

U S E R M A N U A L

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

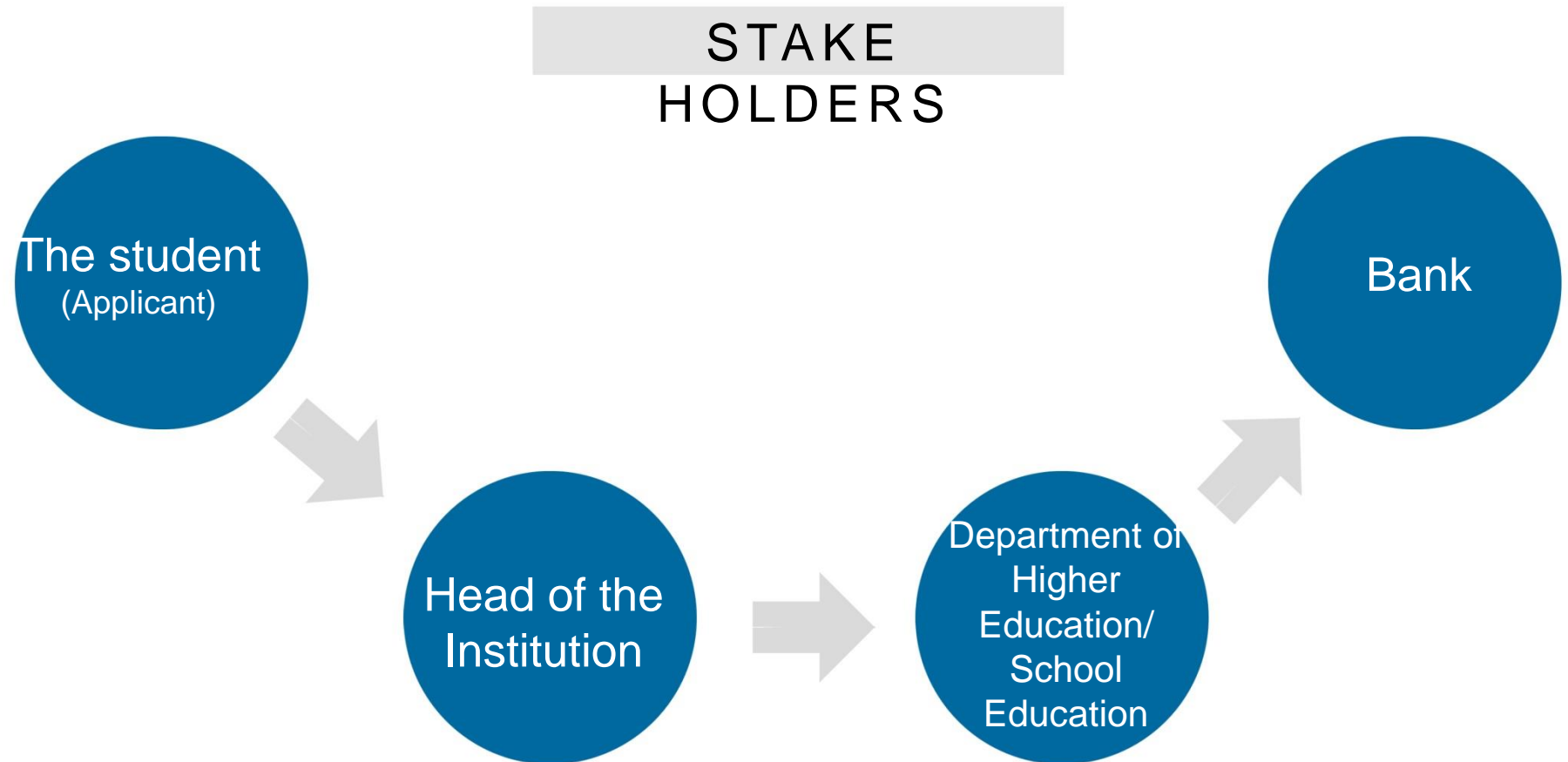
**WEST BENGAL
STUDENT CREDIT
CARD SCHEME**

GOVERNMENT OF WEST BENGAL

<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

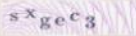

THE BANK LOG IN PAGE


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 '2 Application Pending', a teal card for '1 Loan Sanctioned', and a red card for '1 Loan Rejected'. Each card has a 'View Details' link at the bottom. A red arrow points from the 'Application Pending' label to the green card, a brown arrow points from the 'Loan Sanctioned' label to the teal card, and a green arrow points from the 'Loan Rejected' label to the red card. The footer contains copyright information and the NIC National Informatics Centre logo.

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.

Student Credit Card

Welcome,
SALT LAKE
CITY BRANCH,
BRANCH
OFFICER

Dashboard

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 Downlo
1	WBSCC2166644931	ANKET SARKAR	MALE	9875645074	RAGHAB SARKAR	450000	21-06-2021			
2	WBSCC2160177703	SOHANYA PRATIM BISWAS	MALE	9876787654	SUMITAEHA BISWAS	200000	21-06-2021			
3	WBSCC2152602629	SUBIMAL DAS	MALE	8765456087	SUDIP DAS	300000	21-06-2021			

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

WSSCC
SALT LAKE CITY BRANCH, BRANCH OFFICER

Student Credit Card

Application Details

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

	Student	Co-borrower/Co-obligant
Name	ANKET SARKAR	RAGHAV SARKAR
Father's/Mother's Name	RAGHAV SARKAR	NA
Mother's Name	SEEMA SARKAR	NA
Legal Guardian/ Co-Borrower/ Co-obligant	RAGHAV SARKAR	NA
Relationship with Co-borrower	SONER	NA
Date of Birth	2002-06-01	NA
Category	GENERAL	GENERAL
Gender	MALE	MALE
Education Qualification	B.B.A.	NA
Occupation	NA	BUSINESS
Income from all sources	NA	100000
Pan No/ Declaration	NOT AVAILABLE	DADPFS12E
Aadhar No.	381002232	NOT AVAILABLE
Co-borrower address proof (PAN, Aadhar, etc.)	NA	VOTER ID CARD
Present Address	T7, PEEER, KOKATA, WEST BENGAL, 700011	NA
Permanent Address	NA	NA
Contact No.	91248261	91248261
e-mail ID	anket@gnpsl.com	NA
Present Banker Details		
Bank Branch	ALPORE BRANCH KOLKATA	ALPORE BRANCH KOLKATA
SB Account No.	912482617	912482617
Present Bank	ALLAHABAD BANK	ALLAHABAD BANK
IFSC	ALLA21002	ALLA21002

2. Particulars of Course, for which Loan is required

Name of the Institution	ASUTOSH COLLEGE	Address of Institute	52, SHYAMAPRASAD MUKHERJEE ROAD, KOLKATA, 700006
State of Institute	WEST BENGAL	Accreditation Status	NAAC
Affiliation Status	Central University, Kolkata	Type of Programme (UG/PG/Diploma etc.)	UG
Name of the Programme	B.B.A.	Year of Commencement	2021
Year of Completion	2024		

3. Other Details

Course fees detail (indicative)	50000 (approx.)
Loan Amount Applied (Request)	40000
Loan Amount Applied to Ward (Request)	FOUR LAKH FIFTY THOUSAND ONLY
If Loan is more than three lakhs whether the applicant is ready to provide collateral security	NO

We have attached copies of the following documents:

- Proof of admission to the course
- Present size photograph of applicant/parent/Co-borrower

We declare that all the particulars and information given in the application form are true, correct and complete and binding in nature. Further, the above particulars, shall have the force of any law in the WEST BENGAL, STATE COOPERATIVE BANK, SALT LAKE CITY BRANCH Bank may decide to sanction in merits. The loan amount will be used for the purpose for which it is granted.

Signature of the student
Signature/Thumb Impression of the parent/parent/Co-obligant

Status: Application Forwarded by MED

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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 displays the 'Student Credit Card' application form. The form is divided into several sections:

- 1. Applicant's Parent/ Co-Borrower/ Co-obligator:** This section contains a table with columns for 'Student' and 'Co-borrower/Co-obligator'. It lists personal details such as Name, Father/Husband'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 Declaration, Aadhar No., Co-Borrower address (property document), Present Address, Permanent Address, Contact No., e-mail ID, Present Banker Details (Bank Branch, IB Account No., Name of the Bank, IFSC), and Particulars of Course (Name of the Institution, State of Institute, Address of Institute, Accreditation Status, Affiliation Status, Type of Programme, Year of Commencement, Year of Completion).
- 3. Other Details:** This section includes fields for Credit Score, Loan Amount Applied, Loan Amount Applied in Words, and a checkbox for collateral security.
- 4. Bank Position & Status:** This section shows the current status of the application, with buttons for 'Loan Sanction' and 'Loan Reject'.

At the bottom of the form, there are signature fields for the student and the parent/guardian, and a 'System' button.

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

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

	Student	Co-borrower/Co-obligant
Name	ANIKET SARKAR	RANJAN SARKAR
Father's/Mother's Name	RAJENDU SARKAR	NA
Mother's Name	NEELMA SARKAR	NA
Legal Guardian/ Co-Borrower/ Co-obligant	RAJENDU 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	RETIRED
Income from all sources	NA	100000
Pass For Defersation	NOT AVAILABLE	UMI T T T T
Aadhar No.	30010000011	NOT AVAILABLE
Co-Borrower address (if any different)	NA	VITTEK 10000
Present Address	77, PULBIT, KOLKATA, WEST BENGAL, 700021	NA
Permanent Address	NA	NA
Contact No.	9875547574	886530110
e-mail ID	aniket@gmail.com	NA

Present Banker Details

Bank Branch	AI ICORB BRANCK KOL KATA	AI ICORB BRANCK KOL KATA
SB Account No.	9278277447	927848484848
Name of the Bank	ALLAHABAD BANK	ALLAHABAD BANK
IFSC	AI10010000	AI10010000

2. Particulars of Course, for which Loan is required

Name of the Institution	ASUTOSH COLLEGE	Address of Institute	SP, 21, KAMARAGAN, KOLKATA, ROAD, KOLKATA, 700020
State of Institute	WEST BENGAL		
Accreditation Status	NAAC		
Affiliation Status	Calcutta University, Kolkata		
Type of Programme (UG/PG/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)	100000(approx.)
Loan Amount Applied(Rupees)	150000
Loan Amount Applied in Words(Rupees)	FOUR LAKH FIFTY THOUSAND ONLY
If Loan is lesser than these table indicates the applicant is ready to provide collateral security	NO

I/We have attached copies of the following documents:
a) Proof of addresses to the student
b) Passport size photographs of applicant/parent/co-borrower

I/We declare that all the particulars and information given in the application form are true, correct and complete and binding on me/us. Further, the above particulars, shall form the basis of my/our THE WEST BENGAL STATE CREDITATIVE BANK, SBI & CITY FIDELITY BANK may decide to sanction the loan. The loan amount will be used for the purpose for which it is granted.

Signature of the student: [Signature]
Signature/Thumb Impression of the parent/guardian/co-obligant: [Signature]

4. Bank Action & Status
Status: Application Forwarded by MFD

Sanctioned Loan Amount(Rupees)
Sanctioned Loan Amount in Words(Rupees)

Upload Sanction Letter (PDF Only)

Enter sanctioned amount: [Input field]
Enter sanctioned amount in words: [Input field]

Upload Sanction Letter (PDF Only): [Input field]

Buttons: [Submit] [Loan Sanction] [Loan Reject]

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 Search

Sl No.	Applicant ID	Applicant Name	Gender	Contact Number	Father's Name	Requested Loan Amount	Sanctioned Loan Amount	View	Download Application	Down Sanct Lat
1	WBSOC2166644931	ANIKET SARKAR	MALE	9875845874	RAGHAB SARKAR	450000	450000			
2	WBSOC2181417871	SAMIT DEY	MALE	9878246753	SANIR DEY	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 main parts:

- 1. Application's Parent/ Co-Borrower/ Co-obligant:** A table comparing the Student's details with the Co-borrower/Co-obligant's details. Both columns have a 'Download' icon next to each row.
- 2. Particulars of Course, for which Loan is required:** A table providing details about the institution (ASUTOSH COLLEGE), its accreditation (NAAC), and the course (B.A. at Calcutta University, Kolkata).
- 3. Other Details:** A table showing course fees (₹20000), loan amount applied (₹45000), and the sanctioned loan amount (₹45000). It also includes a 'Download Sanction Letter' button.

At the bottom, there are signature fields for the student and the parent/co-obligant, and a section for 'Bank Action & Status' showing the loan as 'Loan Sanctioned' with a 'Download Sanction Letter' button.

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 two signature fields: 'Signature of the student' and 'Signature/Thumb Impression of the parent/gurdian/Co-obligant'. Below these, the status is 'Application Forwarded by HED to BANK'. There are two buttons: 'Loan Sanction' (green) and 'Loan Reject' (red). The 'Loan Reject' button is highlighted with a red arrow. Below the buttons is a 'Select Rejection Cause' dropdown menu. The dropdown 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'. A red arrow points from the text 'Select Rejection Cause' to the 'Incomplete information' option in the dropdown. At the bottom, there is a copyright notice: 'Copyright © 2021 - 2022 Higher Education - All Rights reserved' and a logo for '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](#)

West Bengal Student Credit Card

Loan Sanction & Sanction Letter Upload

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

	Student	Co-borrower/Co-obligant
Name	SABITA DEY	SABITA DEY
Father's/Parent's Name	SABITA DEY	NA
Mother's Name	SABITA DEY	NA
Legal Guardian/ Co-Borrower/ Co-obligant	SABITA DEY	NA
Relationship with Co-Borrower	FATHER	NA
Date of Birth	2007-08-08	NA
Category	GENERAL	GENERAL
Gender	MALE	MALE
Education Qualification	B.A.	NA
Occupation	NA	FARMER
Income Taxe all source	NA	80000
Pass War Declaration	NOT AVAILABLE	NOT AVAILABLE
Auditor No.	2288888888	NOT AVAILABLE
Co-Borrower address (proof document)	NA	DRIVING LICENSE
Present Address	BEHAL STREET, KOLKATA, WEST BENGAL, 700011	NA
Permanent Address	NA	NA
Contact No.	9876543210	8765432107
e-mail ID	sabita@gmail.com	NA
Present Banker Details		
Bank Branch	KOLKATA, 1689	KOLKATA, 1689
SB Account No.	123456789	123456789
Name of the Bank	STATE BANK OF INDIA	STATE BANK OF INDIA
IFSC	SBIN00141	SBIN00141

2. Particulars of Course, for which Loan is required

Name of the Institution	Address of Institute
ADITYA COLLEGE	16, SHIBSAPARADIA, MAHARAJA ROAD, KOLKATA, WEST BENGAL
State of Institute	WEST BENGAL
Accreditation Status	NAAC
Affiliation Status	Calcutta University, Kolkata
Type of Programme (BSC/BSc/BBA and)	UG
Name of the Programme	B.A.
Year of Commencement	2021
Year of Completion	2024

3. Other Details

Course Name (with/without)	300000 (Support 1)
Loan Amount Applied (Support)	20000
Loan Amount Applied in Words (Support)	TWO LAKH
If Loan is more than three lakhs whether the applicant is ready to provide collateral security	NO

4. Declaration & Status

Name: Application Forwarded by NED to Bank

Select Rejection Cause: Loan Sanction Loan Reject

Benchmark Parameter/s:

Submit

SMS will go to Student

ONLINE APPLICATION & LOAN SANCTION PROCESS

WEST BENGAL STUDENT CREDIT CARD SCHEME

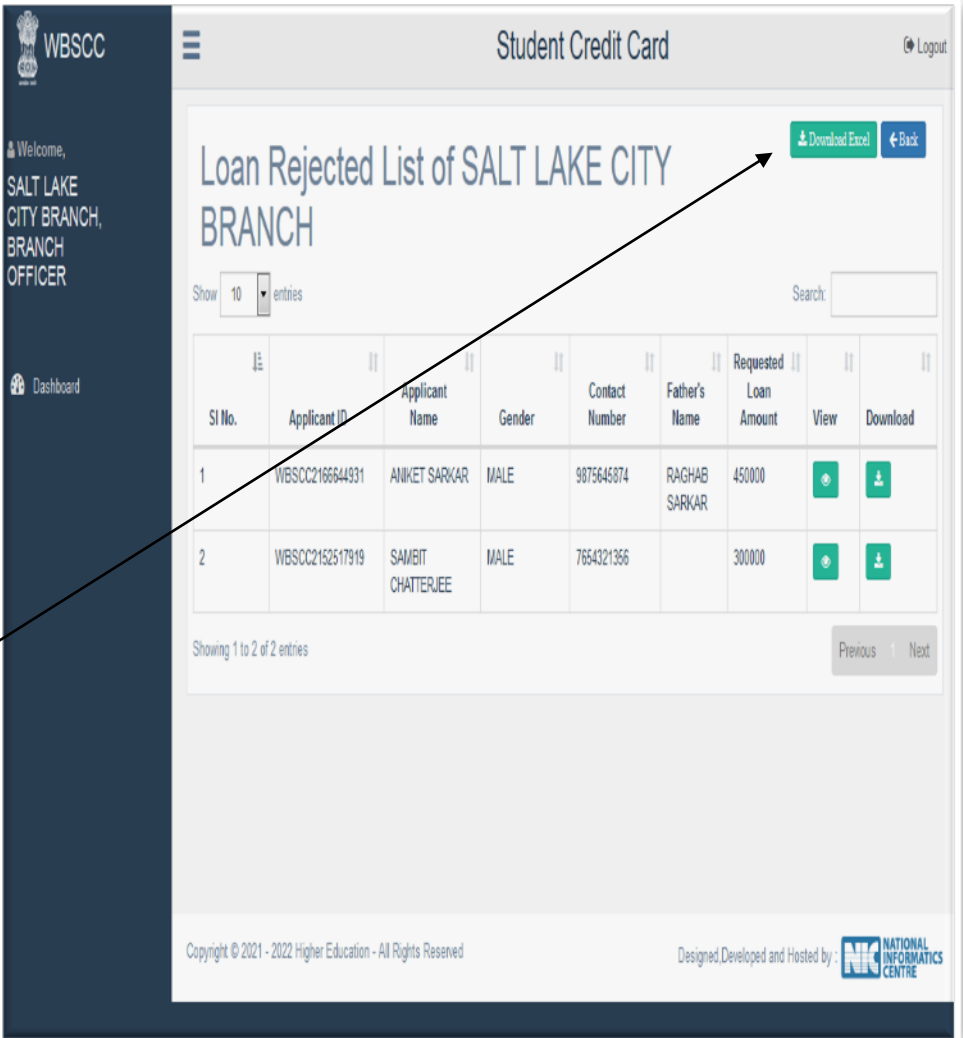
Step: 10

✓ 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	9875646874	RAGHAB SARKAR	450000		
2	WBSOC2152517919	SAMBIT CHATTERJEE	MALE	7654321356		300000		

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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.

Thank You



WEST BENGAL STUDENT CREDIT CARD SCHEME
GOVERNMENT OF WEST BENGAL

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