



NETAJI SUBHAS OPEN UNIVERSITY

(NAAC Accredited with Grade-A)

Regional Centre, Kalyani

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AWARENESS PROGRAM ON STUDENT CREDIT CARD

Observation of Student Week - 2024

As per Order vide Memo No.- 303/Admn/83/M&D/PBSSM Dated 19/12/2023 of Higher Education Department, Government of West Bengal; Netaji Subhas Open University observed and organized "STUDENTS' WEEK-24" on "Awareness Camp on **STUDENT CREDIT CARD**" on 04th January, 2024 (Thursday) at Regional Centre, Kalyani.

EVENT HIGHLIGHT:

Title of the event: AWARENESS PROGRAM ON STUDENT CREDIT CARD CAMP

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

Venue: Conference Room, NSOU, Kalyani Campus

Topic: Awareness camp on Student Credit Card

Date & Time: 04th Jan 2024, 13:30 PM

Participant: Students 40 in number approx.

MEMBERS PRESENT:

- Dr. Premananda Jana, Director, R.C, Kalyani
- Shri J. P Chowdhary, Asst. Director, R.C, Kalyani
- Shri Biswajit Chowdhury
- Shri Surajit Chanda
- Shri Ramesh Bansfore
- Shri Saral Biswas



WELCOME ADDRESS:

Prima facie Dr. Premananda Jana, Director, R.C, Kalyani welcomed to all Officers, Staff, and stockholders present in Conference Room. He also informed /about the purpose of seminar and how this awareness programme will help our students.

Succeeding, Shri JP Chowdhary, Asst. Director narrated the presentation on awareness programme on Student credit card. He briefs 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.

And at the last meeting was concluded with positive notes.

Prepared by
Mr. JP Chowdhary,
Asst. Director, RC, Kalyani