



DUM DUM MOTIJHEEL RABINDRA MAHAVIDYALAYA

Regd. u/s 2(f) and 12B of the U.G.C. Act., NAAC Accredited

[Affiliated to West Bengal State University]

208/B/2, Dum Dum Road, Kolkata 700074

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Report of Students Credit Card Awareness Programme (25.11.24.to 29.11.24)

Report on Student Credit Card Scheme - Day 1 Session

Date: 25/11/2024

Venue: Room 27

Time: 10 am to 2 pm

Event: Student Credit Card Scheme Awareness Session - Inaugural session and orientation programme

Introduction

The first day of the awareness session on the *Student Credit Card Scheme* was successfully held, with insightful addresses from the Principal and the IQAC (Internal Quality Assurance Cell) Jt. Coordinator. The session was organized to educate students about the government's initiative aimed at promoting educational opportunities and financial independence.

Speakers and Presentations

1. Principal's Address

The session began with an introductory speech from the Principal, Prof. (Dr.) Arijit Saha, who welcomed the students and emphasized the significance of the *Student Credit Card Scheme* introduced by the Government of West Bengal. The Principal highlighted that this scheme is designed to support students in accessing higher education without financial constraints, by providing affordable loans with minimal interest rates. The Principal also encouraged students to make the best use of such schemes, as they play a crucial role in reducing the financial burden associated with education.

Key Points from the Principal's Address:

- The government's commitment to promoting education and enabling students to pursue their academic goals.
- Financial support provided under the scheme for tuition fees, books, equipment, and other educational expenses.
- The importance of financial literacy and responsible borrowing for students.

2. IQAC Jt. Coordinator's speech:

Following the Principal's address, the IQAC Coordinator, Dr. Sabitri Dutta took the floor to explain the detailed features of the *Student Credit Card Scheme*. The IQAC Coordinator provided a comprehensive overview of the eligibility criteria, application process, and benefits associated with the scheme. The session also included a discussion on how the scheme aligns with the institution's goal of fostering holistic student development.

Student	Interaction	and	Q&A
After the presentations, the floor was opened for a Q&A session where students raised queries regarding the scheme's eligibility, repayment structure, and how it can be accessed by students from economically disadvantaged backgrounds. Both speakers responded to these questions, providing clarity on the scheme's details and ensuring that students understood the procedure and benefits thoroughly.			

The program was attended by 57 students.



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Conclusion

The first day of the *Student Credit Card Scheme* awareness session was highly informative, offering students valuable insights into the government's initiative to ease their financial challenges. The Principal and IQAC Coordinator effectively communicated the advantages of the scheme and encouraged students to take advantage of the opportunity to secure financial support for their education.

The session concluded with a note of encouragement for students to be proactive in exploring available resources and to approach financial matters responsibly. Future sessions will continue to provide more detailed guidance on applying for the scheme and managing financial commitments.



Inaugural Session: Day 1



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Report on Student Credit Card Scheme - Day 2 Session

Date: 26/11/2024

Venue: Room 27

Time: 10 am to 2 pm

Event: Student Credit Card Scheme Awareness and Registration

Introduction

The second day of the *Student Credit Card Scheme Awareness Program* was conducted with great success. This session, led by Dr. Kamal Sarkar, the Nodal Officer, focused on raising awareness about the scheme and providing practical support for students interested in applying. A Help Desk Corner was also set up to assist students in the registration process, ensuring smooth facilitation for those willing to avail the benefits of the scheme.

Speaker and Key Presentation

1. Address by Dr. Kamal Sarkar (Nodal Officer)

Dr. Kamal Sarkar, the Nodal Officer for the Student Credit Card Scheme, began the session by emphasizing the transformative potential of the scheme in empowering students to pursue their educational aspirations without financial constraints. He explained that the scheme is an integral part of the government's efforts to provide accessible education for all students, particularly those from economically weaker sections.

Dr. Sarkar provided a detailed overview of the Student Credit Card Scheme, covering:

- The purpose of the scheme and its role in enabling students to pursue higher education with financial assistance.
- The types of expenses covered by the credit card, including tuition fees, study materials, accommodation, and other educational costs.
- The eligibility requirements and benefits of the scheme, reinforcing that it is designed to support students at various levels of education, including undergraduate, postgraduate, and technical courses.

He also emphasized the government's objective of promoting financial inclusion among students, allowing them to access education loans with minimal paperwork and favorable repayment conditions.

2. Registration of Interested Students

Following Dr. Sarkar's address, a Help Desk Corner was set up to facilitate the registration process for interested students. The Help Desk was staffed with trained personnel to assist students in completing their application forms, answering any questions regarding the registration process, and ensuring that all required documents were submitted.

Key Information Provided at the Help Desk:

- Eligibility Criteria: Detailed explanation of academic qualifications, age limits, and other conditions.
- Application Process: Step-by-step guidance on how to apply and what to expect.
- Contact Information: Help Desk staff provided students with contact details for further inquiries and follow-up.

Student Participation and Engagement

The session saw enthusiastic participation from students, who were eager to understand the benefits of the scheme and to register for financial assistance. Many students, especially those from underprivileged



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backgrounds, expressed their gratitude for the opportunity to access loans without the burden of high interest rates or the need for a guarantor.

The Help Desk was actively engaged, with staff providing one-on-one assistance to ensure smooth registration for every interested student. Students also inquired about the specifics of repayment terms, the scope of the loan, and whether it could be used for international education or skill development programs. Dr. Sarkar addressed all these queries in his session, ensuring that students were well-informed.

52 students attended this session.

Conclusion

The second day of the *Student Credit Card Scheme Awareness Program* proved to be highly successful. Dr. Kamal Sarkar's presentation effectively conveyed the significance of the scheme and provided students with all the necessary information to take advantage of the government's initiative. The establishment of the Help Desk Corner ensured that students had a seamless experience in registering for the scheme, with direct support available for those willing to apply.

The session concluded on a positive note, with a reminder for students to take advantage of this valuable opportunity to support their educational goals. The event not only raised awareness about the scheme but also provided practical guidance for students to begin their application process immediately.



Program on Day 2



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Report on Student Credit Card Scheme - Day 3 Session

Date: 27/11/2024

Venue: Room 27

Time: 10 am to 2 pm

Event: Student Credit Card Scheme Awareness, Leaflet Distribution, and Query Addressal

Introduction

The third day of the *Student Credit Card Scheme Awareness Program* continued to build momentum, providing valuable insights into the *West Bengal Student Credit Card (WBSCC) Scheme* and other scholarships available to students. The session featured another informative talk by Sri Tapas Mondal, Nodal Officer, who further clarified the application process, eligibility, and benefits of the scheme. The event also included a leaflet distribution drive and an interactive query addressal segment, where students had the opportunity to have their questions answered regarding the WBSCC scheme and other available scholarships.

Speaker and Presentation

1. Address by Sri Tapas Mondal (Nodal Officer)

The session was opened by Sri Tapas Mondal, Nodal Officer for the *West Bengal Student Credit Card Scheme*, who delivered an engaging and informative presentation. In his address, Sri Mondal elaborated on the benefits of the scheme, reaffirming its significance as a financial lifeline for students pursuing higher education in the state. He explained that the *WBSCC Scheme* aims to reduce financial barriers and promote equal access to education for all students, especially those from underprivileged backgrounds.

Key Highlights of Sri Mondal's Address:

- **Loan Features:** Students can avail loans for educational purposes, including tuition fees, examination fees, study materials, and accommodation costs etc. The loans come with attractive terms such as low-interest rates and long repayment periods.
- **Eligibility Criteria:** Sri Mondal detailed the eligibility requirements for the scheme, which include being a resident of West Bengal, having secured admission to an accredited institution, and meeting age and academic qualifications.
- **Application Process:** He highlighted the simple and straightforward application process, with options for both online and offline applications. Students were encouraged to apply early to avoid last-minute rushes.
- **Repayment Flexibility:** The Nodal Officer also focused on the flexible repayment terms of the loan, which allow students to begin repaying after they complete their education, making it easier to manage finances post-graduation.

Sri Mondal also touched upon the broader goal of the scheme, which is to support students in achieving their academic dreams without being burdened by financial concerns.

2. **Leaflet Distribution:** Following the presentation, leaflets containing detailed information on the *WBSCC Scheme* and other available scholarships were distributed to the students. These leaflets included:



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- A comprehensive breakdown of the *WBSCC Scheme*, including eligibility, loan limits, repayment terms, and the application process.
- Contact details for further assistance, including helpline numbers, online portals, and student welfare offices.

The distribution of these leaflets was aimed at ensuring that students had all the necessary resources and information at hand to make informed decisions about applying for the schemes.

Query Addressal on WBSCC Scheme and Other Scholarships

After the presentation and leaflet distribution, a dedicated query addressal session was conducted where students could raise their questions and clarify doubts regarding the *WBSCC Scheme* and other scholarships. Some of the key queries addressed during the session included:

- **Eligibility for WBSCC Scheme for Students from Different Fields:** Students from various fields of study inquired if they were all eligible for the scheme. Sri Mondal clarified that the scheme is open to students across all disciplines, provided they meet the basic eligibility criteria.
- **How to Apply for Multiple Scholarships:** Many students were interested in applying for both the *WBSCC Scheme* and other state or central scholarships simultaneously. The Nodal Officer reassured them that students can apply for multiple scholarships, as long as they meet the eligibility criteria for each.

In addition, students raised questions about other government scholarships.

Student Engagement and Feedback

The session saw high engagement from students, with many approaching the Nodal Officer and staff for one-on-one clarification. The Help Desk Corner, set up for personalized assistance, was particularly helpful for students who needed help with filling out application forms or understanding the eligibility criteria in detail.

Many students expressed their gratitude for the session, as it provided them with a clearer understanding of the financial assistance options available to them. Students appreciated the ease of accessing the information and the opportunity to ask questions about the schemes and their applicability.

55 students attended the session.

Conclusion

The third day of the *Student Credit Card Scheme Awareness Program* was yet another success, with Sri Tapas Mondal providing students with comprehensive information about the *WBSCC Scheme* and other scholarships. The leaflet distribution and the query addressal session ensured that students were well-equipped with the necessary knowledge to navigate the application processes. The session's interactive format helped address individual concerns and empowered students to take the next steps toward securing financial support for their education.

With the session's conclusion, students were reminded to complete their applications on time and make full use of the government's educational support schemes to achieve their academic goals. The institution



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remains committed to facilitating such initiatives to help students succeed in their academic and professional pursuits.



Leaflet distribution: Day 3

Report on Student Credit Card Scheme - Day 4 Awareness Campaign

Date: 28/11/2024

Venue: Room 27

Time: 10 am to 2 pm

Event: Student Credit Card Scheme Awareness, Leaflet Distribution, and Query Addressal

Introduction

The fourth day of the *Student Credit Card Scheme Awareness Program* saw a well-coordinated awareness campaign to further promote the *West Bengal Student Credit Card (WBSCC)* Scheme among students. The day's activities included the display of banners at prominent locations across the campus and the distribution of informative leaflets to ensure that students have easy access to all the necessary information regarding the scheme. The aim of the campaign was to reach a wider student base and encourage them to avail themselves of the scheme's benefits.

Key Activities of the Campaign

- Display of Banners at Prominent Locations**
As part of the awareness campaign, large, eye-catching banners with detailed information about the *WBSCC Scheme* were strategically displayed at prominent locations across the college campus. These banners were placed near the main entrance, library, student common areas, and the notice board, ensuring maximum visibility among students.



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Key Information on the Banners:

- **Scheme Overview:** A brief introduction to the *WBSCC Scheme*, including its purpose to help students secure financial assistance for higher education.
- **Loan Features:** Details about the loan amount, interest rates, eligibility criteria, and repayment terms.
- **How to Apply:** Clear instructions on how students can apply for the credit card scheme, including online and offline application options.
- **Contact Information:** Helplines and website links for students seeking more information or needing assistance with the application process.

The banners aimed to capture the attention of students in high-traffic areas, prompting them to explore the scheme in more detail and take immediate action.

2. Distribution of Informative Leaflets

To supplement the banner display, the staff distributed informational leaflets throughout the campus.

The leaflets were designed to provide in-depth information about the *WBSCC Scheme* and to guide students through the application process.

Content of the Leaflets:

- **Detailed Description of WBSCC:** Information on the features of the *West Bengal Student Credit Card*, such as loan limits, eligible courses, and the wide range of expenses it covers (tuition fees, books, hostel fees, etc.).
- **Step-by-Step Application Process:** A simplified explanation of how to apply for the scheme, including online registration links and offline application procedures.
- **Eligibility Criteria:** Information about who can apply for the scheme, including necessary documentation and academic qualifications.

Engagement with Students

Throughout the campaign, there was active engagement between the volunteers and students. Many students approached the campaign booths to ask questions about the scheme, eligibility, and the documentation required for applying.

Students showed significant interest in understanding how the *WBSCC Scheme* could help ease their financial burdens, especially those from economically disadvantaged backgrounds. Several students also inquired about the application deadline and whether they could apply if they had not yet secured admission to an educational institution.

Impact and Response

The awareness campaign was well-received by students, faculty, and staff. The strategic placement of banners and the distribution of leaflets created a strong presence across the campus, effectively spreading awareness about the scheme.

Feedback from students indicated that the information provided in the leaflets and banners was clear and easy to understand. Many students expressed gratitude for the college's efforts in making such valuable information readily accessible, especially for those who were unaware of the scheme's benefits.

In particular, students from economically disadvantaged backgrounds showed great interest, as the scheme promises to ease the financial strain associated with pursuing higher education.

62 students attended this program and 12 applied for the scheme.



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Conclusion

The fourth day of the *Student Credit Card Scheme Awareness Program* marked a significant step in ensuring that all students are well-informed about the *West Bengal Student Credit Card (WBSCC)* Scheme. The display of banners and the distribution of leaflets were effective in reaching a larger audience, raising awareness, and encouraging students to apply for financial assistance through the scheme.

This initiative not only helped students understand the benefits of the *WBSCC Scheme*, but also reinforced the institution's commitment to supporting students in their educational journeys. Moving forward, the college plans to continue similar awareness campaigns and offer additional support to students throughout the application process.



Awareness Campaign: Day 4



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Report on Student Credit Card Scheme - Day 5 Awareness Programme

Date: 29/11/2024

Venue: Room 27

Time: 10 am to 2 pm

Event: Awareness Programme on *West Bengal Student Credit Card (WBSCC)* Scheme, Social Consciousness Development for SC, ST, OBC, and Minority Students, and Facilitation Programme

Introduction

The fifth and last day of the *Student Credit Card Scheme Awareness Programme* focused on further deepening students' understanding of the *West Bengal Student Credit Card (WBSCC)* Scheme, with a special emphasis on students from SC, ST, OBC, and minority backgrounds. The event included insightful lectures by the Principal, Prof. (Dr.) Arijit Saha, and Sri Subhabrata Bhattacharya, Joint Coordinator of the Internal Quality Assurance Cell (IQAC), who highlighted the importance of financial assistance for marginalized students. The session also featured a facilitation programme to help students apply for the scheme and related scholarships.

Speakers and Key Presentations

1. Lecture by Prof. (Dr.) Arijit Saha, Principal

The session was inaugurated by Prof. (Dr.) Arijit Saha, the Principal of the institution. In his opening remarks, Prof. Saha emphasized the importance of government schemes, particularly the *West Bengal Student Credit Card (WBSCC) Scheme*, in promoting educational equality. He addressed the financial challenges faced by students from SC, ST, OBC, and minority backgrounds and underlined the role of the scheme in alleviating those challenges.

Key Points from Prof. Saha's Lecture:

- **Financial Support for All:** Prof. Saha reiterated that the *WBSCC Scheme* is designed to provide financial support to students from economically disadvantaged backgrounds, making higher education more accessible. He emphasized that no student should be deprived of quality education due to financial constraints.
 - **Inclusivity and Social Justice:** He stressed the role of educational institutions in fostering inclusivity and social justice. The scheme is an important step towards achieving this goal by ensuring that marginalized communities have access to the same opportunities as others.
 - **Government's Commitment:** Prof. Saha highlighted that the government's commitment to improving education access for SC, ST, OBC, and minority students is evident through various initiatives such as the *WBSCC Scheme*, scholarships, and other financial aid programs.
- ##### 2. Special Lecture by Sri Subhabrata Bhattacharya, Joint Coordinator, IQAC
- Sri Subhabrata Bhattacharya, Joint Coordinator of the Internal Quality Assurance Cell (IQAC), delivered a special lecture focused on the social consciousness and empowerment of students from marginalized communities. His lecture aimed to inspire students to recognize their potential and take full advantage of the financial opportunities available to them.

Key Points from Sri Bhattacharya's Lecture:

- **Empowerment Through Education:** Sri Bhattacharya spoke about the transformative power of education and how it can uplift individuals and communities. He stressed the importance of social consciousness and encouraged students to understand their role in creating a more inclusive society.



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- **Overcoming Barriers:** He addressed the barriers that SC, ST, OBC, and minority students often face in accessing higher education, particularly financial constraints. The *WBSCC Scheme* is a means of overcoming these barriers, and it provides a pathway to a brighter future for students who may have otherwise been left behind.
- **Fostering a Spirit of Equality:** The lecture concluded with a call for students to develop a sense of solidarity and support for one another, regardless of caste, creed, or background. Social justice can only be achieved when all individuals are given equal opportunities to succeed.

Facilitation Programme for SC, ST, OBC, and Minority Students

Following the lectures, a **Facilitation Programme** was organized for SC, ST, OBC, and minority students to help them apply for the *WBSCC Scheme* and other government scholarships. The goal of the programme was to provide personalized assistance to students in understanding the application process and gathering the required documentation.

Key Activities of the Facilitation Programme:

- **Application Guidance:** Students received step-by-step guidance on how to fill out the application forms for the *WBSCC Scheme*, both online and offline. Assistance was also provided in understanding the eligibility criteria and the necessary documents needed for a successful application.
- **Document Verification:** The facilitation team helped students verify their documents, including caste certificates, proof of admission, family income certificates, and previous academic records. This ensured that students were well-prepared to submit complete and accurate applications.
- **Assistance for Online Applications:** For students with limited access to technology, the facilitation team provided support in accessing online application portals and filling out forms. This was particularly helpful for students from rural areas or those who were not familiar with digital platforms.
- **Information on Other Scholarships:** In addition to the *WBSCC Scheme*, students were informed about other scholarships available to SC, ST, OBC, and minority students, such as merit-based scholarships, state and national-level scholarships, and other financial aid programs.

Student Engagement and Response

The session saw active participation from students, particularly those from SC, ST, OBC, and minority communities. Many students expressed their gratitude for the clear and accessible information provided during the lectures and the facilitation programme. Several students who had previously been unaware of the financial assistance available to them were excited to apply for the *WBSCC Scheme* and other scholarships.

The facilitation programme proved to be very effective, with students actively engaging with the staff to ensure they understood the application process. Many students expressed relief at having received personalized assistance, especially those who were unsure about how to begin the application process.

The program was attended by 67 students.

Conclusion

The fifth day of the *Student Credit Card Scheme Awareness Programme* was a resounding success. The lectures by Prof. (Dr.) Arijit Saha and Sri Subhabrata Bhattacharya provided valuable insights into the



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importance of the *WBSCC Scheme* for SC, ST, OBC, and minority students, and emphasized the role of education in promoting social justice and equality.

The facilitation programme ensured that students received the necessary support to apply for the scheme and other scholarships, making the process more accessible and understandable. The event helped empower students from marginalized communities by providing them with the tools and resources they need to succeed academically.

As a result of this initiative, students left the session feeling more confident about their educational prospects and encouraged to pursue their dreams with the support of government schemes and scholarships. The college remains committed to ensuring that all students have equal access to education and the financial assistance they need to thrive.



Awareness Programme on *West Bengal Student Credit Card (WBSCC)* Scheme, Social Consciousness Development for SC, ST, OBC, and Minority Students, and Facilitation Programme: Day 5

Nodal officer : Dr Kamal Sarkar and Mr Tapas Mondal

Help Desk officer : Mr Souvik Mondal

Arijit Saha

Prof. (Dr.) ARIJIT SAHA

Principal & Secretary

Dum Dum Motijheel

Rabindra Mahavidyalaya