

Guide for  
Bihar Student Credit Card  
Online application

## Table of Contents

1. About This Manual.....	3
1.1. Portal Home Page .....	3
2. New User: .....	Error! Bookmark not defined.
3. Bihar Student Credit Card.....	13

This portal allows the students of Bihar to apply for **“Bihar Student Credit Card”**.

## 1. About This Manual

This manual guides users by providing step-by-step instruction for applying **“Bihar Student Credit Card”**.

### 1.1. Portal Home Page

On providing the <http://7nishchay-yuvaupmission.bihar.gov.in/> URL in browser, system will direct you to the landing page of the portal **“Home Page”**, as shown below:

The screenshot shows the home page of the Bihar Student Credit Card Yojna portal. At the top, there is a header with the Bihar Government logo, the text 'Planning and Development Department, Government of Bihar', and 'Application for MNSSBY/BSCC/KYP'. A navigation menu includes 'HOME', 'CHECK APPLICANT STATUS', 'GUIDELINES', 'FAQ'S', 'FEEDBACK & GRIEVANCE', and 'CONTACT US'. The main content area features a large yellow banner with the text 'विकसित बिहार के 7 निश्चय' and 'आर्थिक हल, युवाओं को बल'. To the right is a login section with fields for 'User name', 'Password', and 'Enter Captcha', along with a 'New Applicant Registration' button and a 'Login here' link. Below the banner, there is a section titled 'OUR SCHEMES' with three red buttons: 'Mukhyamantri Nischay Swayam Sahayata Bhatta Yojna', 'Kushal Yuva Program', and 'Bihar Student Credit Card Yojna'.

## 2. New User:

The Applicant who would be using the application for the first time needs to generate their login credentials (User Name and Password).

Please follow the steps mentioned below to generate their login credentials:

बिहार सरकार

बिहार के युवाओं के लिए राज्य सरकार की अभूतपूर्व पहल

“आर्थिक हल, युवाओं को बल”  
के अंतर्गत

New Applicant Registration

Login here

User name

Password

Enter Captcha

70V6Q4

Login Department Login

Forgot Password

OUR SCHEMES

Mukhyamantri Nischay Swayam Sahayata Bhatta Yojna

Kushal Yuva Program  
The Bihar Skill Development Mission (BSDM) has

Bihar Student Credit Card Yojna  
The Bihar Student Credit Card Yojna is going to start

1. On clicking the “New Applicant Registration” hyperlink, system will direct you to below page.
2. Applicant needs to provide following details:
  - a. ‘Applicant First Name’ as per 10<sup>th</sup> board. This is **Mandatory** field.
  - b. E-Mail ID. This is **Mandatory** field.
  - c. Mobile number. This is **Mandatory** field

Applicant First Name (as per SSC) \*

Middle Name

Last Name

Mobile Number of the Applicant \*

E-Mail Id of the Applicant \*

(Kindly enter a valid E-mail Id and Mobile Number. OTP will be sent for verification)

If you don't have an E-mail than click here to register a new e-mail id

Send OTP

Please enter the OTP sent on your Email Id/ Mobile \*

3. After entering above said details, click on “Send OTP” button.

Planning and Development Department, Government of Bihar  
Application for MNSSBY/BSCC/KYP

HOME CHECK APPLICANT STATUS GUIDELINES FAQ'S FEEDBACK & GRIEVANCE CONTACT US

Applicant First Name (as per SSC) \* DEEPAK  
Middle Name  
Last Name KUMAR  
Mobile Number of the Applicant \* 9471882226  
E-Mail Id of the Applicant \* kiitnfirmation@gmail.com

(Kindly enter a valid E-mail Id and Mobile Number. OTP will be sent for verification)  
If you don't have an E-mail than click here to register a new e-mail id

Send OTP

Please enter the OTP sent on your Email Id/ Mobile \*

Submit

Copyright ©2016 MNSSBY Home Privacy Terms and Conditions

4. You will receive an OTP on the “mobile number” and “email id” provided by them. Enter the OTP received and Click on “Submit” button.

Planning and Development Department, Government of Bihar  
Application for MNSSBY/BSCC/KYP

HOME CHECK APPLICANT STATUS GUIDELINES FAQ'S FEEDBACK & GRIEVANCE CONTACT US

Applicant First Name (as per SSC) \* DEEPAK  
Middle Name  
Last Name KUMAR  
Mobile Number of the Applicant \* 9471882226  
E-Mail Id of the Applicant \* kiitnfirmation@gmail.com

(Kindly enter a valid E-mail Id and Mobile Number. OTP will be sent for verification)  
If you don't have an E-mail than click here to register a new e-mail id

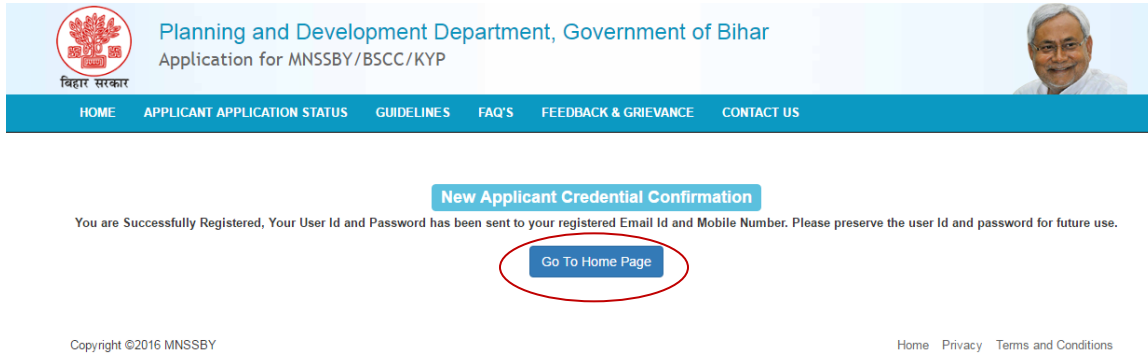
Send OTP

Please enter the OTP sent on your Email Id/ Mobile \* 239692

Submit

Copyright ©2016 MNSSBY Home Privacy Terms and Conditions

5. On Successful submission, 'successfully registered' confirmation message will be displayed. Applicant will also receive a confirmation mail on their email id and SMS confirming their Login credentials. After this applicant has to click on 'Go to Home Page' button.




The screenshot shows the header of the Planning and Development Department, Government of Bihar, with the logo and a portrait of a man. Below the header is a navigation bar with links: HOME, APPLICANT APPLICATION STATUS, GUIDELINES, FAQ'S, FEEDBACK & GRIEVANCE, CONTACT US. The main content area features a blue box with the text "New Applicant Credential Confirmation" and a message: "You are Successfully Registered, Your User Id and Password has been sent to your registered Email Id and Mobile Number. Please preserve the user Id and password for future use." Below this message is a blue button labeled "Go To Home Page" which is circled in red. At the bottom, there is a copyright notice "Copyright ©2016 MNSSBY" and links for "Home", "Privacy", and "Terms and Conditions".

6. Applicant can login into the portal using credentials received in email/sms and CAPTCHA.




The screenshot shows the login page of the Planning and Development Department, Government of Bihar. The header is identical to the previous screenshot. Below the header is a navigation bar with links: HOME, CHECK APPLICANT STATUS, GUIDELINES, FAQ'S, FEEDBACK & GRIEVANCE, CONTACT US. The main content area is split into two sections. On the left is a yellow banner with the Bihar Government logo and a portrait of a man, containing the text: "विकसित बिहार के 7 निश्चय", "“आर्थिक हल, युवाओं को बल”", "के अंतर्गत", and "बिहार के युवाओं के लिए राज्य सरकार की अभूतपूर्व पहल". On the right is a blue login form with a red button for "New Applicant Registration" and a "Login here" link. The form contains three input fields: an email field with "kitinformation@gmail.com", a password field with "\*\*\*\*\*", and a CAPTCHA field with "1PY772". Below the CAPTCHA field is a button with "1PY772" and a refresh icon. At the bottom of the form are two buttons: "Login" and "Department Login", and a link for "Forgot Password".

7. On successful first login applicant will be asked to change his password as shown below.



बिहार सरकार

Planning and Development Department, Government of Bihar  
Application for MNSSBY/BSCC/KYP



HOME MENU CHANGE PASSWORD LOGOUT

Welcome , DEEPAK KUMAR

**Change/Reset Password**

Enter The Old Password \*

Enter New Password \*

Re-enter The New Password \*

Copyright ©2016 MNSSBY Home Privacy Terms and Conditions

8. Applicant needs to fill below fields.
- Enter the Old Password. This is **Mandatory** field.
  - Enter New Password. This is **Mandatory** field.
  - Re-enter New Password. This is **Mandatory** field.
  - Press Submit button system



बिहार सरकार

Planning and Development Department, Government of Bihar  
Application for MNSSBY/BSCC/KYP



HOME MENU CHANGE PASSWORD LOGOUT

Welcome , DEEPAK KUMAR

**Change/Reset Password**

Enter The Old Password \*

Enter New Password \*

Re-enter The New Password \*

Copyright ©2016 MNSSBY Home Privacy Terms and Conditions

9. After submission of password successful password change message will be displayed as below



बिहार सरकार

Planning and Development Department, Government of Bihar  
Application for MNSSBY/BSCC/KYP



Password Changed/Reset Successfully  
Please login again  
[Click here](#)

10. Applicant will have to login again into the portal using new password as shown below.



11. On successful login applicant will be directed to enter his personal details as shown below.

**Personal Information of the Applicant**

<b>Matric/10th Board*</b> <input type="text" value="Select"/>	<b>Roll Number*</b> <input type="text" value="Roll Number"/>	<b>Roll/School Code*</b> <input type="text" value="Roll/School Code"/>
<b>School Name*</b> <input type="text" value="School Name"/>	<b>Year of Passing*</b> <input type="text" value="Select"/>	
<b>12th Standard/HSC Pass*</b> <input checked="" type="radio"/> Yes <input type="radio"/> No	<b>12th Standard/HSC Pass*</b> <input type="text" value="Select"/>	<b>Roll / Index Number*</b> <input type="text" value="Roll Number"/>
<b>Roll/School Code*</b> <input type="text" value="Roll/School Code"/>	<b>School Name*</b> <input type="text" value="Name of School"/>	<b>Year of Passing*</b> <input type="text" value="Select"/>

1. Click on **Matric / 10th Board** dropdown. The drop-down will list 10th Standard/Matric Boards in the State of Bihar as mentioned below. This field is **Mandatory**.

- Bihar School Examination Board
- CBSE
- ICSE
- Bihar State Madarasa Board
- Bihar State Sanskrit Board
- Other

**If Applicant selects “Bihar School Examination Board” system will fetch Applicant details from Bihar School Examination Board DB once they enter Roll Number, Roll**



**Code, and Year of Passing. Data fetched from Bihar Education Board DB will be non-editable.**

**If Applicant selects Other, system will display new text field labelled Board Name. This field is *Mandatory*.**

2. Applicant has to provide below details:
  - **Roll Number** This field is *Mandatory*.
  - **School /Roll Code.** This field is *Mandatory*.
  - **Year of Passing** This field is *Mandatory*.
  - **School Name** This field is *Mandatory*.
3. **"12th Standard/HSC Pass"** radio buttons selection. The radio buttons have following values:
  - Yes
  - No
4. If Applicant selects **"Yes"** above then the Applicant **selects education board** from the drop down list provided. Boards in the State of Bihar as mentioned below. This field is *Mandatory*.
  - Bihar School Examination Board
  - CBSE
  - ICSE
  - Bihar State Madarasa Board
  - Bihar State Sanskrit Board
  - Other

**If Applicant selects Other system will display new text field labelled Board Name. This field is *Mandatory*.**

5. Applicant has to provide below details.
  - **Roll Number/Index Number.** This field is *Mandatory*.
  - **School Code/Roll Code.** This field is *Mandatory*.
  - **Year of Passing.** This field is *Mandatory*.
  - **School Name** This field is *Mandatory*.

<b>First Name *</b>	<b>Middle Name</b>	<b>Last Name</b>
<input type="text" value="DEEPAK"/>	<input type="text" value="MIDDLE NAME"/>	<input type="text" value="LAST NAME"/>
<b>Father's First Name / Husband Name *</b>	<b>Father's Middle Name</b>	<b>Father's Last Name</b>
<input type="text" value="FATHER'S FIRST NAME"/>	<input type="text" value="FATHER'S MIDDLE NAME"/>	<input type="text" value="FATHER'S LAST NAME"/>
<b>Mother's First Name</b>	<b>Mother's Middle Name</b>	<b>Mother's Last Name</b>
<input type="text" value="MOTHER'S FIRST NAME"/>	<input type="text" value="MOTHER'S MIDDLE NAME"/>	<input type="text" value="MOTHER'S LAST NAME"/>
<b>E-mail id</b>	<b>Date of Birth</b>	<b>Age(Years)</b> <b>(Months)</b>
<input type="text" value="kiitinformation@gmail.com"/>	<input type="text" value="Date of Birth"/>	<input type="text" value="Years"/> <input type="text" value="Months"/>
<b>Gender *</b>	<b>Marital Status *</b>	<b>Category *</b>
<input type="text" value="Select"/>	<input type="text" value="Select"/>	<input type="text" value="Select"/>
<b>Mobile Number</b>	<b>Aadhar Card Number *</b>	
<input type="text" value="+91"/> <input type="text" value="9471882226"/>	<input type="text" value="AadharCard Number"/>	
	<input type="checkbox"/> Tick here if you don't have Aadhar Card	
<b>Bank Account Number *</b>	<b>Bank Name *</b>	<b>Branch Name *</b>
<input type="text" value="Bank Account Number"/>	<input type="text" value="Select"/>	<input type="text" value="Branch Name"/>
<b>IFSC Code *</b>		
<input type="text" value="IFSC Code"/>		

[Click here to check IFSC Code](#)

1. Enter applicant name and parents details, as follows.
  - **First Name.** This field is **Mandatory**.
  - **Middle Name**
  - **Last Name**
  - **Father's/ Husband Name.** This field is **Mandatory**.
  - **Mother's Name**
2. System auto-fill applicant's **Email Id**
3. Select "**Gender**", available options M/F/T
4. Select "**Date of Birth**" from the calendar control. This field is **Mandatory**. On providing date of birth, system auto-fill **Age (Years/months)**
5. Select "**Marital Status**" from the drop down list. The available options **Single / Married** This field is **Mandatory**.
6. Selects "**Category**" from the drop down list provided. This field is **Mandatory**. The available options:
  - **GEN**
  - **SC**
  - **ST**
  - **OBC**
  - **EBC**
  - **BC**
7. System auto-fill **Mobile Number**

8. Enter “**Aadhaar Number**” if available. This field is **Mandatory**.

If the applicant has applied for Aadhaar and has not received its Aadhaar Number then enter **EID No.** This field is **Mandatory**.

9. Enter **PAN Number**.

10. Enters “**Bank Account Number**” This field is **Mandatory**.

11. Select “**Bank Name**” from the drop down. The drop down list will consist of the Banks in the State of Bihar. This field is **Mandatory**.

12. Enter “**Branch Name**”. This field is **Mandatory**.

13. Enter IFSC Code. This field is **Mandatory**.

**Permanent Address** (●Rural ●Urban)

House/Flat/Road Number *	Area/Locality *	District *
<input type="text" value="HOUSE/FLAT/ROAD NUMBER"/>	<input type="text" value="AREA/LOCALITY"/>	<input type="text" value="Select"/>
Block/NagarNigam/NagarParishad *	Pincode *	State *
<input type="text" value="Select"/>	<input type="text" value="Pincode"/>	<input type="text" value="Select State"/>

**Residential Address** (●Rural ●Urban)  (Tick if same as Permanent)

House/Flat/Road Number *	Area/Locality *	District *
<input type="text" value="HOUSE/FLAT/ROAD NUMBER"/>	<input type="text" value="AREA/LOCALITY"/>	<input type="text" value="Select"/>
Block/NagarNigam/NagarParishad *	Pincode *	State *
<input type="text"/>	<input type="text" value="Pincode"/>	<input type="text" value="Select State"/>

Note : \* represents mandatory field

14. In “Residential Address” section, applicant has to select the type of address. The types are:

- Urban
- Rural

15. If “Urban”, applicant has to fill below details:

- **House/Flat Number\***
  - **Building / Apartment Name / Street Name\***
  - **Ward No\***
  - **District** (Districts in the State of Bihar)\*
  - **Pin code\***
  - **Post Office\***
- a) **State** (States & UT's in India)

- In **Permanent** Address section, if the Permanent Address is same as Residential Address click on the check box else provide details listed below:
  - **House/Flat Number\***
  - **Building / Apartment Name / Street Name\***
  - **Ward\***
  - **District (Districts in the State of Bihar)\***
  - **Pin Code\***
  - **Post Office \***
  - **State\*** (System auto-fill State as Bihar)\*

16. If “Rural”, applicant has to fill below details:

- **Village Name\***
- **Post Office\***
- **Ward Number\***
- **District\*** (Districts in the State of Bihar)
- **Pin code\***
- **State\*** (States & UT's in India)
- In “**Permanent** Address” section, if the Permanent Address is same as Residential Address click on the check box else provide details listed below:
  - **Village Name\***
  - **Post Office\***
  - **Ward Number\***
  - **District** (Districts in the State of Bihar)
  - **Pin code\***
  - **State\*** (System auto-fill State as Bihar)\*

17. Enable “**Address for Correspondence of Applicant**” radio buttons as:

- i. Residential Address (or)
- ii. Permanent Address

18. Click on “**Submit**” button. System will save all the information in the database and message as shown as below will be displayed.

---

Welcome , DEEPAK KUMAR 

Your details has been added Successfully.



19. Click on “Exit” button. System will Logout.

20. Click on “Select Scheme” button and following screen will be displayed.



1. In “Select a Scheme to Apply” drop-down, select the scheme that the applicant wishes to apply.

### 3. Bihar Student Credit Card

The Applicant selects the Bihar Student Credit Card from the drop down menu available at Applicant Homepage. Following form is displayed.

**Bihar Student Credit Card**

---

1      2      3      4      5      6      7

Personal Information (Co-Applicant/Applicant)      Residential Address      Financial Income Information      Loan Request Section      Financial Details (Co-Applicant)      Bank Details      Repayment and Payment

**1. Personal Information of the Applicant**

<b>PAN Number*</b> <input type="text" value="PAN NUMBER"/>	<b>No. of dependents *</b> <input type="text" value="NO. OF DEPENDENTS"/> <input type="checkbox"/> Click if not Applicable
<b>Educational Qualification*</b> <input type="text" value="Select"/>	<b>If yes, please submit proof thereof at the time of appointment at the DRCC</b> <input type="text"/>
<b>Mobile Number*</b> <input type="text" value="+91"/> <input type="text" value="6666666666"/>	<b>Telephone Number*</b> <input type="checkbox"/> Click if not Applicable
<b>Relationship with Co-Applicant*</b> <input type="text" value="Select"/>	<b>Residence</b> <input type="text" value="RESIDENCE"/> <b>Office</b> <input type="text" value="OFFICE"/>
	<b>Whether personal telephone is owned, if not the type of relationship with the owner</b> <input type="text"/>

2. Provide below Personal Information of the applicant:

- PAN Number. This field is **Mandatory**.
- No. of Dependents. This field is **Mandatory**. If there is no dependent enter 0 (zero)
- Educational Qualification (If yes, should submit proof at the time of appointment at the DRCC). This field is **Mandatory**.
- Mobile Number. This field is **Mandatory**.
- Residential and Office Phone Number
- Enable “Telephone Number” check box if residential and office number is not available
- Applicant specifies whether personal telephone is owned, if not the type of relationship with the owner in the text box provided.
- Relationship with Co Applicant.

**3. Provide below Personal Information of the Co-applicant:**

Personal Information of the Co-Applicant

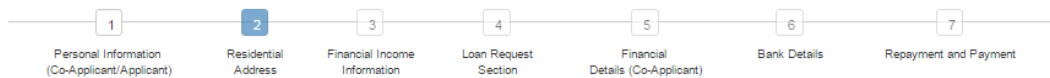
<p><b>First Name*</b> </p> <input type="text" value="FIRST NAME"/>	<p><b>Middle Name</b> </p> <input type="text" value="MIDDLE NAME"/>	<p><b>Last Name</b> </p> <input type="text" value="LAST NAME"/>
<p><b>Father's First Name*</b> </p> <input type="text" value="FATHER'S FIRST NAME"/>	<p><b>Father's Middle Name</b> </p> <input type="text" value="FATHER'S MIDDLE NAME"/>	<p><b>Father's Last Name</b> </p> <input type="text" value="FATHER'S LAST NAME"/>
<p><b>Mother's First Name*</b> </p> <input type="text" value="MOTHER'S FIRST NAME"/>	<p><b>Mother's Middle Name</b> </p> <input type="text" value="MOTHER'S MIDDLE NAME"/>	<p><b>Mother's Last Name</b> </p> <input type="text" value="MOTHER'S LAST NAME"/>
<p><b>E-mail id*</b> </p> <input type="text" value="E-mail id"/>	<p><b>Date of Birth*</b> </p> <input type="text" value="DD-MM-YYYY"/>	<p><b>Age (years)</b> <input type="text" value="Age"/></p> <p><b>Age (month)</b> <input type="text" value="Age"/></p>
<p><b>Telephone Number(R)</b> </p> <input type="text" value="Telephone Number"/> <p><input type="checkbox"/> If Not Applicable Kindly Click on</p>	<p><b>Mobile Number*</b> </p> <input type="text" value="+91 Mobile Number"/>	<p><b>Highest Education Qualification*</b></p> <input type="text" value="select"/>
<p><b>Gender*</b></p> <input type="text" value="Select"/>	<p><b>Marital Status*</b></p> <input type="text" value="select"/>	<p><b>Residential Status</b></p> <input type="text" value="select"/>
<p><b>Category*</b></p> <input type="text" value="Select"/>	<p><b>Aadhar Card Number</b></p> <input type="text" value="AadharCard Number"/>	
<p><b>PAN Card*</b></p> <input type="text" value="PAN Card"/>	<p><b>Residence Certificate</b></p> <input type="text" value="Residence Certificate"/>	<p><b>Number of Dependents*</b></p> <input type="text" value="Number of Dependents"/>
<p><b>Voter Id Number</b></p> <input type="text" value="Voter Id Number"/>	<p><b>Passport Number</b></p> <input type="text" value="Passport"/> <p><input type="checkbox"/> Click if not Applicable</p>	<p><b>Passport Expiry Date</b> </p> <input type="text" value="DD-MM-YYYY"/> <p><input type="checkbox"/> Click if not Applicable</p>
<p><b>Bank Account Number*</b></p> <input type="text" value="0"/>	<p><b>Bank Name*</b></p> <input type="text" value="Select"/>	<p><b>Branch*</b></p> <input type="text" value="IBranch Name"/>
<p><b>IFSC Code</b></p> <input type="text" value="IFSC Code"/>		

- Enter Co-applicant name and parents details, as follows.
  - **First Name\***
  - **Middle Name**
  - **Last Name**
  - **Father's Name\***

- **Mother's Name\***
- System auto-fill applicant's **Email Id**
- Select "**Date of Birth**" from the calendar control. On providing date of birth, system auto-fill **Age (Years/months)**
- Telephone Number (R)
- System auto-fill **Mobile Number**
- Selects "Highest Educational Qualification" available options:
  - Xth
  - XIIth
  - Graduate
  - Post Graduate
  - Doctorate
  - No Formal Education
- Select "**Gender**", available options M/F/T
- Select "**Marital Status**" from the drop down list. The available options **Single / Married**
- Select "**Residential Status**" from the drop down, available options:
  - Resident
  - NRI/PIO
- Select "**Date of Return**" (**In case of NRI/PIO**) from the calendar control.
- Select "**Caste**" from the drop down list provided. The available options:
  - **GEN**
  - **SC**
  - **ST**
  - **OBC**
  - **EBC**
  - **BC**
- Provide below details:
  - **Residence Certificate Number**
  - **Number of Dependents**
  - Voter Id Number
  - Passport Number
  - Passport Expiry Date

- Enters “**Adhaar Card Number**” if available. This field is **Mandatory**. If the applicant has applied for Adhaar Card but has not received its Adhaar Number then enter **EID No**. This field is **Mandatory**.
- Enters “**Pan Number**”. This field is **Mandatory**.
- Enters “**Bank Account Number**” and selects “**Bank Name**” from the drop down. The drop down list will consist of the Banks in the State of Bihar. This field is **Mandatory**.
- Enter “**Branch**” based on the selected bank.
- Enter **IFSC Code** based on the bank detail

### Bihar Student Credit Card



#### Residential Address (Co-Applicant) Rural ▾

Village Name*	Post Office*	District*
<input type="text" value="VILLAGE NAME"/>	<input type="text" value="POST OFFICE"/>	<input type="text" value="Select"/>
Block*	Pincode*	State*
<input type="text" value="Select"/>	<input type="text" value="Pincode"/>	<input type="text" value="Bihar"/>

#### Permanent Address Rural ▾ (Tick if same as Residential)

Village Name*	Post Office*	District*
<input type="text" value="VILLAGE NAME"/>	<input type="text" value="POST OFFICE"/>	<input type="text" value="Select"/>
Block*	Pincode*	State*
<input type="text" value="Select"/>	<input type="text" value="Pincode"/>	<input type="text" value="Bihar"/>

#### Office Address (Co-Applicant)\* Rural ▾ (Tick appropriate box for Residential/Permanent) • Residential Address • Permanent Address

Village Name*	Post Office*	District*
<input type="text" value="VILLAGE NAME"/>	<input type="text" value="POST OFFICE"/>	<input type="text" value="Select"/>
Block*	Pincode*	State*
<input type="text" value="Select"/>	<input type="text" value="Pincode"/>	<input type="text" value="Bihar"/>

#### Address for Correspondence of Co-Applicant (Tick the circle) • Residential Address • Permanent Address • Office Address

[Save As Draft](#) [Next](#)

#### Co-applicant Residential Details:

1. In “Residential Address” section, applicant has to select the type of address. The types are:
  - c) Urban
  - d) Rural
2. If “Urban”, applicant has to fill below details:
  - **House/Flat Number\***



- **Building / Apartment Name / Street Name\***
  - **Ward\***
  - **District** (Districts in the State of Bihar)\*
  - **Pin cod\***
  - **Post Office\***
- b) **State** (States & UT's in India)
- In **Permanent** Address section, clicks on the check box if the Permanent Address is same as Residential Address or else provide below details:
    - **House/Flat Number\***
    - **Building / Apartment Name / Street Name\***
    - **Ward\***
    - **District (Districts in the State of Bihar)\***
    - **Pin Code\***
    - **Post Office \***
    - **State\*** (System auto-fill State as Bihar)\*

3. If “Rural”, applicant has to fill below details:

- **Village Name\***
- **Post Office\***
- **Ward\***
- **District\*** (Districts in the State of Bihar)
- **Pin code\***
- **State\*** (States & UT's in India)
- In “**Permanent** Address” section, clicks on the check box if the Permanent Address is same as Residential Address or else provide below details:
  - **Village Name\***
  - **Post Office\***
  - **Ward\***
  - **District** (Districts in the State of Bihar)
  - **Pin code\***
  - **State\*** (System auto-fill State as Bihar)\*

4. Enable “**Address for Correspondence of Applicant**” radio buttons as:

- i. Residential Address (or)
- ii. Permanent Address

**Co-applicant Office Details:**

1. In “Office Address” section, applicant has to select the type of address. The types are:

- e) Urban
- f) Rural

2. If “Urban”, applicant has to fill below details:

- **House/Flat Number\***
- **Building / Apartment Name / Street Name\***
- **Ward\***
- **District** (Districts in the State of Bihar)\*
- **Pin cod\***
- **Post Office\***

c) **State** (States & UT's in India)

• In **Permanent** Address section, clicks on the check box if the Permanent Address is same as Residential Address or else provide below details:

- **House/Flat Number\***
- **Building / Apartment Name / Street Name\***
- **Ward\***
- **District (Districts in the State of Bihar)\***
- **Pin Code\***
- **Post Office \***
- **State\*** (System auto-fill State as Bihar)\*

3. If “Rural”, applicant has to fill below details:

- **Village Name\***
- **Post Office\***
- **Ward\***
- **District\*** (Districts in the State of Bihar)
- **Pin code\***
- **State\*** (States & UT's in India)

• In “**Permanent** Address” section, clicks on the check box if the Permanent Address is same as Residential Address or else provide below details:

- **Village Name\***
- **Post Office\***
- **Ward\***
- **District** (Districts in the State of Bihar)
- **Pin code\***
- **State\*** (System auto-fill State as Bihar)\*

4. Enable “**Address for Correspondence of Applicant**” radio buttons as:

- i. Residential Address (or)
- ii. Permanent Address

### Bihar Student Credit Card

- 1
  - 2
  - 3
  - 4
  - 5
  - 6
  - 7
- Personal Information (Co-Applicant/Applicant)    Residential Address    Financial Income Information    Loan Request Section    Financial Details (Co-Applicant)    Bank Details    Repayment and Payment

#### Financial/Income Information of the Co-applicant

<b>Monthly Gross Salary/Income *</b> <input style="width: 95%;" type="text" value="Monthly Gross Salary"/>	<b>Monthly Net Salary/Income (INR) *</b> <input style="width: 95%;" type="text" value="Monthly Net Salary (INR)"/>	<b>Other Income as per IT return</b> <input style="width: 95%;" type="text" value="Other Monthly Net Salary (INR)"/> <input type="checkbox"/> Click if not Applicable
<b>Particulars of deduction from Gross salary</b> <input style="width: 95%;" type="text" value="Deduction"/> <input type="checkbox"/> Click if not Applicable	<b>Annual Income as per IT return</b> <input style="width: 95%;" type="text" value="Annual Income"/> <input type="checkbox"/> Click if not Applicable	

#### Employment Details of the Co-applicant Available Not Available

<b>Name of the Employer*</b> <input style="width: 95%;" type="text" value="NAME OF THE EMPLOYEER"/>	<b>Name of the Department*</b> <input style="width: 95%;" type="text" value="NAME OF THE DEPARTMENT"/>	<b>Designation*</b> <input style="width: 95%;" type="text" value="DESIGNATION"/>
<b>Employee Number*</b> <input style="width: 95%;" type="text" value="Employee Number"/>	<b>Date Of Retirement*</b> <input style="width: 95%;" type="text" value="Date Of Retirement"/> <input type="checkbox"/> Click if not Applicable	<b>Number of years of Present Employment*</b> <input style="width: 95%;" type="text" value="Number of years of Present Employment"/>

**Provide “Financial/Income Information” of the Co-applicant**

- Monthly Gross Salary
- Monthly Net Salary
- Other Income as per IT return (Enable the check box if not applicable)
- Particulars of deduction from Gross salary (Enable the check box if not applicable)
- Income as per IT Return (Enable the check box if not applicable).
- In the “Employment Details of the Co-applicant” enable the check box if not applicable, else enters the Name of the Employer
- Name of the Department
- Designation
- Employee Number
- Date of Retirement
- Number of years of Present Employment

**Details of Security Offered (Security not necessary for loan upto Rs. 4 Lakhs)(= Click if not Applicable)**

Immovable Property					
A.Plot/Flat/House No.*	Title deed		In the name of*	Address*	Estimated Market Value*
	Lease /Freehold*	Date*			
<input type="text" value="PLOT/FLAT/HOUSE NO."/>	<input type="text" value="LEASE /FREEHOLD"/>	<input type="text" value="Date"/>	<input type="text" value="IN THE NAME OF"/>	<input type="text" value="ADDRESS"/>	<input type="text" value="Estimated Market Value"/>
B. Vehicle/car*		<input type="checkbox"/> YES <input type="checkbox"/> NO	Registration Number*	<input type="text" value="Registration Number"/>	
C. Other Securities					
	Name of the security*	Serial Number*	Name of the holder*	Maturity Value*	Estimated Market Value*
<input type="checkbox"/>	<input type="text" value="NAME OF THE SECURITY"/>	<input type="text" value="Serial Number"/>	<input type="text" value="NAME OF THE HOLDER"/>	<input type="text" value="Maturity Value"/>	<input type="text" value="Estimated Market Value"/>

**Provide Details of Security Offered (Security not necessary for loan up to Rs. 4 Lakhs)**

- Plot/Flat/House No
- Lease /Freehold in the t
- Date in the text box pro
- In the Name of in the te
- Address in the text box
- Estimated Market Value
- Click on (Add more rows) link, if wants to add more rows to input additional data
- Click on Interest in Immovable Property (Add more rows) link, if wants to add more rows to input additional data
- Click on one of the radio buttons to select Vehicle/Car. Two radio buttons will be provided:
  - Yes
  - No
- If checked “Yes”, it will enter the Registration Number in the text box provided
- In Other Securities, enter the Name of the Security
- Serial Number
- Name of the Holder
- Maturity Value
- Estimated Market Value.

## Bihar Student Credit Card

- 1 Personal Information (Co-Applicant/Applicant)
- 2 Residential Address
- 3 Financial Income Information
- 4 Loan Request Section
- 5 Financial Details (Co-Applicant)
- 6 Bank Details
- 7 Repayment and Payment

### Details of the Course/ Study

<b>Name of the Proposed course of study*</b> <input type="text" value="NAME OF THE PROPOSED COURSE OF STUDY"/>		<b>Name of the college/institution*</b> <input type="text" value="NAME OF THE COLLEGE/INSTITUTION"/>	<b>University affiliated/Autonomous institution*</b> <input type="text" value="UNIVERSITY AFFILIATED"/>
<b>Address of the College/Institution*</b>			
<b>Address Line 1*</b> <input type="text" value="ADDRESS OF THE COLLEGE/INSTITUTION"/>		<b>Address Line 2*</b> <input type="text" value="ADDRESS OF THE COLLEGE/INSTITUTION"/>	
<b>State*</b> <input type="text" value="Select"/>	<b>District*</b> <input type="text" value="PASHCHIM CHAMPARAN"/>	<b>Pincode*</b> <input type="text" value="Pincode"/>	
<b>Duration Of course (Year)*</b> <input type="text" value="Select"/>	<b>Commencement Date for the course*</b> <input type="text" value="Commencement Date"/>	<b>Expected Monthly Income of students after Completion of courses*</b> <input type="text" value="Expected Monthly Income of students aff"/>	<b>Employment Potential after Completion of course*</b> <input type="text" value="Select"/>
<b>Bank Account Number*</b> <input type="text" value="Bank Account Number"/>	<b>Bank Name*</b> <input type="text" value="Select"/>	<b>Branch*</b> <input type="text" value="Branch Name"/>	
<b>IFSC Code</b> <input type="text" value="IFSC Code"/>			

### Provide Details of Course/ Study

- Name of the Proposed course of study
- Name of the college/Institution
- University affiliated
- Address Line 1 & 2
- State (States in India)
- District
- Pin code
- Duration of the Course from the drop down, available options 1,2,3,4,5 (Years)
- Commencement Date for the Course
- Expected Monthly Income of Students after Completion of Courses
- Employment Potential after Completion of Course (Y/N)
- Bank Account Number of Institute
- Bank Name of Bank Account of Institute
- IFSC code of Bank Account of Institute

### Loan Request Section

Cost of the Course		Sources	
1. Tuition Fees	<input type="text"/> INR	1. Amount of non repayable studentship fellowship etc, available to the student <input type="checkbox"/> Click if not Applicable <input type="checkbox"/> Applicable	<input type="text"/> INR
2. Essential Books, Stationery, Equipments, If any	<input type="text"/> INR	2. Amount of Replorable Studentship fellowship etc, available to the student <input type="checkbox"/> Click if not Applicable	<input type="text"/> INR
3. Examination Fees	<input type="text"/> INR	3. Amount of funds available from family sources for the courses <input type="checkbox"/> Click if not Applicable	<input type="text"/> INR
4. Maintenance Expenditure (enter the city category)	<b>State*</b> <input type="text" value="Select"/>	4. Amount of Loan applied for	<input type="text"/> INR
<b>Select City*</b>	<b>If other, Please specify*</b>		
<input type="text" value="Select"/>	<input type="text"/>		
<b>Category*</b>	<b>Enter Expenses (Maximum 5000 is A, 4000 if B and 3000 if C)</b>		
<input type="text"/>	<input type="text"/>		
5. Insurance Premium for the duration of loan and Start up Period	<input type="text"/> INR		
Total (should tally with the sources)	<input type="text"/> INR	Total (should tally with the cost)	<input type="text"/> INR

[Save As Draft](#) [Next](#)

### Provide Details of Loan Request

- Tuition Fees
- Essential Books, Stationery, Equipments
- Examination Fees
- In **Maintenance** Expenditure (City Category), selects **State** from the drop-down. Application lists all the states in India
- Selects **"City"** from drop-down. Application list all the A and B category city list in the selected State. If city not available, then enter the city in "Other" field, beside the drop-down
- System auto-fill **"Category"** based on the specified city
- Amount of Loan Applied
- Insurance Premium for the Duration of Loan and Start up Period
- Total (should tally with the sources) in the text box provided.
- Amount of Non Repayable Studentship Fellowship etc, available to the student in the text box provided
- Amount of funds available from family sources for the course in the text box provided.
- Applicant enters the Amount of Loan applied for in the text box provided.
- Applicant enters the Total (should tally with the cost) in the text box provided.

## Bihar Student Credit Card

- 1 Personal Information (Co-Applicant/Applicant)
- 2 Residential Address
- 3 Financial Income Information
- 4 Loan Request Section
- 5 Financial Details (Co-Applicant)
- 6 Bank Details
- 7 Repayment and Payment

### Details of Financial worth of the Co-Applicant (Click if Loan amount is less than 4 Lakhs)

Particulars	Details (Bank, Branch etc.)	Amount (INR)	Bank Assessment
Saving in Bank (Saving Banks+Fixed Deposits)	<input type="text"/>	<input type="text"/>	<input type="text"/>
How long the account has been maintained	<input type="text"/>	(In years )	
Immovable Property	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current PF Balance (Your Share)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment in NSC/Share/Debentures/Bonds etc.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Jewellery/Gold Ornaments	<input type="text"/>	<input type="text"/>	<input type="text"/>
LIC/Postal Life etc	<input type="text"/>	<input type="text"/>	<input type="text"/>
Capital in various firms (Your share),HUF share and share in associate concern	<input type="text"/>	<input type="text"/>	<input type="text"/>

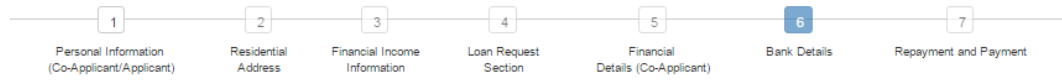
[Save As Draft](#) [Next](#)

### Provide Details of Financial Worth of the Co-Applicant:

Provide below details against “**Details (Bank, Branch etc.)**”, “**Amount (INR)**” and “**Bank Assessment**”.

- Saving in Bank (Saving Banks + Fixed Deposits)
- How Long The Account Has Been Maintained
- Immovable
- Current PF Balance (Your Share)
- Investment in NSC/Share/Debentures/Bonds etc
- Investment in Jewellery / Gold
- Life Insurance/Postal Life etc.
- Capital In various firms (Your share), HUF share and share in associate Concern

## Bihar Student Credit Card



### Details of Existing Loans (From any Bank) Click if not Applicable

Purpose	Bank Name	Account Number	Date of loan	Loan Amount	Present Outstanding	Mode of Payment
Housing Loan	<input type="text"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Car Loan	<input type="text"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
PF loan	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Borrowings from Friends and relatives	<input type="text"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Society	<input type="text"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Others	<input type="text"/>	<input type="text" value="0"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Details	EMI	Details of security Charged
Housing Loan	<input type="text"/>	<input type="text"/>
Car Loan	<input type="text"/>	<input type="text"/>
PF loan	<input type="text"/>	<input type="text"/>
Borrowings from Friends and relatives	<input type="text"/>	<input type="text"/>
Credit Society	<input type="text"/>	<input type="text"/>
Others (Please specify)	<input type="text"/>	<input type="text"/>

[Save As Draft](#) [Next](#)

### Provide Details of Existing Loans (From any Bank):

Provide below loan details against “Bank Name”, “Account Number”, and “Date of Loan ”,“ Loan Amount ”,“ Present Outstanding & Mode of payment

- Housing Loan
- Car Loan
- PF Loan
- Borrowings from Friends and Relatives
- Credit Society
- Others (Please Specify)

Provide below loan details against “EMI” and “Details of Security Charged”

- Housing Loan
- Car Loan
- PF Loan
- Borrowings from Friends and Relatives
- Credit Society



- Others (Please Specify)

---

1  
Personal Information  
(Co-Applicant/Applicant)

2  
Residential  
Address

3  
Financial Income  
Information

4  
Loan Request  
Section

5  
Financial  
Details (Co-Applicant)

6  
Bank Details

7  
Repayment and Payment

**Proposed/Preferred Repayment and Payment of Interest \***

Mode of Repayment (How many Months or how many EMIs?)  
(Tick in the appropriate box )

By Student

By Gurdian

Payment of full interest as and when applied during the moratorium

No interest will be paid during the Moratorium

---

**General**

1. Do you Have an existing relationship with the bank if so, Details thereof

Yes  No

(Mention details if yes)

2. Do you wish to open a saving account with the bank

Yes  No

3. Is there any gurantee given to the bank/Other Bank

Yes  No

(Mention details if yes)

I/We hereby apply for a loan from \_\_\_\_\_ (Name of the Bank) to the extent indicated in the Loan Request Section of this application form. I/We declare that the foregoing particulars and information furnished in this application form are true, accurate and complete and they shall form the basis of any loan \_\_\_\_\_ (Name of the Bank) may decide to sanction to me/us. I/we confirm that I/We/Have/had no insolvency proceeding against me/us. Nor have, I/We been adjudicated insolvent. I/We further further confirm that I/We have read the terms and conditions and understood the contents therein. I/We am/are/aware that if I/We opt for a loan at floating rate of interest, the equated Monthly installment will comprise Principal and interest based on \_\_\_\_\_ (Name of Bank) Advance Rate which is subject to change from time to time.

I/we agree that the bank may be at its discretion conduct discreet inquiries in respect of this application. I/We undertake to inform as to any change in my/our occupation/employment , residential address and to provide any further information that the bank may require will be a liberty to take such actions it may deem necessary if my/our above statements are found to be untrue. I/we agree that the bank shall have the sole discretion to reject/reduce loan amount/our loan which may be in force time to time .I also thereby give my consent to send the application to loan processing cell for sanction if in order and disbursement on sanction for Processing Cell or any Branch as per process prescribed by the bank.

I also certify that my/our Aadhaar Number may be used for verification process.

Save As Draft
Final Submit
Close

**Provide General Information:**

**Provide Proposed/Preferred Repayment and Payment of Interest.**

- Enter “Mode of Repayment (How Many Month or How May EMI’s)”
- Enable below check boxes:
  - By Student
  - By Guardian
  - Payment of full interest as and when applied during the moratorium
- No interest will be paid during the moratorium
- In “**Do you Have an existing relationship with the bank if so, Details thereof**”, enable “Yes/ No” radio button
  - If “**Yes**” provide the details
- In “**Do you wish to open a saving account with the bank**” enable “Yes/ No” radio button

- If “**Yes**” provide the details
- In “**Is there any guarantee given to the bank/Other Bank**” enable “Yes/ No” radio button
  - If “**Yes**” provide the details

1. Applicant clicks on the check box provided for the above mentioned declaration:
2. If the applicant clicks on **Save as Draft** then system will save the registration details in the database but will not consider submission of application. The user will be able to see the provided information on next login.
3. If Applicant clicks on **Close** then system will generate a popup saying "Are you sure you want to close the registration form. Unsaved data will be lost." The popup would have following two buttons:
  - i. Ok (Clicking Ok will close the popup)
  - ii. Close Anyway (Clicking this button will close the SHA Application Page and 'Applicant Home Page' will open)
4. Applicant clicks on **Submit**, system will check if the mandatory fields have been filled or not. Upon successful confirmation system will save all the information in the database and will submit the information for further action by the DRCC staff. Following Acknowledgement will be opened for taking Print also same will mailed to Applicant on his registered mail id.