

AZAD HIND FOUZ SMRITI MAHAVIDYALAYA
Domjur, Howrah

West Bengal Students' Credit Card Scheme

1. Maximum amount of loan eligible under the scheme is Rs. 10 (ten) lakhs.
However there must be parity between actual college course fees and loan amount applied.
2. There shall be 4% simple rate of interest per annum on the loan. There shall be an interest concession @ 1% to the borrower if the interest is fully serviced during the study period.
3. There shall be a moratorium or repayment holiday of 1(one) year after completion of the course or getting employment, whichever is earlier. Interest will be charged at 4% simple rate during the moratorium period
4. Repayment period shall be 15(fifteen) years for the loan availed under this Credit Card Scheme including the Moratorium/Repayment Holiday from the date of disbursement of first installment of loan.
5. Students may receive up to 3 lakhs for non-institutional expenses and up to 2 lakhs for living (hostel / rent) expenses.
6. A student can apply for loan if his/her family is residing in West Bengal for a period of 10(ten) years at the time of application, the institution is recognized and he or she is otherwise eligible as per the scheme.

The loan can be used for the following expenses:

1. Course fees payable to the College. This will include tuition fee, fees payable for caution deposit/ building fund /refundable deposit/examination/library/laboratory fees supported by college receipts.
2. Course fees must be calculated from present Semester to last Semester.
3. Fees already paid to the college cannot be included in the loan.
4. Fees required for accommodation in hostel or rent or fees required for living as a Paying Guest.
5. Cost of purchasing books/ Computer/ Lap-top/ Tablet/ equipments etc.
6. Any other expense required to complete the course such as Study Tours, project works.

Official Website for Registration of students under the WBSCC Scheme:

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

Documents Required in JPG/ JPEG Format:

1. Colour Photo of the student in jpg or jpeg format between 50 and 20 KB
2. Colour Photo of the Co-Borrower in jpg or jpeg format between 50 and 20 KB
3. Signature of the student in jpg or jpeg format between 50 and 10 KB
4. Signature of the Co-Borrower in jpg or jpeg format between 50 and 10 KB

Documents Required in PDF format:

5. College Admission Receipt in PDF format between 400 and 50 KB
6. Co-Borrower Address proof in PDF format between 400 and 50 KB
7. Co-Borrower PAN Card in PDF format between 400 and 50 KB
8. Student PAN Card OR Undertaking Document of Student instead PAN
9. Student AADHAR Card (Both Sides) in PDF format between 400 and 50 KB
10. Course Fee Chart in PDF format between 400 and 50 KB.

Course Fee Chart in College Website:

<https://ahfsm.ac.in/wp-content/uploads/2022/08/Fees-chart-for-Admission-of-3rd-5th-Semester-2022-2023.pdf>

11. Age Proof Document in PDF format between 400 and 50 KB
12. Last Exam Document in PDF format between 400 and 50 KB

WBSCC Scheme College Support:

- NODAL OFFICER: Dr. Aditi Sengupta
- HELP DESK OFFICER: Dr. HM Kutub Uddin

WBSCC Scheme State Government Support:

- State Help Desk No. – 18001028014 (Toll free)
- Support mail ID: support-wbscc@bangla.gov.in