FINANCIAL ASSISTANCE GIVEN BY GOVT OF BIHAR TO THE STUDENTS FROM BIHAR STATE

Link to Apply:
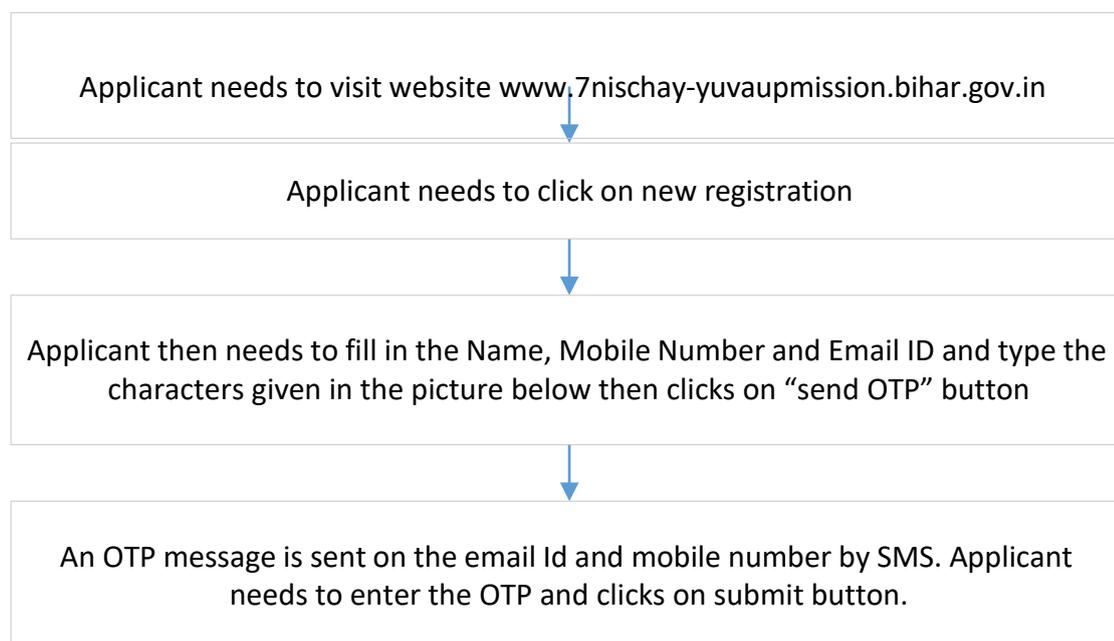
https://www.7nishchay-yuvaupmission.bihar.gov.in/

https://www.7nishchay-yuvaupmission.bihar.gov.in/listofcollegedetail

Process Flow for Bihar Student Credit Card Scheme

Documents Required

- Filled Common Application form
- Aadhar Card of applicant and co applicant (if available)
- Copy of Pan Card of the student and co-applicant
- Xth and XIIth Certificate and Marksheet
- Copies of letter conferring Scholarship etc. (If available)
- Document e
- Approved Course Structure
- Proof of admission
- Fee Schedule
- 2 Photographs of Student/ Parents / Guarantor
- Last year's income certificate/ Form 16
- Last two year's income tax return
- Last 6 months Bank Statement
- Proof of Residence (ID/ Passport/ Voter ID/ Driving License)
- Tax Receipt

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┌─────────────────────────────────────────────────────────────┐
│  Applicant needs to visit website www.7nischay-              │
│  yuvaupmission.bihar.gov.in                                  │
└─────────────────────────────────────────────────────────────┘
                            │
┌─────────────────────────────────────────────────────────────┐
│  Applicant needs to click on new registration               │
└─────────────────────────────────────────────────────────────┘
                            │
┌─────────────────────────────────────────────────────────────┐
│  Applicant then needs to fill in the Name, Mobile Number     │
│  and Email ID and type the characters given in the picture   │
│  below then clicks on "send OTP" button                      │
└─────────────────────────────────────────────────────────────┘
                            │
┌─────────────────────────────────────────────────────────────┐
│  An OTP message is sent on the email Id and mobile number    │
│  by SMS. Applicant needs to enter the OTP and clicks on      │
│  submit button.                                             │
└─────────────────────────────────────────────────────────────┘
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A confirmation message is displayed. Applicant needs to confirm if the details are correct.

Successful registration message will be displayed and user name and password will be sent to the user by email and SMS

Applicant then needs to visit the home page www.7nischay-yuvaupmission.bihar.gov.in and log in using the username and password provided in the email/SMS

After login, Applicant has to change his password to password of his choice. At later stage, applicant can change his password from the menu options given after login.

Applicant has to go to home page and login using his new password

Applicant then needs to fill in the information on the Personal Information Page

After filling all the information, applicant will click on the submit button. A confirmation message is displayed. The applicant will clicks on "ok" to confirm that the details are correct.

Applicant then needs to click on 'next'. This will take the applicant to the screen for selecting the scheme he wants to apply for

Applicant selects one of the Schemes for drop down menu to apply. For applying for Bihar Student Credit Card, he selects "BSCC" and needs to click on apply

In this page Applicant needs to fill personal information specific to BSCC and detailed information of Co-applicants, which include

1. Personal information
2. Financial/Income information
3. Employment Details
4. Details of securities offered, if any
5. Details of Course/Study, for which loan is sought
6. Loan request section
7. Financial worth of Co-applicant
8. Details of existing loan
9. preferred payment terms

Please note that apart from first section, all the details are to be filled for co-applicant including Name, Father name , mother's name addresses etc.

Applicant will have to navigate through different tabs to fill the above mentioned information

In case Applicant is not able to fill the form in one go, he will have option to save the application as draft in every tab, this will save the information filled in by applicant

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At last TAB, applicant will have option to submit the application

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Once he clicks at "SUBMIT" button, the system will show the preview of all the entries made by applicant and display a warning message "You will not be able to edit any information, after submitting the application, please verify the information before, finally submitting the application. If you want to submit the application Click "YES" otherwise Click "No" "

A confirmation message will be displayed and a PDF copy of acknowledgement will get displayed

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Applicant can either download the acknowledgement or take a print for the same. The option of download and print will be displayed in the browser window. The PDF copy of the same will also be sent to the applicant by email. Applicant will also receive an SMS which will have registration ID of the applicant.

Manager of respective DRCC will then Schedule the appointment for DRCC depending on the capacity of DRCC. Accordingly, an email and SMS goes to the applicant informing them about the date of visit to DRCC.

Applicant will then visit the DRCC on the allocated date with a self attested photocopy of the documents and will be given a token at the gate

On his turn, applicant will go the counter and will submit the documents to Multi purpose assistant (MPA) for verification. MPA will authenticate the applicant through Aadhar and will verify other details, scan the documents and will capture photograph of the applicant. On successful completion, MPA will give a acknowledgement slip to the applicant

After verification by MPA the data will be passed to Assistant manager Schemes for second layer of verification, after verification by Asst. manager (Scheme), system will pass relevant data to Third Party Verification Agency

After successful verification report by TPA within 15 days, AM will forward the application to Nominated officer from Education Department

Nominated officer from Education Department will forward the application to the concerned bank

Banks will confirm the sanction of the education loan to DRCC and upload the sanction letter within 15 days. Bank will also send the SMS to the applicant

An SMS and email will also be sent to the applicant by DRCC informing the date on which applicant needs to visit DRCC for collecting the Student Credit Card and sanction letter of the loan

Applicant will visit the DRCC and will collect the Student Credit card, Bank's Sanction letter and will be informed about the date to visit the Bank

Applicant will visit the Bank for completing the documentation formalities

Applicant will get the disbursement of Loan by the bank and the same will be informed to the DRCC by bank officials.

The applicant can track his application status at any time by calling the toll free number of the call center or by visiting the website www.7nischay-yuvaupmission.bihar.gov.in