



WEST BENGAL STUDENT CREDIT CARD SCHEME (WBSCCS)

Implemented through The West Bengal State Co-operative Bank, It's affiliated Central Co-operative Banks / District Central Co-operative Banks and other recognized Public / Private Sector Banks

OBJECTIVE: To provide hassle free and free loan to the students, belonging to west Bengal, with nominal simple interest for a maximum amount of Rs. 10.00 lakhs to the students pursuing studies within and outside the state of west Bengal or abroad.

BENEFITS:

- Hassle free and collateral security free loan from the Banks.
- Maximum credit limit of the Student Credit Card is Rs.10.00 Lakhs.
- A nominal simple interest rate of 4%.
- If the interest is fully serviced within the study period, there will be a rebate of 1% interest rate.

PURPOSES: Following Institutional expenses will be met:

- Course fee payable to College/University/ H.E. Institute (includes tuition fees, examination fees, library fees, etc.).
- Fees for Caution Deposit/ Building fund/ Refundable deposit (supported by Institution's bills).

ELIGIBILITY:

- Student should be an Indian National. The student or his family should be a resident of West Bengal for last 10 years.
- Student must get himself enrolled for studying in class X / Higher Secondary / UG/ PG courses, including Professional and Diploma courses within or outside the state of West Bengal or abroad or studying in coaching institute for competitive examinations like UPSC / PSC.
- Interested student should not be above 40 years of age at the time of application.

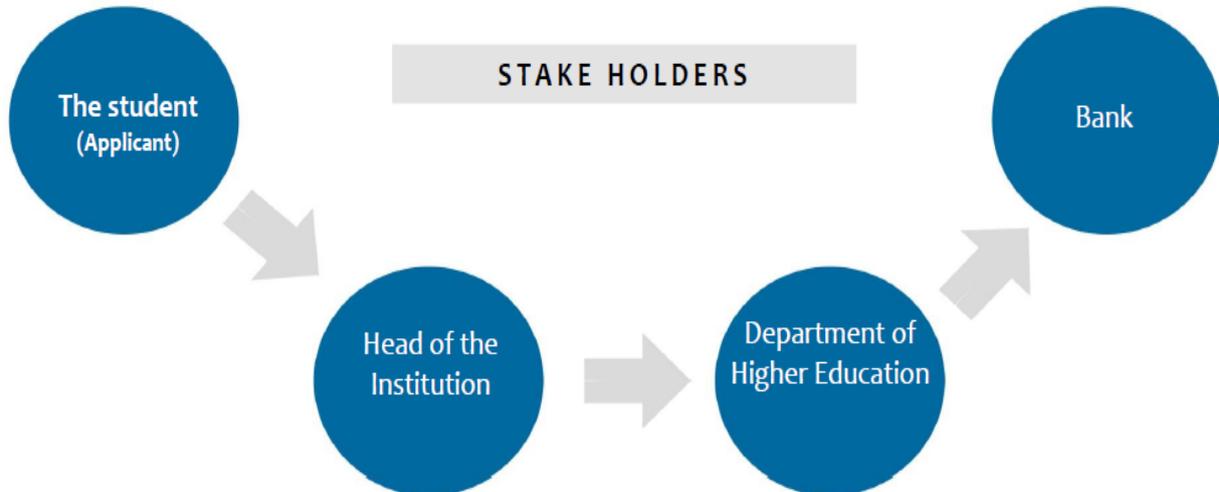
NODAL OFFICER:

MR. ROBIN K AGARWAL (MOB: 8637536440)

MR.GURJEET SINGH (MOB: 7001247212)



ONLINE APPLICATION & CREDIT CARD ISSUE PROCESS

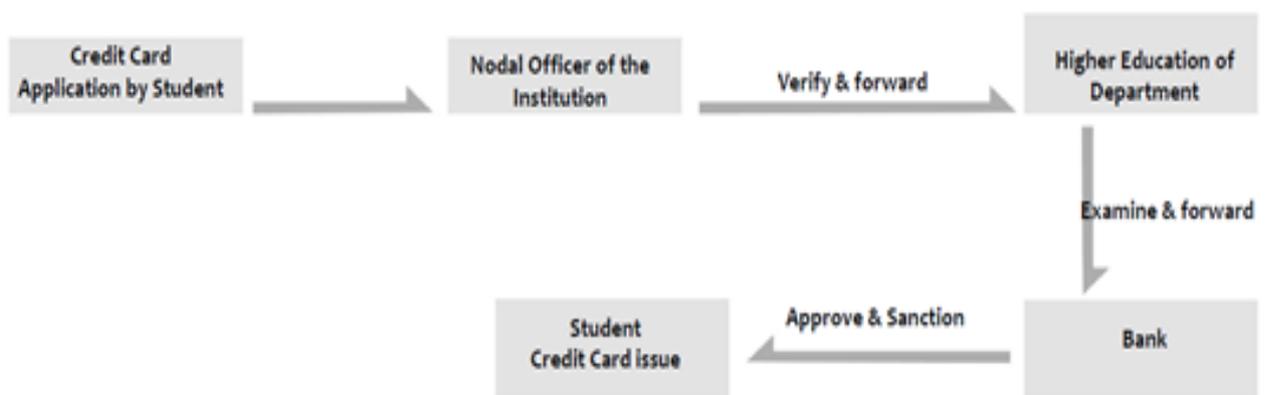


WEST BENGAL STUDENT CREDIT CARD SCHEME GOVERNMENT OF WEST BENGAL



ONLINE APPLICATION & CREDIT CARD ISSUE PROCESS

THE FLOW CHART



WEST BENGAL STUDENT CREDIT CARD SCHEME



WB STUDENT CREDIT CARD SCHEME

wbscc.wb.gov.in



www.wb.gov.in

Key Features of Scheme

Assistance from AEC



Eligibility

Indian Nationality, Resident of WB (Student or Family) for last 10 years atleast; Age less than 40 years; Enrolled in any course in AEC

Expenses Covered

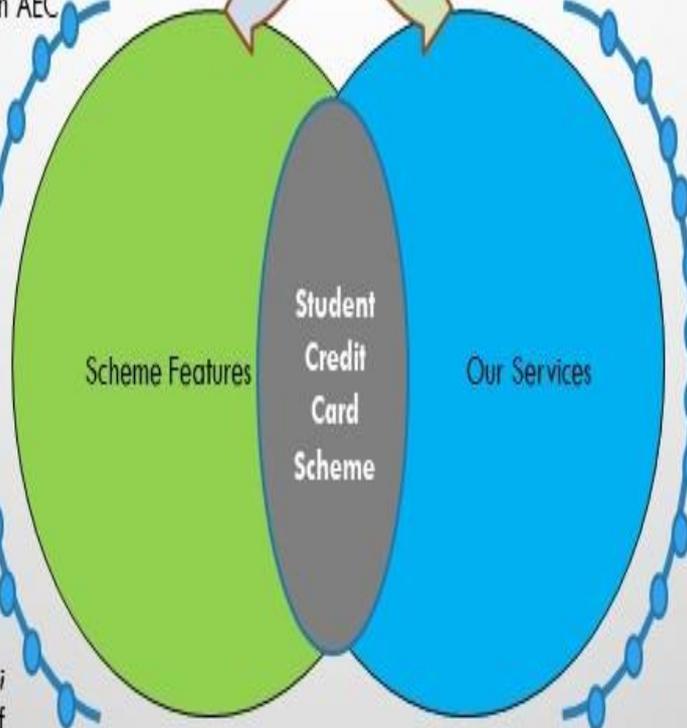
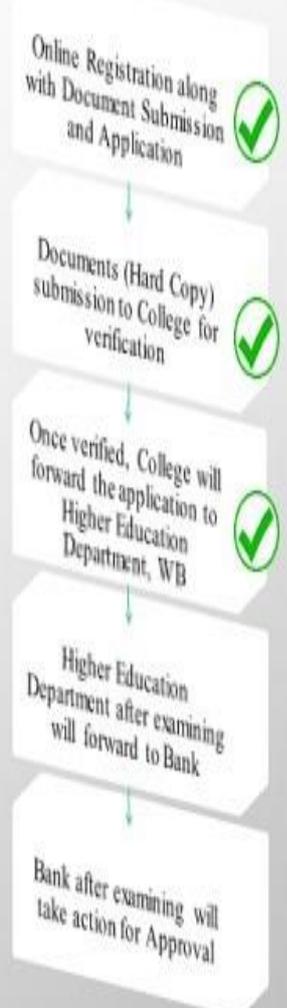
Institutional Expenses
Non-Institutional Expenses

Down Payment

5% if amount is more than Rs 4 lakhs else nil; Scholarship or Assistance will be adjusted

Repay Process

1 Year no moratorium; 15 Years of time to repay; Life Insurance Coverage of Student



Best One

Credit upto Rs 10 lakhs
4% Simple Interest Rate
No Collateral is required

ASANSOL ENGINEERING COLLEGE

AICTE Approved | MAKAUT Affiliated | UGC Recognized

www.aecwb.edu.in Contact: 9073683912, 8637536440

