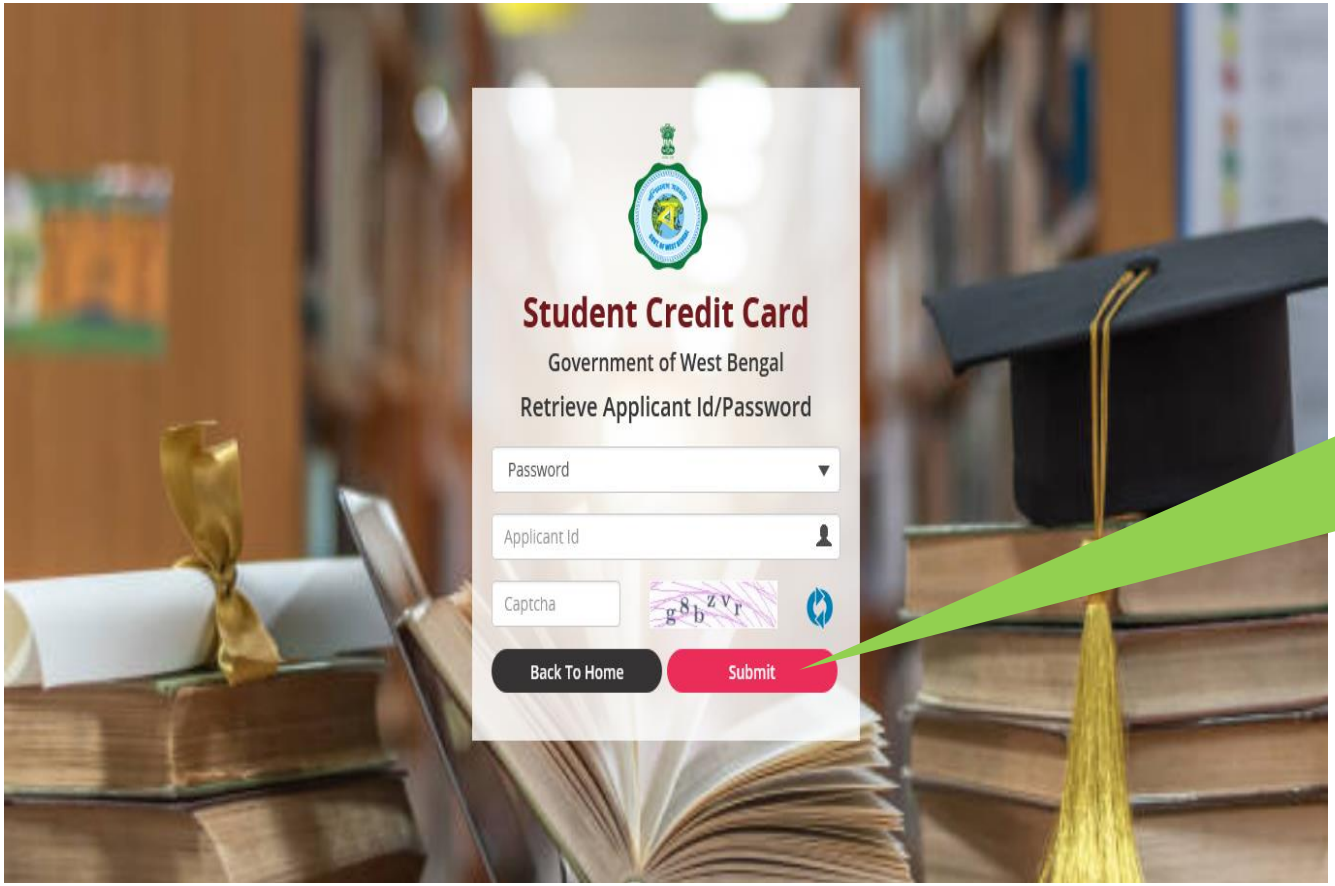
The applicant needs to select from the dropdown list what to retrieve and then press the submit button

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 XII 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

User manual for the Institution

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) AISHE Certificate (should be in *.pdf* and 400 KB at maximum and 50 KB at minimum)

(b) Accreditation Document (should be in *.pdf* and 400 KB at maximum and 50 KB at minimum)

(c) Rank Document (should be in *.pdf* and 400 KB at maximum and 50 KB at minimum)

(d) Affiliation Document (should be in .pdf and 400 KB at maximum and 50 KB at minimum)

Step 3:
Online Registration by the Institution

Visit www.wb.gov.in or https://banglaruchchashiksha.wb.gov.in and click **ADMINISTRATIVE LOGIN TAB** and Click on **ADMINISTRATIVE LOGIN TAB.** Enter User ID and Password, to open the institutional registration page. **ENTER USER ID AND PASSWORD TO LOG INTO THE INSTITUTION REGISTRATION PAGE**

(a) For Institution within West Bengal

1. **SVMCM User Id**
2. **SVMCM password**
3. **If you do not have SVMCM User Id and/or password, kindly contact Helpdesk via email support-wbscc@bangla.gov.in with information as per format given below to get user ID and PW**

District	Institution Name	AISHE Code	Institution Address	Name of HOI	HOI Mobile No.	HOI Emil ID

(b) For Institution outside West Bengal

(1) If you have AISHE code, Contact details of Head of Institution(HOI) will appear after putting AISHE code in place

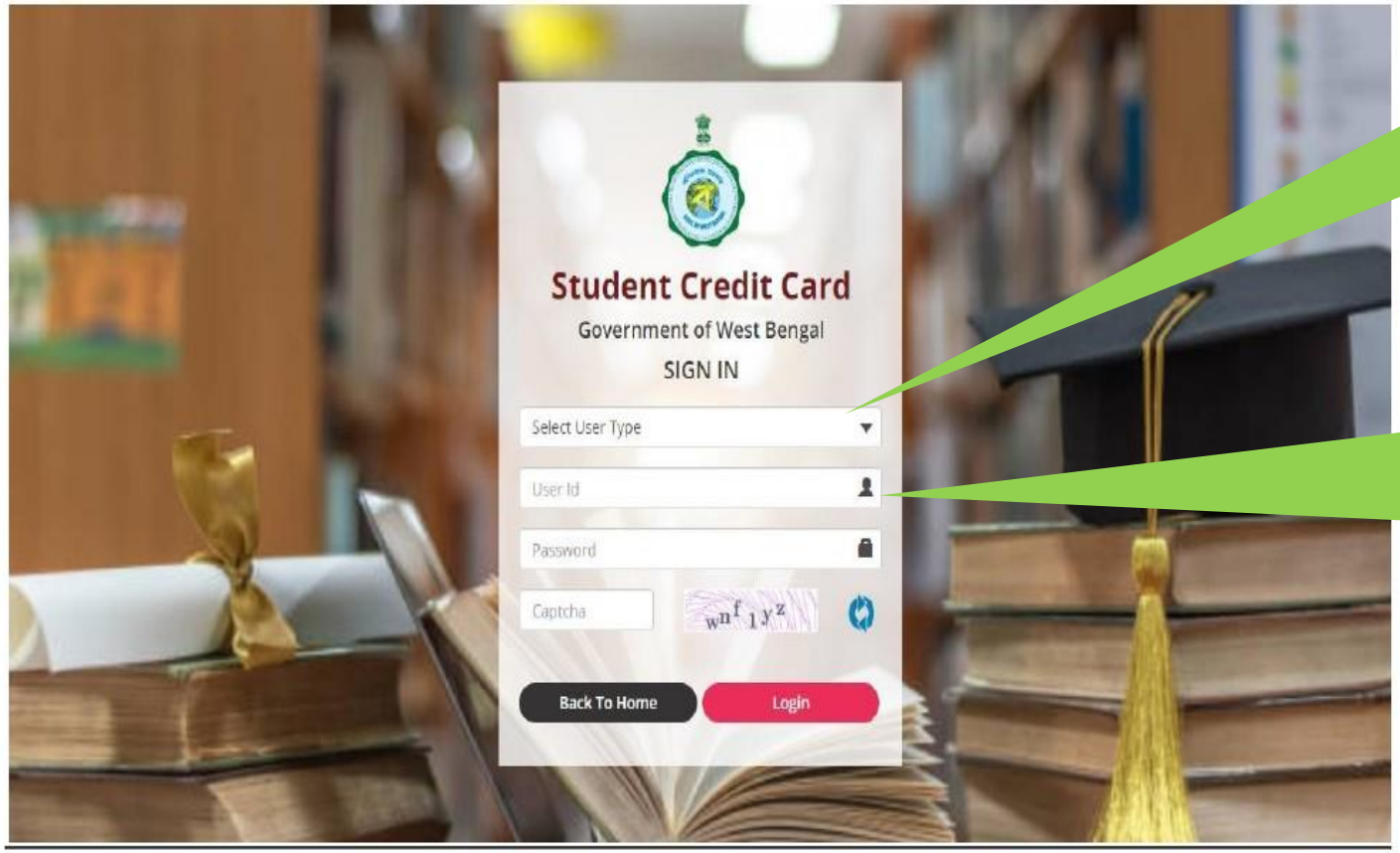
(a) If HOI details match, click on send OPT and get verified within 15 minutes. Note: User Id is AISHE Code and password is the OTP sent.

(b) If HOI details do not match, send email to *sccoutwb@gmail.com* with (i) declaration in Institutional letter head mentioning HOI Name, Mobile and email OR (ii) Screen shot of official webpage where email and other contact details of HOI / Equivalent Officials OR (iii) any office document where HOI's contact details are mentioned; and wait for email from *sccoutwb@gmail.com* or support-wbscc@bangla.gov.in for verification of Institutional HOI details.

Now login for credential verification of the student/s

2. If you do not have AISHE code, send email to *sccoutwb@gmail.com* for a cross check and temporary institutional credential on your official letter head mentioning HOI Name, Mobile and email for generation of User Id.

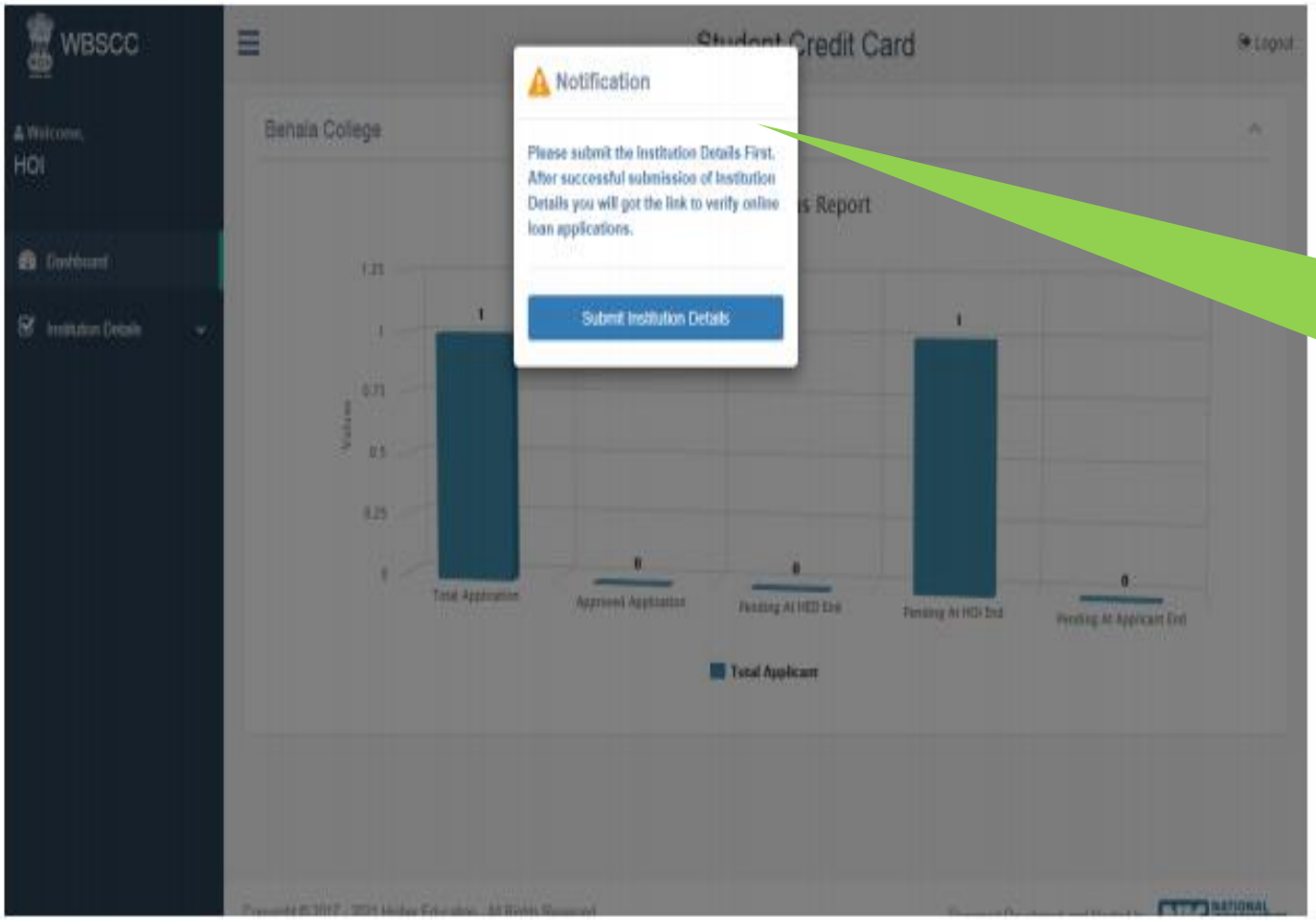
INSTITUTION LOGIN PROCEDURE



Nodal Officer of the Institution needs to select Institution login from the drop down menu

Type an ID then insert a password followed by captcha and press login option

INSTITUTION LOGIN PROCEDURE ….Cont'd



Once the login option is selected, this menu will open wherein it will be asked to submit the Institutional details first

INSTITUTION PROFILE SUBMISSION

College name and AISHE Code need to be checked before further proceedings

Document required to be uploaded as specified

College needs to select from the drop down list the accreditation details

Uploading of at least one of these three documents is mandatory

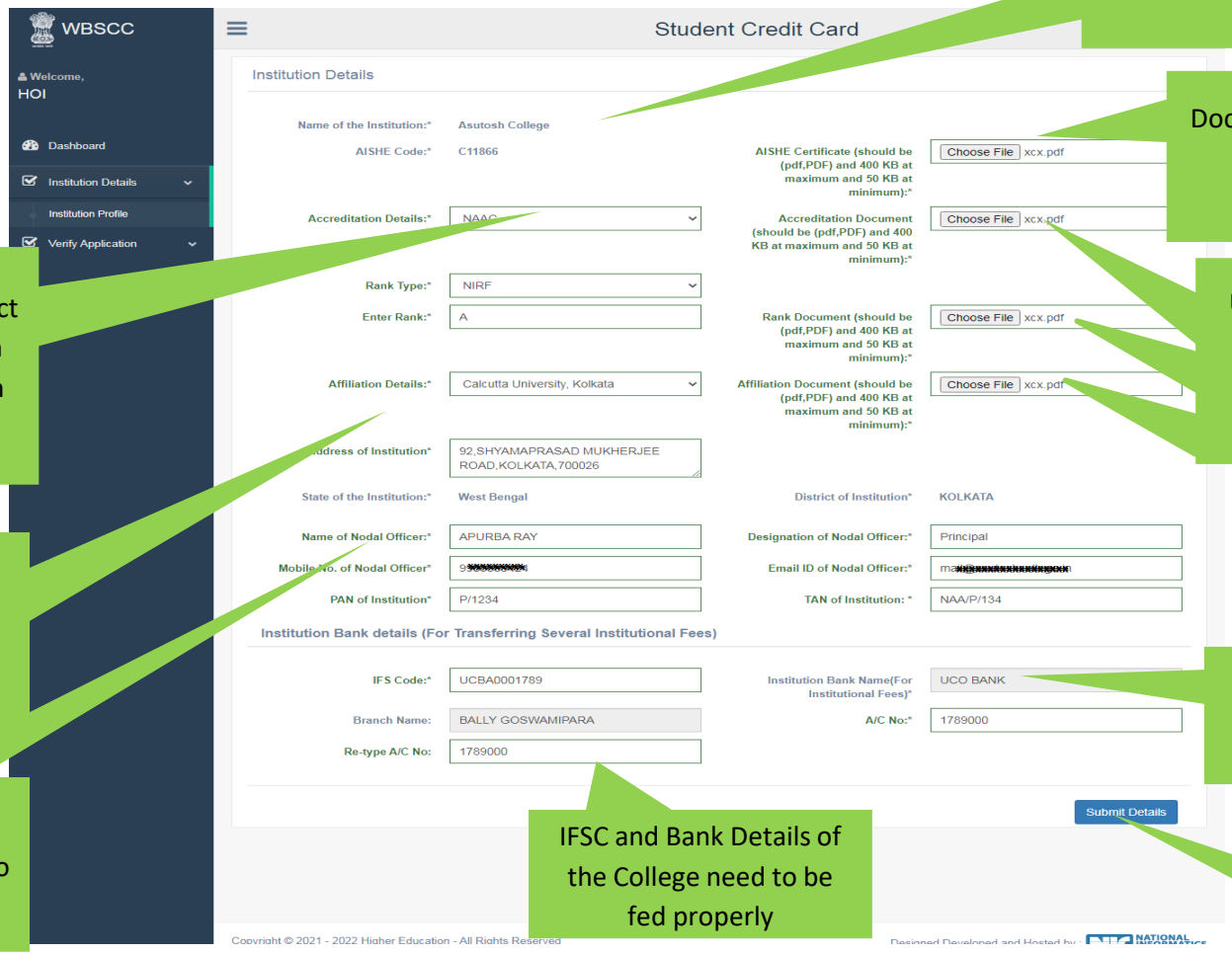
Address to be fed

Name, E mail ID, TAN of the Institution etc to be fed

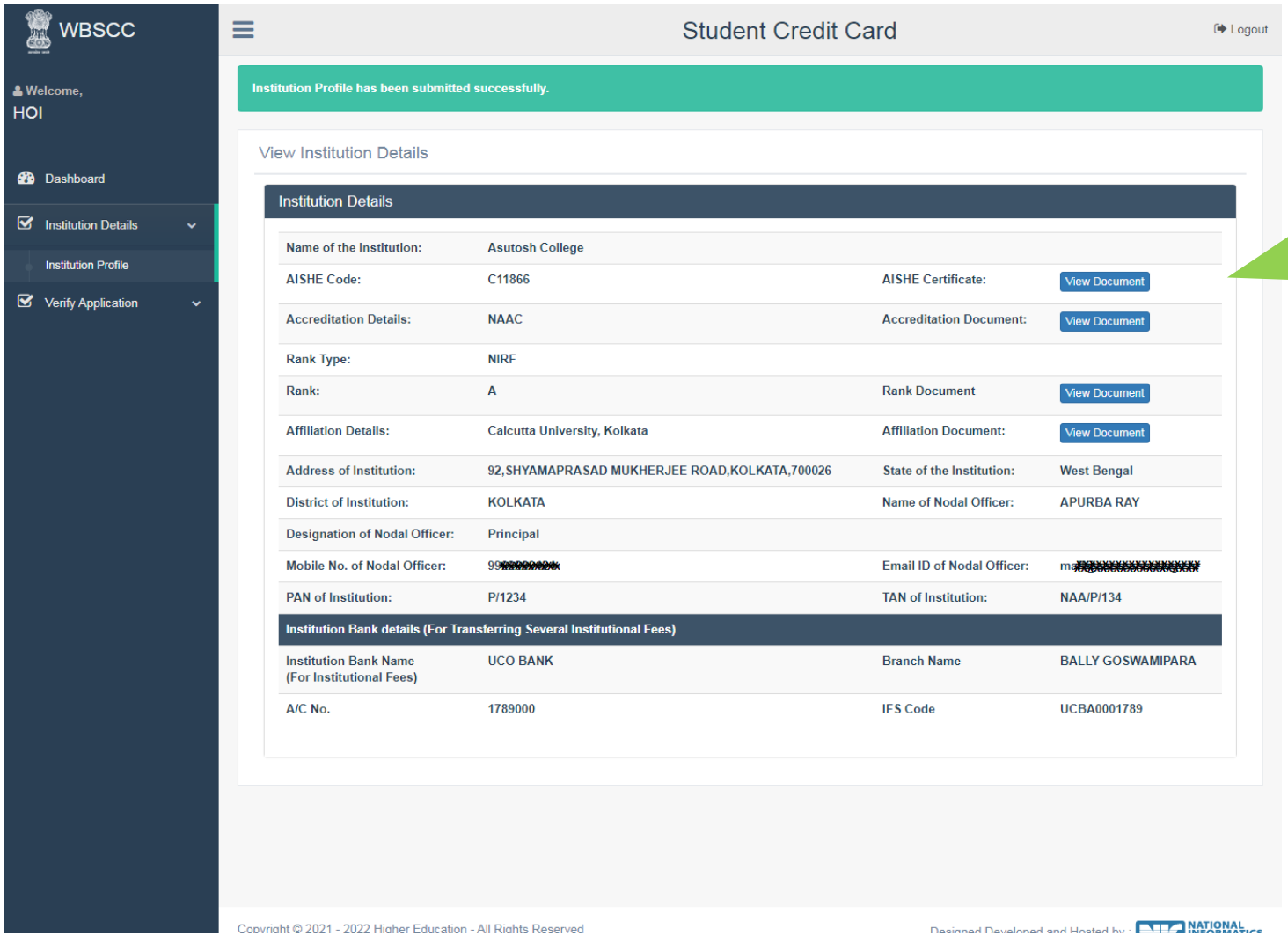
IFSC and Bank Details of the College need to be fed properly

Name of the bank and Account number is required to be fed

Once done, this submit button is required to be clicked

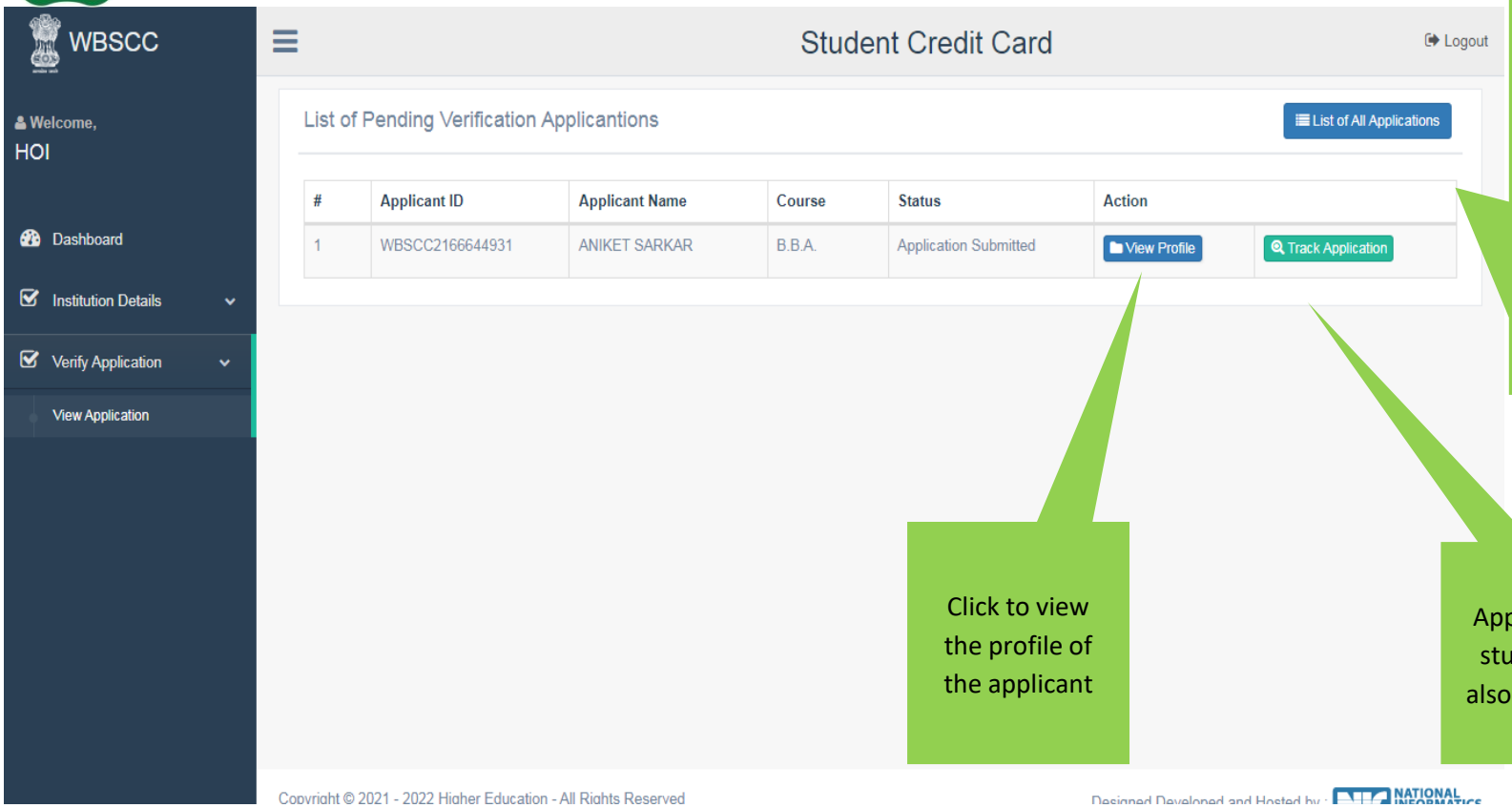


INSTITUTION PROFILE VIEW



Once submitted this page will appear and the Institution needs to check the Institutional Profile

VIEW PENDING APPLICATIONS

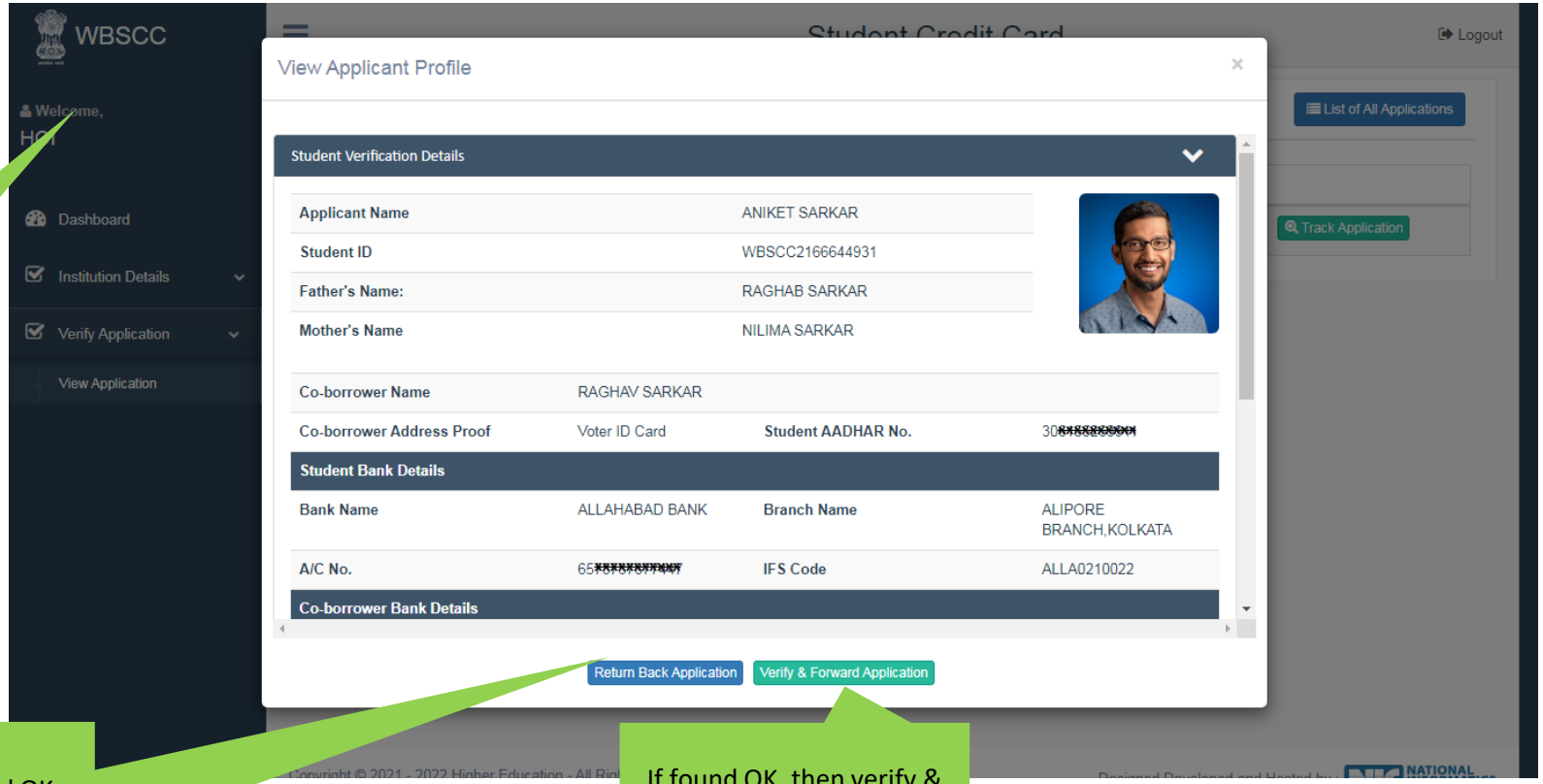


Once the registration is done, the Institution can see the list of applications due for verification.

Click to view the profile of the applicant

Application of students can also be tracked

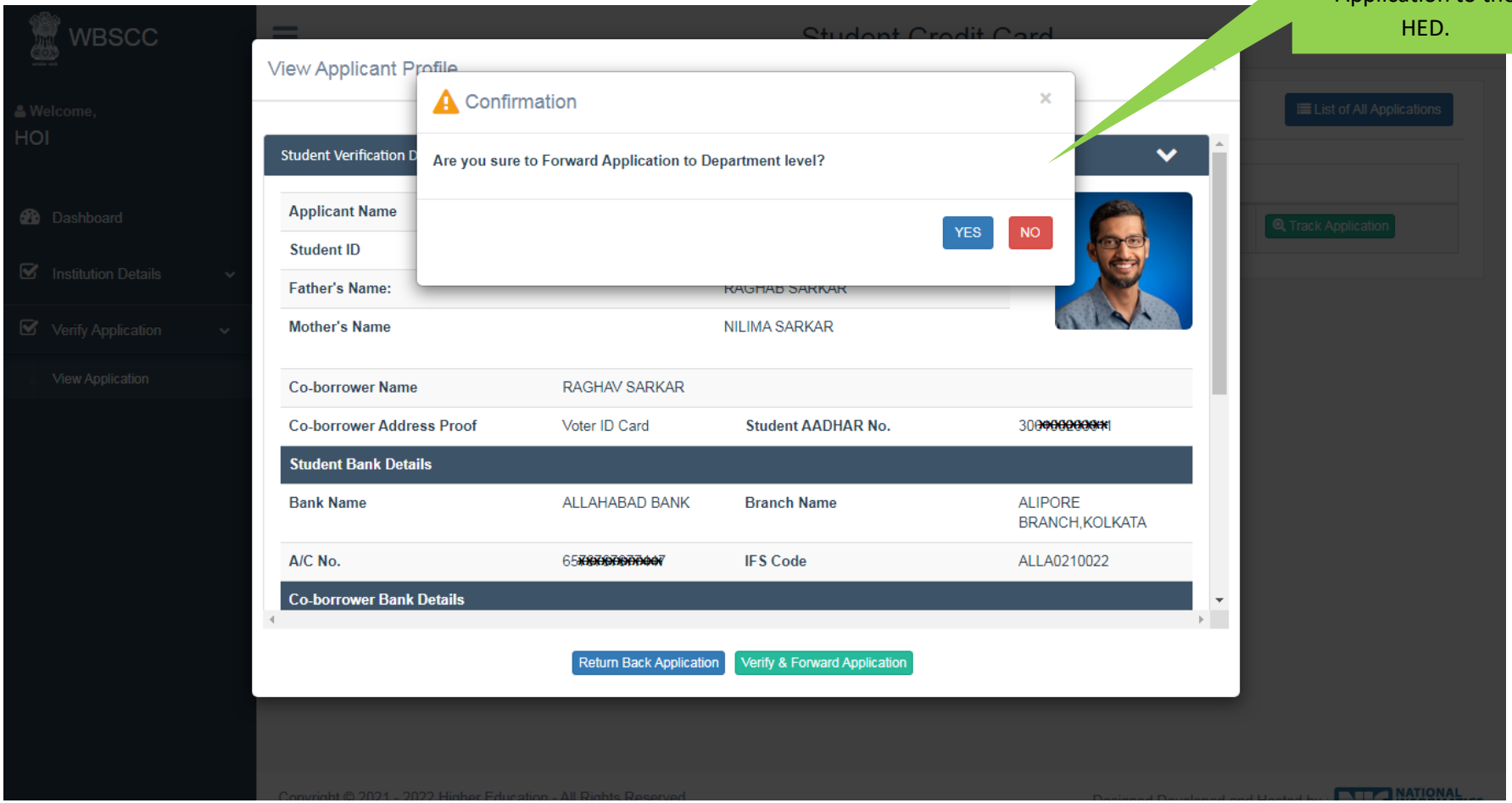
APPLICANT PROFILE VIEW



The Institution can view the profile and details of the candidate from this dash board

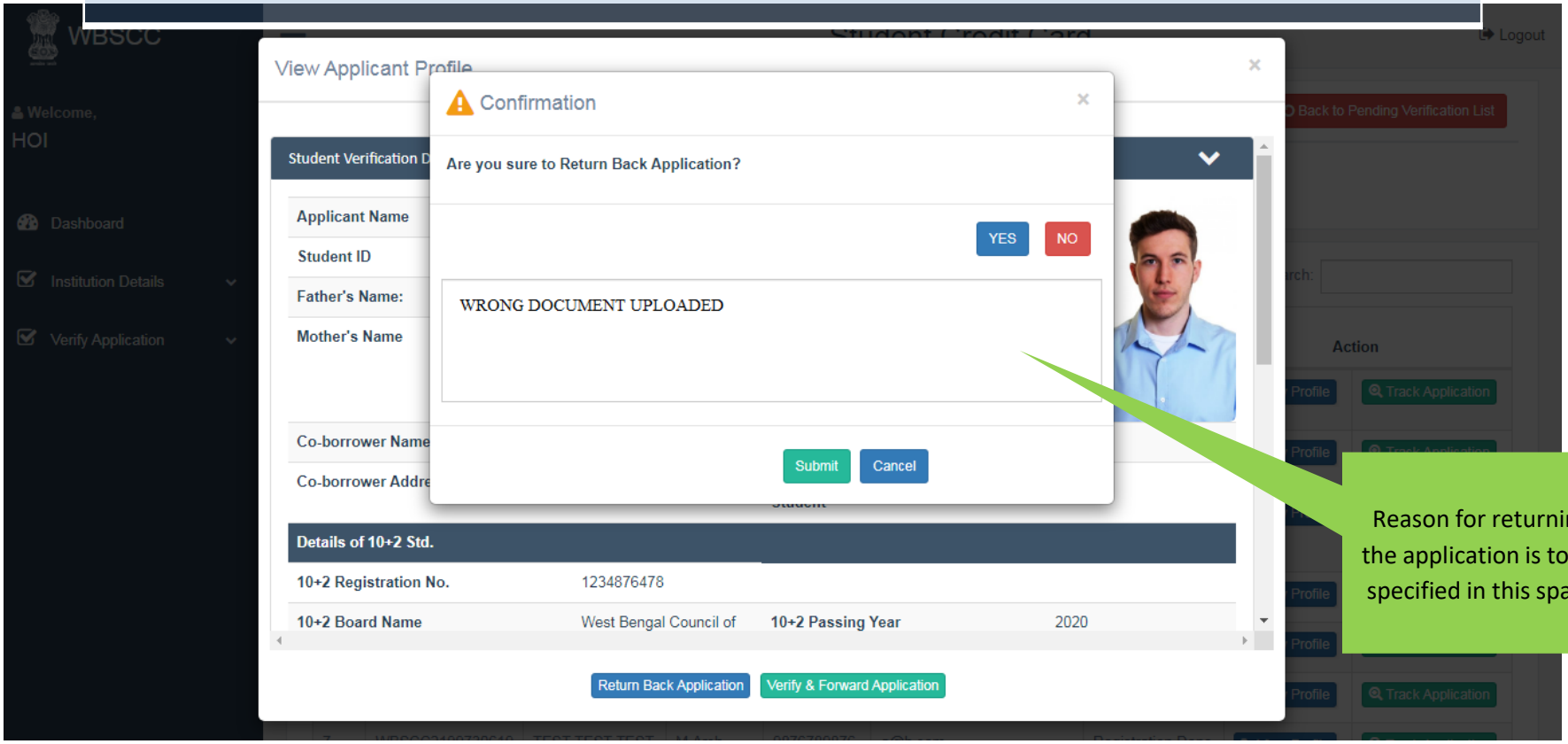
If not found OK then it can be returned back to the applicant for correction

If found OK, then verify & forward the application

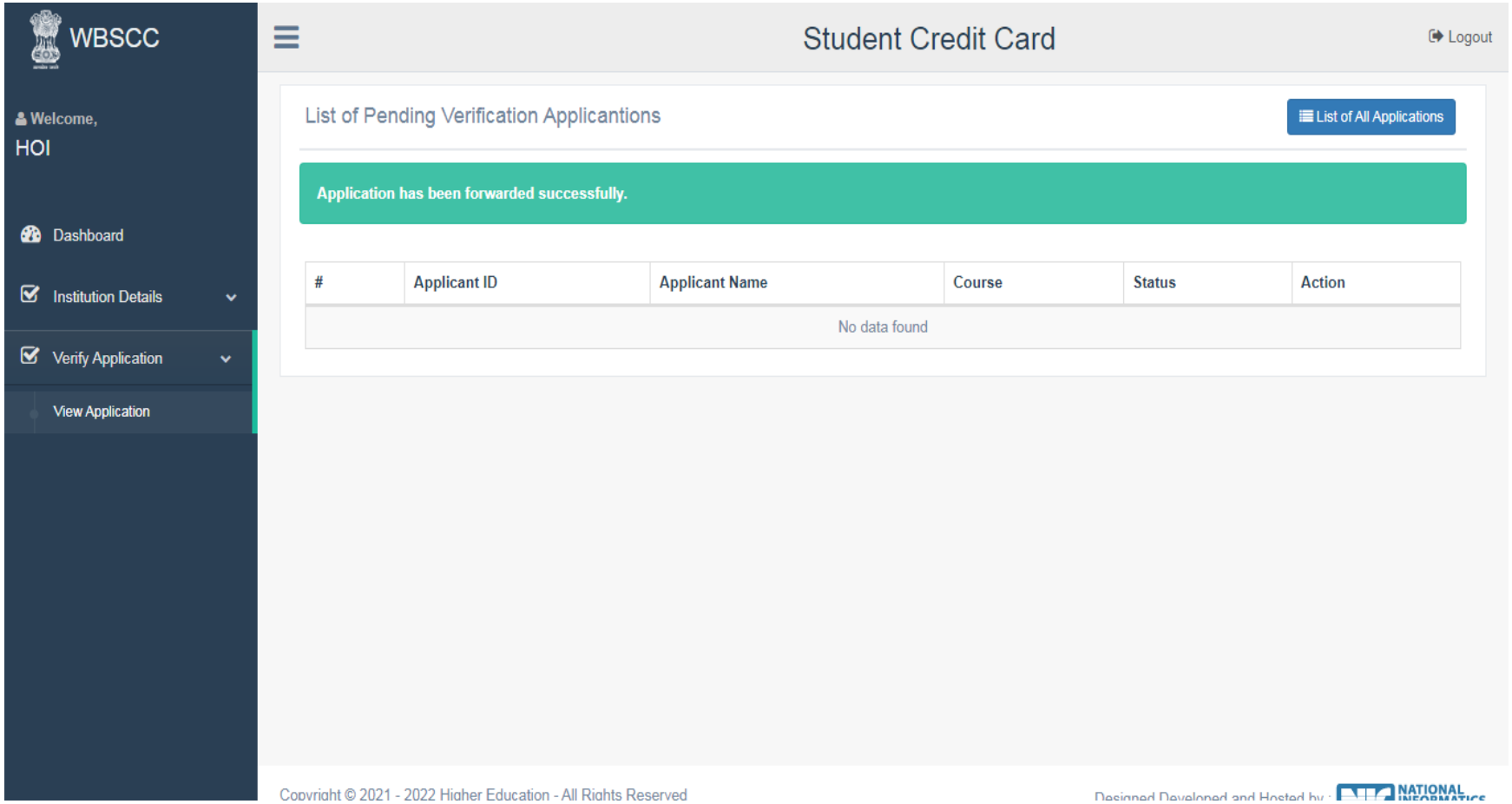


A confirmation will be sought, before forwarding of the Application to the HED.

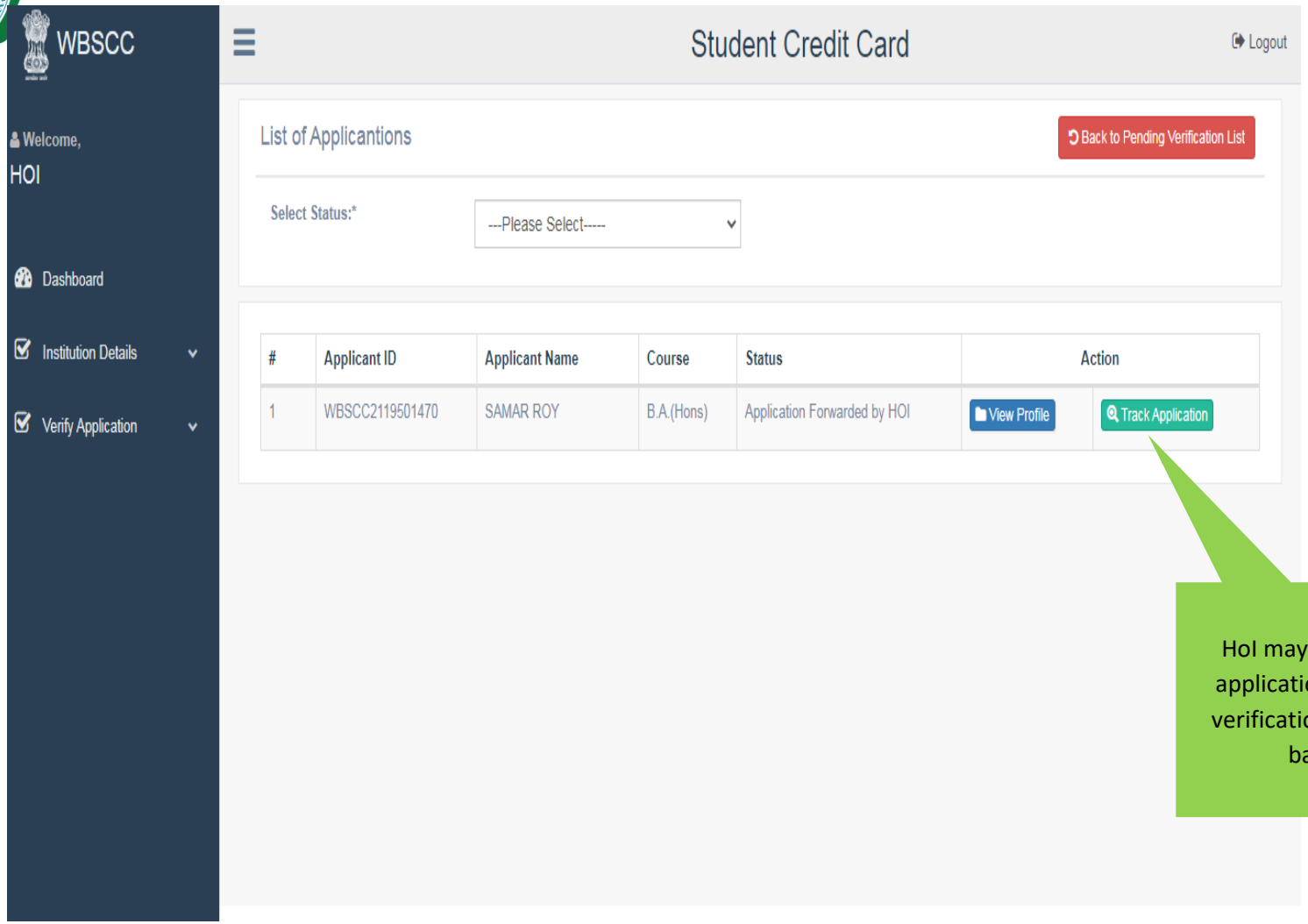
WHEN THE STUDENT UPLOADS WRONG DOCUMENT AND THE INSTITUTION OPTED TO CLICK THE RETURN BUTTON IN THE PREVIOUS PAGE



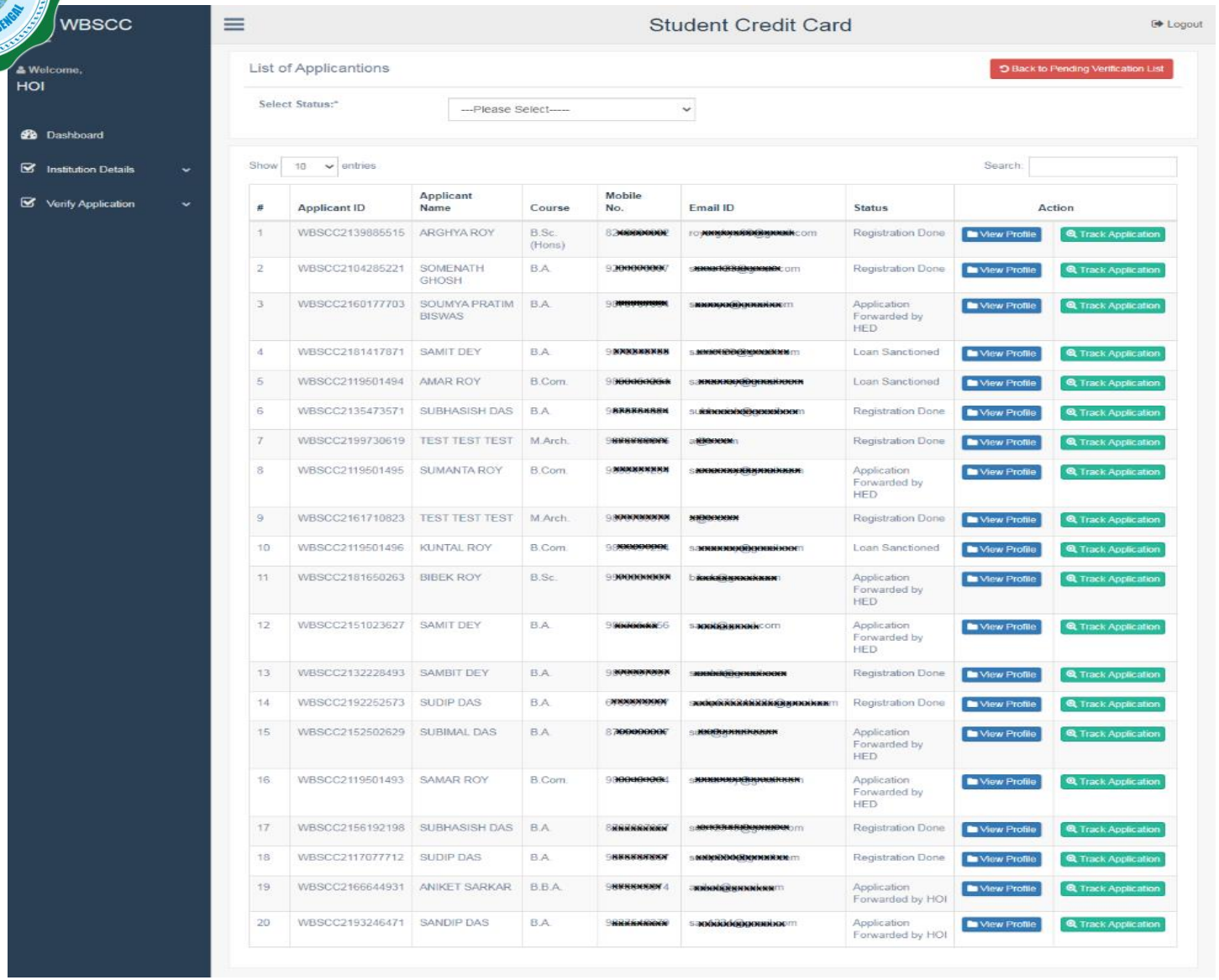
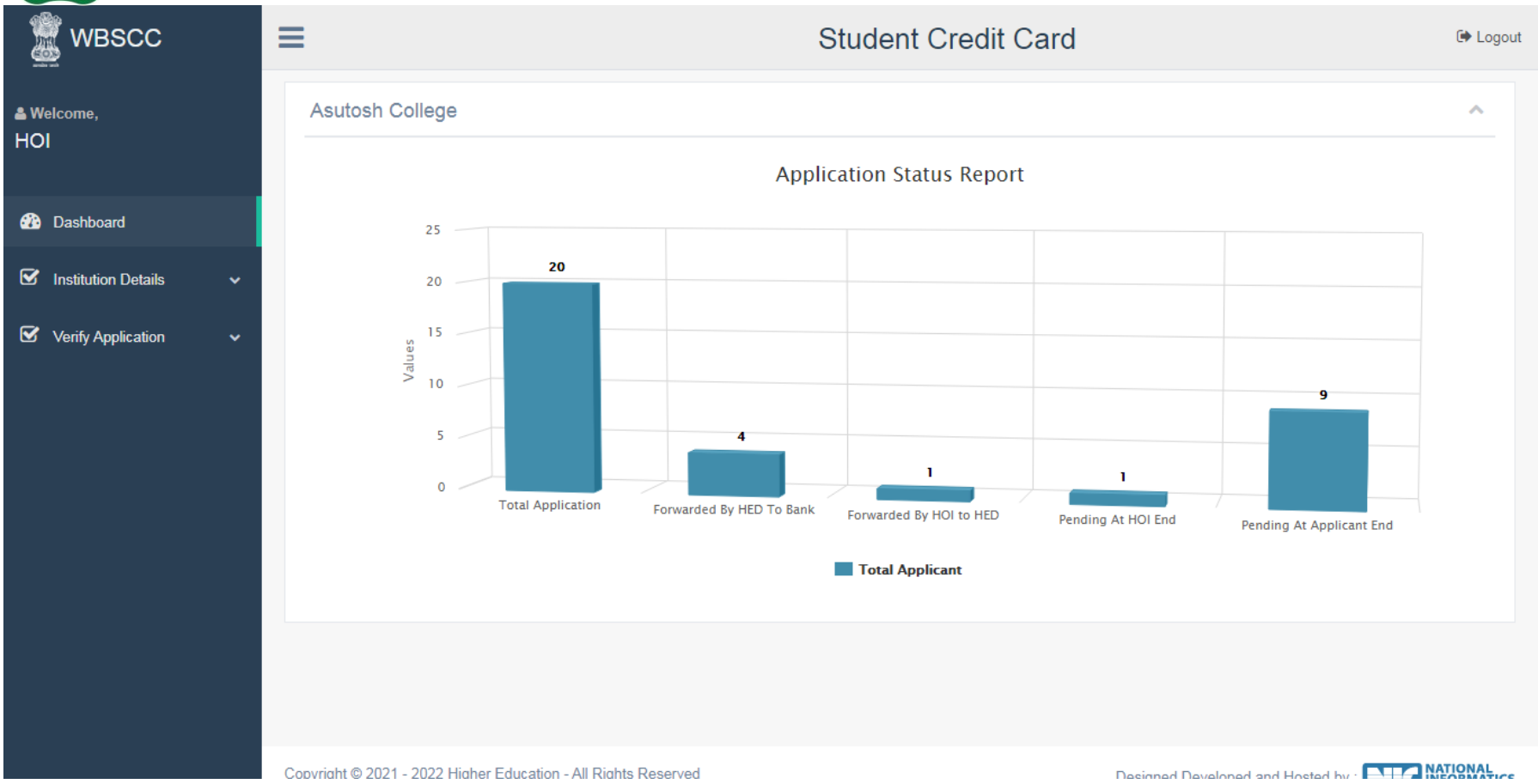
LIST OF PENDING VERIFICATIONS APPLICATIONS



STATUS WISE TRACKING OF APPLICATION



ALL APPLICANTS LIST VIEW



INSTITUTION DASBOARD