



Date – 30.11.2024

Report on Awareness of West Bengal Credit Card Scheme (WBSCC) on and from 25.11.24 to 29.11.24

Introduction: To help students in West Bengal pursue their education without facing financial obstacles, the Higher Education Department, Govt of West Bengal launched the Student Credit Card Scheme. The purpose of this program is to assist students in pursuing secondary, higher secondary, undergraduate, graduate, professional, and other comparable courses at any school, madrasah, college, university, and other associated institutions both inside and outside of India. This program also offers loans to students enrolled in coaching programs preparing for competitive exams such as the Engineering, Medical, Law, IAS, IPS, WBCS, and others. West Bengali students can borrow up to **Rs. 10 lakhs** from the State Cooperative Bank, its affiliated Central Cooperative Banks, District Central Cooperative Banks, and Public/Private Sector Banks at a basic interest rate of 4% annually. For interested students, the maximum age at which they can apply for a loan is 40 (forty) years old. Any loan taken out using this credit card, including those with moratoriums or repayment holidays, will have a fifteen-year repayment duration. Please refer to the scheme provided on this portal for more information. In order to aware the student of session 2024-26 of Nikhil Banga Sikshan Mahavidyalaya following schedule has been framed as per direction of the Higher Education Department, Govt. of west Bengal:

Day	Date	Topic
1	25/11/2024	Display of poster and Help desk about Student Credit card
2	26/11/2024	Seminar on “SCC scheme& its’ Benefits”
3	27/11/2024	Application of SCC by NBSM Students
4	28/11/2024	Discussion of present status of SCC application
5	29/11/2024	Sharing experience about SCC with NBSM students



In day 1 (25.11.2024) poster has been displayed and help desk has been initiated by **Dr. Sumanta Sarkar**, help desk officer. **Dr. Sumannta Sarkar** discussed on the benefits of WBSCC in Day 2. Students of this Institution is hereby registered in the WBSCC portal under

the guidance **Dr. Kalpataru Mandal**. In the next day present status of SCC has been discussed and sharing of experience regarding SCC amongst themselves in the concluding day.



Audience on Day 1



Dr. Sarkar on flow



Registering on portal



Principal on concluding day

Handwritten signature and date: 20/11/24

Principal
Nikhil Banga Sikshan Mahavidyalaya
Bishnupur (Bankura)

