

**Students awareness notice regarding  
WB Student Credit Card Scheme**

ALL STUDENTS OF BOTH B. PHARM & M. PHARM ARE HEREBY NOTIFIED THAT STUDENTS EDUCATION LOAN WILL BE GIVEN BY DIFFERENT BANKS IN COLLABORATION WITH GOVT. OF WEST BENGAL AT NOMINAL RATE OF SIMPLE INTEREST (.) ALL THE STUDENTS MAY TAKE THE BENEFIT OF THE SCHEME (.) TILL DATE FOR OUR COLLEGE ALREADY 44 LOANS UNDER STUDENT CREDIT CARD SCHEME HAVE BEEN SANCTIONED (.) DETAILS OF THE SCHEME ARE GIVEN IN THE OTHER SHEET (.)

*Kalyan Kumar*  
PRINCIPAL

List of Particulars/Documents required for application:

- Colour Photograph of applicant
- Colour Photograph of co-applicant/co-borrower
- Signature of student
- Co-borrower /Legal guardian's signature
- Xerox copy of Student's Aadhaar Card
- Xerox copy of Student's PAN Undertaking Document
- Xerox copy of Co-Borrower's Address Proof
- Xerox copy of Co-Borrower's PAN Undertaking Document
- Xerox copy of Admission Receipt
- Xerox copy of Prospectus/Certificate (from the competent authority of the institution) where in charges like Admission Fee, Examination Fee, Hostel Charges etc. are mentioned Age Proof of applicant
- Xerox copy of Last Qualifying Exam Certificate/Result of applicant

Benefits of the Scheme:

- Education loan up to Rs Ten Lakh at a nominal simple interest.
- Students or families resident of West Bengal for ten years or more and enrolled in Class X/Higher Secondary/Undergraduate/post-Graduate/Professional/Doctoral & Post-Doctoral as well as Diploma courses in any recognized National or International School/Madrasah/College/University/Higher Education Institution respectively, shall be eligible for this loan.
- The loan can also be available by students studying at various Competitive Coaching Centres, preparing for IAS, IPS, WBCS and other competitive examination.
- This loan covers course fee, hostel fee and other educational expenses.
- The maximum age limit for application is forty years.

Benefits of the Scheme:

- The West Bengal State Cooperative Banks and The District central Cooperative Banks, Public Sector as well as Private Banks and Regional and Rural Banks will issue the Credit Cards and provide the loans.
- Students can apply for this loan any time during the tenure of the course.
- Repayment period shall be fifteen years for all loans availed under this scheme.
- Repayment inclusive of moratorium period of one year after completion of course.