



NETAJI SUBHAS OPEN UNIVERSITY

(Accredited by NAAC with grade A)

Regional Centre, Kalyani

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STUDENTS' WEEK-2023

AWARENESS PROGRAM ON STUDENTS' CREDIT CARD

Organized by Regional Centre, Kalyani Netaji Subhas Open University

Date: 3rd January, 2023

As per order of Department of Higher Education, Government of West Bengal (Order No.- 1036-Edn(U)/HED-12016(21)/12/2022-UNV SEC-Dept. of HE dated 27th December, 2022) Regional Centre, Kalyani, Netaji Subhas Open University as a part of the "STUDENTS' WEEK" organized "Awareness Camp on Student Credit Card Scheme" on 03rd January, 2023 (Tuesday) on Zoom platform.

EVENT HIGHLIGHT:

Title of the Event: Awareness Program on Students' Credit Card

Organized By: Regional Centre, Kalyani

Venue: Zoom platform <https://us02web.zoom.us/j/86198268966>

Meeting ID: 86198268966

Date & Time: 3rd Jan 2023, 03:00 PM

No. of Participants: 55

MEMBERS PRESENT:

- Dr. Premananda Jana, Director, R.C, Kalyani
- Prof. Anirban Ghosh, Director, CIQA
- Shri J. P Chowdhary, Asst. Director, R.C, Kalyani
- Shri Prosenjit Bhattacharya, Deputy Director, RC, Durgapur
- Shri Santanu Dam, Deputy Director, RC, Jalpaiguri
- Shri Debraj Sarkar, System Analyst, Jalpaiguri
- Shri Saikat Bera, Junior Assistant
- RC Staff
- Students

Welcome Address:

At the outset, Dr. Premananda Jana, Director, R.C, Kalyani mentioned about the great initiative taken by Department of Higher Education, Government of West Bengal, and thanked and applauded for the same. He welcomed to all the dignitaries (Directors, Faculties, Officers) and learners present in the digital platform on behalf of NSOU. He also informed about the objective of the programme and how this awareness programme may help to the students.

Keynote Address:

In the keynote address, Prof. (Dr.) Anirban Ghosh, Director, CIQA enlightened the present scenario of education learning process e.g Admission Process, Online class schedule, Live Class schedule, e-resources, SWAYAM, importance of Digital Platform. He expressed his pleasure to achieve NAAC grade “A” of NSOU.

Technical Session:

Succeeding, Shri JP Chowdhary, Asst. Director delivered presentation on the awareness programme on Student credit card. He explains the importance of Student Credit Card scheme. “Under the visionary leadership of Mamata Banerjee, Hon’ble Chief Minister, West Bengal. The Higher Education Department, Government of West Bengal has introduced the Student Credit Card Scheme for the students of west Bengal to enable them to pursue education without having any financial constraints”

- Student who are resident of West Bengal and enrolled in Class X/Higher Secondary/ Undergraduate/Post-Graduate/Professional/Doctoral as well as Diploma courses in any recognized National or International School/Madrasah/College/University/Higher Educational Institution respectively shall be eligible for this loan.
- Students studying in various coaching institution for appearing in different competitive examination like Engineering, Medical, Law, IAS, IPS, WBCS etc can also avail the loan under this scheme.
- A student from West Bengal can obtain a maximum loan of Rs 10 Lakhs @4% per annum simple interest from bank. 1% interest concession will be provided to borrow if the interest is fully serviced during the study period.
- Upper age limit for the interested student has been kept forty (40) year at the time of applying for loan and repayment period shall be Fifteen (15) years.
- List of documents required and Online process of applying loan.

Question Answer Session:

In this session, received some doubts from participants like

- CIBIL score required for applying Student Credit Card
- How much monthly income required?

All queries were adequately addressed by all NSOU members.



The program was ended with a vote of thanks by Shri J.P Chowdhary, Asst. Director, RC, Kalyani. The meeting was concluded with a positive note.

Dr. Premananda Jana
Director,
Regional Centre, Kalyani, NSOU

Sri JP Chowdhary
Assistant Director,
Regional Centre, Kalyani, NSOU