

## **NETAJI SUBHAS OPEN UNIVERSITY**

(Accredited by NAAC with grade A)
Regional Centre, Kalyani



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# REPORT ON AWARENESS PROGRAM ON STUDENT CREDIT CARD FOR OBSERVANCE OF

### MSME MONTH, AUGUST, 2023

As per Order No.- 244(22)/DIC/Nadia dated 26<sup>th</sup> July, 2023 of Government of West Bengal, Directorate of Micro, Small, & Medium Enterprises.

#### **EVENT HIGHLIGHT**:

Title of the event: Awareness Program on Student Credit Card Camp Cum Sensitization About

MSME Camp Organized by Government of West Bengal.

Organized by: Netaji Subhas Open University, Regional Centre, Kalyani

**Venue**: Muktadhara Sabhagriha, NSOU, Kalyani Campus

Date & Time: 31st July, 2023; 13:30 PM

#### **MEMBER PRESENT:**

- Dr. Premananda Jana, Director, R.C, Kalyani
- Shri J. P Chowdhary, Asst. Director, R.C, Kalyani
- Prof CR Sahu, Prof. of Zoology, Kalyani
- Shri Santanu Dam, Deputy Director, RC, Jalpaiguri (Online-Google Meet)
- Shri Biswajit Chowdhury
- Shri Saikat Bera, Junior Assistant
- Shri Surojit Chanda
- Shri Ramesh Bansfore
- Shri Saral Biswas
- 26 Students (**Total Participants- 40**)

#### **BRAND AMBASSADOR:**

• Mr. Abhishek Datta (Online- Google Meet)

#### WELCOME ADDRESS:

Prima facie Dr. Premananda Jana, Director, R.C, Kalyani welcomed to all Director, Faculty, Officers, and stakeholders present in Muktadhara Sabhagriha. He informed about the purpose of seminar and how this awareness programme will help to the students. He also highlighted regarding the great initiative of State Government to observe August, 2023 as "MSME Month" across the state with an aim to promote enterprises and create employment opportunities. In this regard, he suggested the learners to visit the nearest MSME camp as scheduled by State Government from 1st August, 2023 to 18th August, 2023.

Succeeding, Shri Santanu Dam, Deputy Director, Regional Centre, Jalpaiguri welcomed all participants through google meet as Nodal Officer, SCC and describes briefly about documents required, eligibility, the process for SCC online application, loan amount through SCC, etc.

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.

Then Lecture Hall was then opened for questions and answer, and received some doubt like

- Why granter is required for applying SCC loan.

- How much monthly income required? Etc
- All queries were resolved and meet.

After that, Mr. Abhishek Datta as Brand Ambassador, shares his journey and experience for getting loan amount as sanction by the Government of West Bengal.



At last Shri J.P Chowdhury, Asst. Director, RC, Kalyani ended this session with the vote of thanks.

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

Sd/-

**Sri J.P Chowdhary** Assistant Director, Regional Centre, Kalyani, NSOU