

U S E R   M A N U A L

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ONLINE APPLICATION & LOAN SANCTION PROCESS  
TO BE FOLLOWED BY  
**THE BANKERS**

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**WEST BENGAL  
STUDENT CREDIT  
CARD SCHEME**

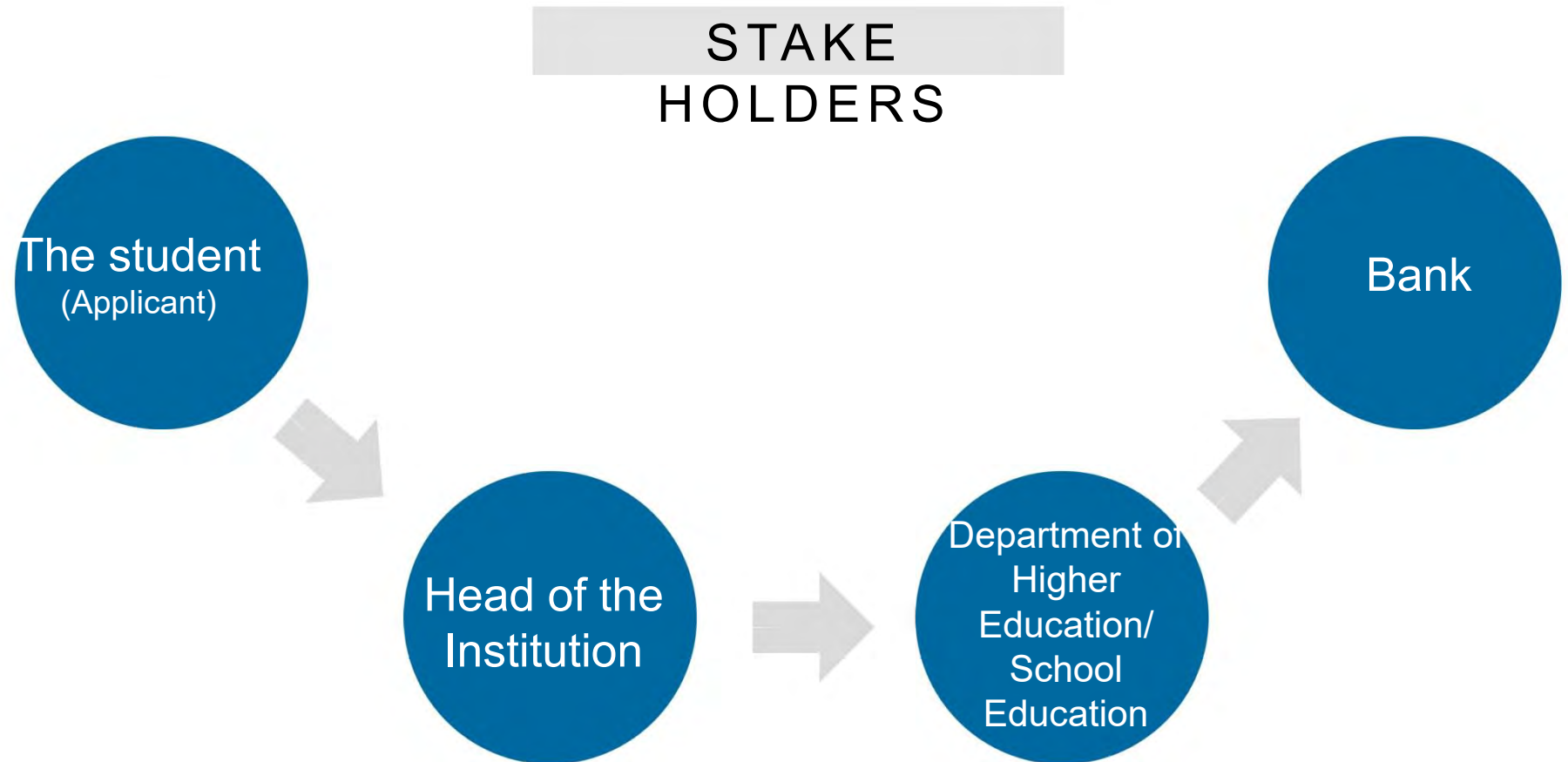
GOVERNMENT OF WEST BENGAL

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<https://wbacc.wb.gov.in>

# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME



# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### LOGISTIC ARRANGEMENTS AT BANK

- Computer
- Printer
- Internet Connection
- Scanner



# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step:

1

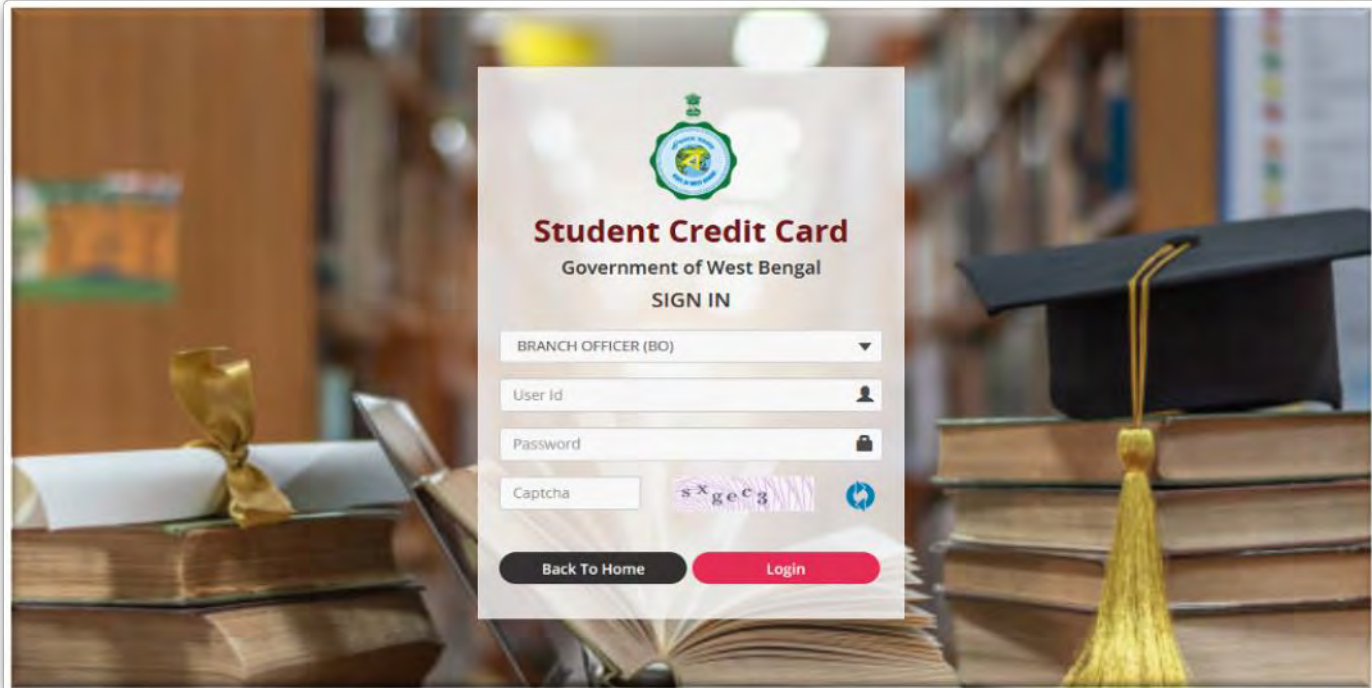
Open the home page of portal for West Bengal Students Credit Card (<https://wbccc.wb.gov.in>) in any browser and click on **Administrator Login** option on the top right corner of the landing page. Click on **Stakeholders** button followed by **Bank** button. You will be taken to the Bank Log In Page.


Enter Log In ID (**IFSC Code**) and Password. Put Captcha and Sign In. (Passwords will be created for each bank branch and will be shared.)

# ONLINE APPLICATION & LOAN SANCTION PROCESS


## WEST BENGAL STUDENT CREDIT CARD SCHEME


### THE BANK LOG IN PAGE

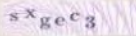



  
**Student Credit Card**  
Government of West Bengal  
SIGN IN

BRANCH OFFICER (BO) ▼

User Id 

Password 

Captcha  

[Back To Home](#) [Login](#)

# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

**Step: 1**

The Dashboard will appear as follows. [Step\\_2.bank\\_dashboard.png](#)

The screenshot displays the 'Student Credit Card' dashboard. On the left is a dark blue sidebar with the WBSCC logo and the text 'Welcome, SALT LAKE CITY BRANCH, BRANCH OFFICER'. The main content area is titled 'Application Details' and features three colored cards: a green card for 'Application Pending' with a count of '2', a teal card for 'Loan Sanctioned' with a count of '1', and a red card for 'Loan Rejected' with a count of '1'. Each card has a 'View Details' link at the bottom. A 'Logout' link is in the top right corner. At the bottom, there is a copyright notice for 2021-2022 Higher Education and a logo for NIC National Informatics Centre.

**Application Pending**

**Loan Sanctioned**

**Loan Rejected**

# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step: 2

- ✓ Click on **Application Pending** menu on the Dashboard.
- ✓ The adjacent shown page will appear.
- ✓ An MS Excel Sheet containing all Pending Applications can be generated and downloaded Accordingly by clicking the **Download Excel** button at top right corner.
- ✓ Click the **View** icon.

WBSCC Student Credit Card

Welcome,  
SALT LAKE CITY BRANCH,  
BRANCH OFFICER

Application Pending List of  
SALT LAKE CITY BRANCH

Show 10 entries Search:

Sl No.	Applicant ID	Applicant Name	Gender	Contact Number	Father's Name	Requested Loan Amount	Application Received Date	View	Sanction Loan	Applicant Download
1	WBSCC2166644931	ANKET SARKAR	MALE	9875645874	RAGHAB SARKAR	450000	21-06-2021	View	Sanction	Download
2	WBSCC2160177703	SOURYA PRATIM BISWAS	MALE	9876787654	SUMITAEHA BISWAS	200000	21-06-2021	View	Sanction	Download
3	WBSCC2152502629	SUBIMAL DAS	MALE	8765486087	SUDIP DAS	300000	21-06-2021	View	Sanction	Download

Showing 1 to 3 of 3 entries Previous Next

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# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step: 3

- ✓ Click on the **view** icon of a particular Application.
- ✓ The adjacent shown page will appear.
- ✓ Following documents can be downloaded from the page:
  - a. PAN & Aadhar of the Applicant
  - b. PAN & Address Proof of the Co-borrower
  - c. Course Fee Detail
  - d. Proof of Admission of the Applicant

Student Credit Card

Application Details

1. Applicant's Parent/ Co-Borrower/ Co-obligant

	Student	Co-borrower/Co-obligant
Name	ANWET SARKAR	RAGHAI SARKAR
Father's/Mother's Name	SHYAM SARKAR	NA
Mother's Name	NEHA DASGUPTA	NA
Legal Guardian/ Co-Borrower/ Co-obligant	RAGHAI SARKAR	NA
Relationship with Co-Borrower	SIBLING	NA
Date of Birth	2003-01-01	NA
Category	GENERAL	GENERAL
Gender	MALE	MALE
Education Qualification	B.B.A.	NA
Occupation	NA	BUSINESS
Income from all account	NA	100000
Fees for Institution	NOT AVAILABLE	1000000
Aadhar No.	30102020	NOT AVAILABLE
Co-Borrower without purchase (Student)	NA	VOTER ID CARD
Parent's Address	11, KESER, KOLKATA, WEST BENGAL, 700011	NA
Parent's Address	NA	NA
Contact No.	9876543210	9876543210
e-mail ID	anwet@gmail.com	NA
Present Banker Details		
Bank Branch	KOLKATA BRANCH/BRANCH	KOLKATA BRANCH/BRANCH
SB Account No.	1234567890	1234567890
Present Bank	ALLAHABAD BANK	ALLAHABAD BANK
IFSC	ALLA001	ALLA001
2. Particulars of Courses, for which Loan is required		
Name of the Institution	ASSISTANT COLLEGE	ASSISTANT COLLEGE
State of Institution	WEST BENGAL	WEST BENGAL
Address of Institution	10, SHYAMAPUR	10, SHYAMAPUR
Accreditation Status	NAAC	NAAC
Affiliation Status	Central Board of Secondary Education	Central Board of Secondary Education
Type of Programme (UG/PG/Diploma and)	UG	B.B.A.
Name of the Programme	B.B.A.	B.B.A.
Year of Commencement	2021	2021
Year of Completion	2024	2024
3. Other Details		
Course Fee (with/without)	1000000	1000000
Loan Amount Applied (Request)	100000	100000
Loan Amount Applied to Wholly (Request)	100000	100000
Is Loan is more than three lakhs whether the applicant is ready to provide collateral security	NO	NO
We have selected copies of the following documents:		
1. Proof of admission of the applicant		
2. Proof of address of the applicant		
3. Proof of address of the co-borrower		
We declare that all the particulars and information given in the application form are true, correct and complete and binding on me. Further, the above particulars, used for the sanction of my loan, are true and correct. I/We hereby declare that I/We have not provided any other information to any other person. The loan amount will be used for the purpose for which it is granted.		
Signature of the applicant		
Signature/Thumb impression of the co-borrower/Co-obligant		
Status: Application Forwarded by MED		



# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step: 4

- ✓ Click on the **Application Pending** menu of the Dash Board as shown in the Step 3 above.
- ✓ Click on the **Sanction Loan** icon of a particular application.
- ✓ The adjacent shown page will appear.
- ✓ Click on **Loan Sanction** or **Loan Reject** button as applicable.

The screenshot shows the 'Student Credit Card' dashboard for 'SALT LAKE CITY BRANCH, BRANCH OFFICER'. The main section is titled 'Loan Sanction & Sanction Letter Upload'. It is divided into several sections:

- 1. Applicant's Parent/ Co-Borrower/ Co-obligator:** A table with columns for 'Student' and 'Co-borrower/Co-obligator'. Fields include Name, Father's/ Mother's Name, Mother's Name, Legal Guardian/ Co-Borrower/ Co-obligator, Relationship with Co-Borrower, Date of Birth, Category, Gender, Education Qualification, Occupation, Income from all sources, Pan Card Description, Aadhar No., Co-Borrower address (present/absent), Present Address, Permanent Address, Contact No., e-mail ID, Present Banker Details (Bank Branch, IB Account No., Name of the Bank, BIC), and Name of the Institute.
- 2. Particulars of Course, for which Loan is required:** Fields include Name of the Institute, State of Institute, Address of Institute, Accreditation Status, Affiliation Status, Type of Programme (UG/PG/Diploma etc), Year of Commencement, Name of the Programme, and Year of Completion.
- 3. Other Details:** Fields include Current bank details, Loan Amount Applied (open), Loan Amount Applied to Work (open), and a checkbox for 'If Loan is over due three laths whether the applicant is ready to provide collateral security'.
- 4. Date Period & Status:** Includes a 'Status' field and buttons for 'Loan Sanction' and 'Loan Reject'.

At the bottom, there are digital signatures for the 'Applicant of the student' and the 'Authorized signatory of the parent/guardian's/loanee'. A blue arrow points from the 'Loan Sanction' button in the screenshot to the 'Loan Sanction' text in the instruction list.

# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step: 5

- ✓ When a Loan is sanctioned as described in Step 4 above, following page will appear.
- ✓ Put sanctioned amount in numeric and in words.
- ✓ Upload copy of the **Sanction Letter** and **Submit**.

SMS will go to Student

WBSCC Student Credit Card

Loan Sanction & Sanction Letter Upload

1. Application's Parent/ Co-Borrower/ Co-obligant

	Student	Co-borrower/Co-obligant
Name	ANIKET SARKAR	RANJAN SARKAR
Father's/Mother's Name	RAJIB SARKAR	NA
Mother's Name	INDRA SARKAR	NA
Legal Guardian/ Co-Borrower/ Co-obligant	RAJIB SARKAR	NA
Relationship with Co-Borrower	FATHER	NA
Date of Birth	2003-06-01	NA
Category	GENERAL	GENERAL
Gender	MALE	MALE
Education Qualification	B.B.A.	NA
Occupation	NA	PROFESSOR
Business Since All Parents	NA	000000
Pass For Declaration	NOT AVAILABLE	UNAVAILABLE
Adhar No.	50010003011	NOT AVAILABLE
Co-Borrower address (parent/guardian)	NA	UNITED CITY ROAD
Present Address	77, PONDICHERRY ROAD, WEST BENGAL, 700021	NA
Permanent Address	NA	NA
Contact No.	98754321	800532143
Current ID	9876543210	NA
Present Banker Details		
Bank Branch	ALLAHABAD BANK BRANCH KOLKATA	ALLAHABAD BANK BRANCH KOLKATA
SB Account No.	987654321	800532143
Name of the Bank	ALLAHABAD BANK	ALLAHABAD BANK
IFSC	ALIB1000	ALIB1000

2. Particulars of Course, for which Loan is required

Name of the Institution	ASSISI UNIVERSITY	Address of Institution	SP-11, KAMARAJ ROAD, KOLKATA, 700025
State of Institution	WEST BENGAL		
Accreditation Status	NAAC		
Affiliation Status	University of West Bengal		
Type of Programmes (DUGU/Diploma etc)	UG	Name of the Programme	B.B.A.
Year of Commencement	2021	Year of Completion	2024

3. Other Details

Course fees details(indicative)	500000(approx.)
Loan Amount Applied (Rupees)	150000
Loan Amount Applied (In Words/Rupees)	FOUR FIFTY FIVE THOUSAND ONLY
If Loan is more than three times education fee, applicant is ready to provide collateral security	NO

4. Bank Action & Status

Sanctioned Loan Amount(Rupees): 150000

Sanctioned Loan Amount in Words(Rupees): FORTY FIVE THOUSAND ONLY

Upload Sanction Letter (PDF Only): [Upload]

Submit

# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step: 6

- ✓ Click on **Loan Sanctioned** menu at the Dash Board.
- ✓ List of all Sanctioned Loans can be viewed.
- ✓ An MS Excel Sheet containing all loan sanctioned cases can be generated and downloaded accordingly by clicking the **Download Excel** button at top right corner.

Student Credit Card

Welcome,  
SALT LAKE  
CITY BRANCH,  
BRANCH  
OFFICER

Dashboard

### Loan Sanctioned List of SALT LAKE CITY BRANCH

Show 10 entries

Sl No.	Applicant ID	Applicant Name	Gender	Contact Number	Father's Name	Requested Loan Amount	Sanctioned Loan Amount	View	Download Application	Download Sanct Lat
1	WBSOC2166644931	ANIKET SARKAR	MALE	9875845874	RAGHAB SARKAR	450000	450000			
2	WBSOC2181417871	SANMIDY	MALE	9878246753	SANMIDY	200000	200000			

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# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step: 7

✓ Click **View** icon as described in Step 6 above.

✓ A sanctioned Loan Applications can be viewed from the list by clicking the **View** icon.

✓ Copy of the **Sanction Letter** can be downloaded from this page. [Step 8.Bank Loan Sanctioned.png](#)

The screenshot displays the 'Student Credit Card' portal interface. The main section is titled 'Loan Sanction Details' and is divided into three parts:

- 1. Applicant's Parent/ Co-Borrower/ Co-obligant:** A table comparing the Student's details with the Co-borrower/Co-obligant's details. Both are ARBET SARKAR, residing at 100/10B SARKAR, RAJSHAHI, WEST BENGAL, 700021. The Student is a B.A. student at Calcutta University, Kolkata, while the Co-obligant is a B.Sc. student at the same university. The sanctioned loan amount is ₹50,000.00.
- 2. Particulars of Course, for which Loan is required:** Details of the institution (West Bengal State University), course (B.A.), and program (B.A.).
- 3. Other Details:** Course fee details (₹20,000), loan amount applied (₹50,000), and a note that the loan is sanctioned for ₹50,000.00.

At the bottom, there is a section for 'Bank Action & Status' showing the loan is sanctioned for ₹50,000.00. A 'Download Sanction Letter' button is visible, which is highlighted by an arrow from the text in the previous slide.

# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step: 8

✓ When a Loan Application is rejected, click on the **Reject Loan** Button.

✓ **Select Rejection Cause** from the drop down menu as in the adjacent shown page.

The screenshot displays the '4. Bank Action & Status' section of the application process. It includes fields for 'Signature of the student' and 'Signature/Thumb impression of the parent/guardian/Co-obligant'. The status is 'Application Forwarded by HED to BANK'. Below this, there are two buttons: 'Loan Sanction' (green) and 'Loan Reject' (red). A red arrow points from the 'Reject Loan' button in the text box to the 'Loan Reject' button in the screenshot. Below the buttons is a 'Select Rejection Cause' dropdown menu. A red arrow points from the text 'Select Rejection Cause' in the text box to the dropdown menu. The dropdown menu is open, showing a list of rejection causes: '---Select Rejection Cause---', 'Incomplete information' (highlighted in blue), 'Credit Information Report', 'Academic Performance not meeting Bank's criteria', 'Student applicants failed to meet the other benchmark parameter's set by the Bank', and 'Student applicant/ the co-borrower(s) did not turn up despite repeated attempts to contact him / her by the Bank'. At the bottom of the page, there is a copyright notice: 'Copyright © 2021 - 2022 Higher Education - All Rights reserved' and a footer: 'Designed, Developed and Hosted by: INFORMATICS CENTRE'.

# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step: 9

✓ After clicking on Rejection Cause, give **Benchmark Parameter/s** in words in the box below as per your Bank norms and **submit**. [Step 10. Bank Loan Reject.png](#)

The screenshot shows the 'Loan Sanction & Sanction Letter Upload' page. It contains the following sections:

- 1. Applicant's Parent/ Co-Borrower/ Co-solvent:** A table with columns for 'Student' and 'Co-Borrower/Co-solvent'. Fields include Name, Father's/Student's Name, Mother's Name, Legal Guardian/ Co-Borrower/ Co-solvent, Relationship with Co-Borrower, Date of Birth, Country, Gender, Educational Qualification, Occupation, Income from all sources, and Pan for Co-Borrower. Each field has a corresponding input box and a green 'Submit' button.
- 2. Particulars of Course, for which Loan is required:** Fields include Name of the Institution, Name of Institution, Address of Institution, Accreditation Status, Affiliation Status, Type of Programmes (BSc/BEd/BTech and), Year of Commencement, Name of the Programme, and Year of Completion.
- 3. Other Details:** Fields include Co-solvent (with a dropdown and 'Submit' button), Loan Amount Applied (with a dropdown), Loan Amount Applied in Words (with a dropdown), and a checkbox for 'If Loan is more than three lakhs whether the applicant is ready to provide collateral security?'. Below this is a section for 'Who have attached copies of the following documents?' with a 'Submit' button.
- 4. Declaration & Status:** Includes a signature field for the student, a signature field for the parent/guardian, and a 'Submit' button.

A red arrow points from the text in the slide to the 'Submit' button at the bottom right of the form.

SMS will go to Student

# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

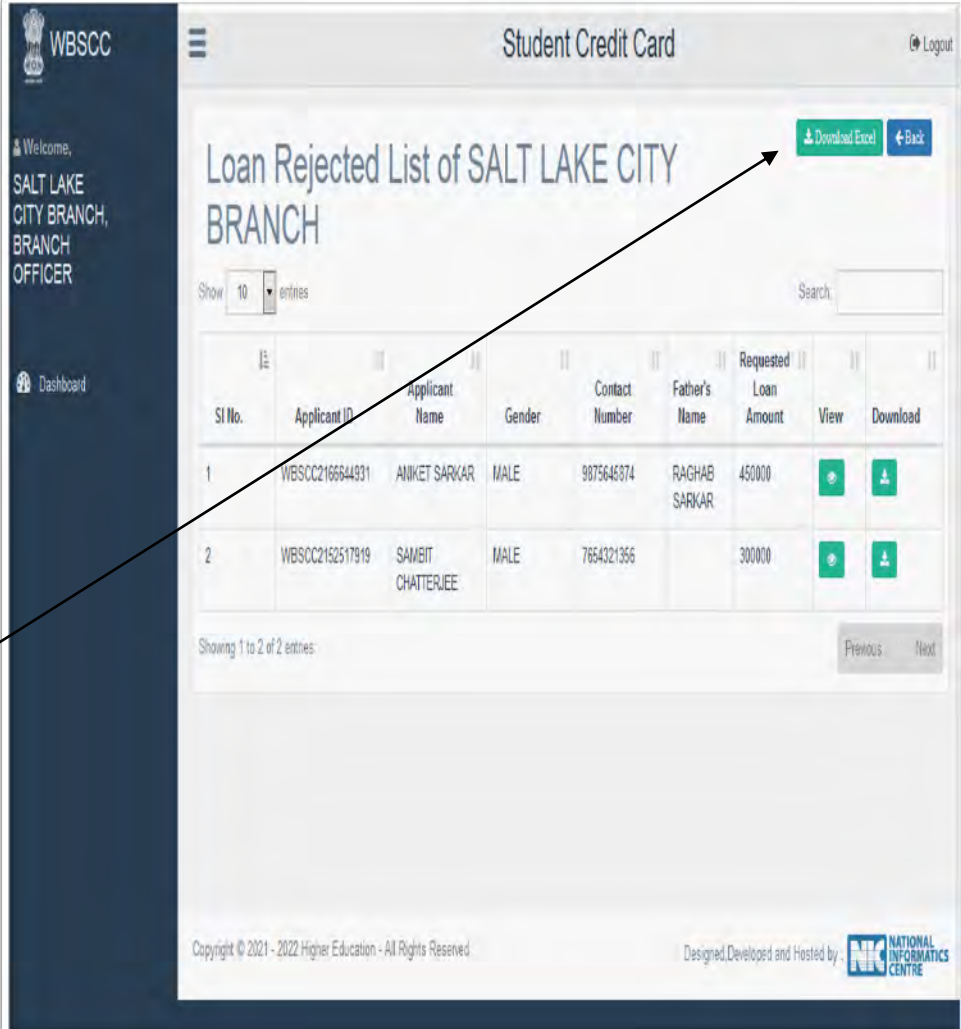
### Step: 10

✓ Click on the **Loan Rejected** menu at the Dashboard to see all Rejected Applications.

✓ The adjacent shown page will appear.

✓ An MS Excel Sheet containing all loan rejected cases can be generated and downloaded accordingly by clicking the **Download Excel** button at top right

corner. [Step 11. Bank Loan Reject List.png](#)



WBSCC Student Credit Card

Welcome,  
SALT LAKE CITY BRANCH,  
BRANCH OFFICER

Dashboard

Loan Rejected List of SALT LAKE CITY BRANCH

Show 10 entries Search

Sl No.	Applicant ID	Applicant Name	Gender	Contact Number	Father's Name	Requested Loan Amount	View	Download
1	WBSOC2166644931	ANIKET SARKAR	MALE	9875646374	RAGHAB SARKAR	450000		
2	WBSOC2152517919	SAMBIT CHATTERJEE	MALE	7654321356		300000		

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# ONLINE APPLICATION & LOAN SANCTION PROCESS

## WEST BENGAL STUDENT CREDIT CARD SCHEME

### Step: 11

✓ Click on view icon of any application in the Rejected Application List of Step: 11 above.

✓ The Rejected Application can be seen as adjacent shown page.

✓ If the **Reopen Loan Application** button is clicked, the Application shall move to Application Pending List again and shall become

live. [Step 12. Bank Loan](#)

[Reject.png](#)

Discussion on Bank related FAQ.

The screenshot displays the 'Rejected Application Details' page for the West Bengal Student Credit Card Scheme. The page is divided into several sections:

- 1. Applicant's Parent Co-Borrower Co-obligator:** A table with columns for 'Students' and 'Co-obligator Co-obligator'. It lists personal and financial details for the applicant and their parent.
- 2. Particulars of Course, for which Loan is required:** Details of the educational institution, including its name, address, accreditation status, and the specific course and year of completion.
- 3. Other Details:** Information regarding the loan amount applied for, the date of application, and the status of the application.
- 4. Bank Action & Status:** A section indicating the current status of the application, such as 'Loan Rejected by Bank' and 'Hard Copy of Document Not Submitted'.

A red arrow points from the 'Reopen Loan Application' button at the bottom of the page to the text in the adjacent box.



# State Training Plan

Level	Who will train	Whom to train	By which date
State Level	State Officials	1. ADM, LDM of districts. 2. State Nodal officers of all Banks. 3. SLBC Officials, 4. Officials of Institutional Finance.	28.06.21
District Level	ADM and LDM of respective district.  For Kolkata, by State Nodal Officer for respective Bank.	All District Head of different Banks at districts level.  For Kolkata- respective branches.	29.06.21- Share the link with HED. Left out training on 30.06.21.
District Branch Level	ADM/ LDM/ District Nodal Officer of each Bank  For Kolkata, by State Nodal Officer for respective Bank.	For all Bank branches within the district.  For Kolkata- respective branches.	02/07/21- Share the link with ADM. Left out training on 03.07.21.

# Credentials and Dash Board

- Login credentials for State / District Nodal Officers/ all Branches of each Bank will be created.
- Dash Board for State / District Nodal Officers of each bank.
- Compliance report from ADM and LDM that District level Training (By 30.06.21) and Branch Level Training (By 03.06.21) held properly and all Bank branches have been trained.

# ONLINE APPLICATION & LOAN SANCTION PROCESS

Thank You



WEST BENGAL STUDENT CREDIT CARD SCHEME  
GOVERNMENT OF WEST BENGAL

<https://wbacc.wb.gov.in>