

Bihar Student Credit Card Scheme

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Under this scheme, the objective is to provide education loan to every willing student who has passed class 12 by linking with banks.The GROSS ENROLLMENT RATIO (GER) in higher education currently stands at 13 percent. At the national level, this proportion is about 24 percent. The state government aims to take all necessary steps to make Bihar's GER equal to the national average. Student Credit Card Scheme will be helpful in fulfilling this objective. This scheme will be implemented from October 02, 2016.BenefitsEducation loans can be made available to every interested student by linking with banks under the Bihar Student Credit Card Scheme.Education loan up to a maximum limit of Rs. 4 lacks.EligibilityStudents should be residents of Bihar.Students should be passed the 12th class from the state of Bihar.It is mandatory that the students have taken enrollment in an educational institution recognized by the concerned regulatory agency of Bihar and other state or central government.This loan can be given for general higher education courses and various professional/technical courses like- BA / B.Sc / Engineering / MBBS / Management / Law etc.The applicant's age should not be more than 25 years on the date of applying for the loan to be benefited under this scheme.If the applicant has a degree of one level, then the same level of degree will not be covered under this scheme. This provision will not apply to technical or managerial courses.In case of dropout by the beneficiaries for whatever reason, the balance amount of the loan from the time of dropout will not be made available to the institution or the student.Application ProcessOnlineApplicant Students need to apply through a Mobile app or Online portal.Some general desired information will be entered by the applicant in the portal/Mobile App.On submission of the above information, a One Time Password will be sent to their mobile number and e-mail.After the authentication process, the personal details form will be available to the applicant. After entering the required information and submitting it, a webpage will open in which the student credit card scheme online form will be selected from the three available options and the desired information will have to be enteredAfter submitting the online application, the applicant will receive its acknowledgement along with the unique registration number on the mobile number and e-mail.No documents are to be attached online. Documents RequiredWhile submitting the application to the District Registration Center, Student will have to attach self-attested copies of photocopies of the following documents along with their self-signed application form:-Aadhaar Card (of both applicant and co-applicant).PAN Card (of both applicant and co-applicant). Marksheet and certificate of matriculation, + 2 and last successful examination.Received scholarship, certificate regarding free education etc. (if applicable).Course brochure or certificate obtained from the competent authority of the institute for verification of course duration (if the college is located inside Bihar, it is not required).Certificate of admission to the course.Course fee return scheduleTwo passport size photographs of the student / parent / guardian / guarantor. (i) Last year's salary certificate and Form-16 (in case of being employed).Income tax return of the last two years (in case of income tax payer).Statement of last six months bank accounts and Aadhaar card of the parent/guardian. Residential Certificate (Identity Card / Passport / Voter ID Card / Driving License). Tax payment receipt etc. (Advance Tax/Property Tax/Municipal Corporation Tax etc.).Frequently Asked QuestionsWhat is Student Credit Card Scheme ?Bihar govt. had decided to set up an Education Finance Corporation for loan disbursement to students under BSCC Scheme.Who may get the scheme benefits ?Students of Bihar State can get the scheme benefits.What are the benefits under BSCC scheme ?Bihar State Students will get Educational Loans up to Rs. 4 Lacks Who may apply for BSCC scheme ?1. Students should be residents of Bihar. 2. Students should be passed the 12th class from the state of Bihar. 3. It is mandatory that the students have taken enrollment in an educational institution recognized by the concerned regulatory agency of Bihar and other state or central government. 4. This loan can be given for general higher education courses and various professional/technical courses like- BA / B.Sc / Engineering / MBBS / Management / Law etc. 5. The applicant's age should not be more than 25 years on the date of applying for the loan to be benefited under this scheme. 6. If the applicant has a degree of one level, then the same level of degree will not be covered under this scheme. This provision will not apply to technical or managerial courses. 7. In case of dropout by the beneficiaries for whatever reason, the balance amount of the loan from the time of dropout will not be made available to the institution or the student.How to apply for the scheme ?1. Applicants may register their self. 2. After authentication through OTP, Applicants may fill the application form. 3. And Submit.What is the URL to apply online ?Click on the following link. URL : https://www.nishchay-yuvaupmission.bihar.gov.in/addFrUserPageWhat documents are required while submitting the online application ?No documents are to be attached online. What is the minimum education qualification required ?Students should be passed the 12th class from the state of Bihar.Can other state students also apply for this scheme?No, Students should be residents of Bihar.What is the maximum age to avail the scheme benefits ?The applicant's age should not be more than 25 years on the date of applying for the loan to be benefited under this scheme.Sources And ReferencesGuidelineOnline RegistrationApplication FlowOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityBiharBihar Student Credit Card SchemeEducational LoanFinancial AssistanceHigher EducationStudent EmpowermentDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsThe Bihar Student Credit Card Scheme has been implemented with the aim of providing financial assistance to the 12th class passed students who are deprived of higher education due to economic reasons under Bihar's seven determinations developed under the state government's good governance program 2015-20. It has been decided to do this, so that students can get convenience in getting higher education. Under this scheme, the objective is to provide education loan to every willing student who has passed class 12 by linking with banks.The GROSS ENROLLMENT RATIO (GER) in higher education currently stands at 13 percent. At the national level, this proportion is about 24 percent. The state government aims to take all necessary steps to make Bihar's GER equal to the national average. Student Credit Card Scheme will be helpful in fulfilling this objective. This scheme will be implemented from October 02, 2016.OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[in](011) 24303714Last Updated On : 28/03/2024 | v-2.1.1