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**A Report On
Awareness Programme on
Student Credit Card Scheme**

**Held On
20/12/2021**

**At
College Central Auditorium,
PRMS Mahavidyalaya**

**Organized by
PRMS Mahavidyalaya**

Introduction: In pursuit of its commitment to holistic student development, PRMS College undertook an initiative in the form of the Student Credit Card Awareness Program. This program aimed not only to equip students with essential financial literacy skills but also to inform them about the newly launched scheme by the state GOVT. Through a series of meticulously planned activities, the program sought to impart financial knowledge and give an in-depth insight into the new scheme. This report provides an in-depth analysis of the program's objectives, activities, outcomes, and future recommendations.



Figure 1 AT AUDITORIUM WITH EAGER STUDENTS

Objectives:

Comprehensive Understanding: The program aimed to provide students with a comprehensive understanding of credit cards, including their benefits, risks, and responsible usage practices.

Practical Knowledge: It sought to impart practical knowledge and skills related to budgeting, debt management, financial planning, and the importance of establishing a good credit history.

Awareness and Empowerment: Through interactive workshops and engaging activities, the program aimed to raise awareness about the Student Credit Card.

Long-term Impact: The overarching objective was to instill lifelong financial literacy skills that would serve students well beyond their academic years, enabling them to make sound financial decisions and achieve financial independence.

Program Activities:

The programme kickstarted with Prof. Santimoy Khan delivering the keynote address elaborating on the hardships the students used to face earlier regarding the financial uncertainty when it came to pursuing higher education and the benefits the students can derive from the scheme.



Figure 2 SENIOR PROFESSOR SHARING HIS THOUGHTS

IQUAC Co-ordinator Speech:



Figure 3 IQUAC CO-ORDINATOR DELIVERING HIS VALUABLE INPUTS

NODAL Officer's Speech:

The Nodal Office of Student Credit Card Scheme informed the students about the key points of the scheme in detailed manner with the help of ppt with focus on the following points

Financial Assistance: The credit card provides students with access to a predetermined line of credit, enabling them to fund their educational expenses, including tuition fees, books, accommodation, and other related costs.

Interest-Free Period: Students are offered an interest-free period, typically ranging from six months to one year, during which they are not required to pay any interest on the borrowed amount, thus easing the financial burden on students and their families.

Flexible Repayment Options: The credit card offers flexible repayment options, allowing students to repay the borrowed amount in easy installments over an extended period, often after the completion of their education and securing employment.

No Collateral Required: Unlike traditional loans, the Students' Credit Card does not require any collateral or guarantor, making it accessible to students from diverse socio-economic backgrounds, including those from underprivileged and marginalized communities.

Benefits of the Scheme:

Enhanced Access to Education: The initiative aims to democratize access to higher education by providing students with the financial means to pursue their academic aspirations, irrespective of their financial constraints or background.

Empowerment and Independence: By providing students with a financial tool to fund their education independently, the credit card fosters a sense of empowerment and self-reliance among students, enabling them to take charge of their educational journey.

Promotion of Merit: The initiative incentivizes academic excellence by rewarding meritorious students with access to higher credit limits and preferential terms, thereby encouraging students to strive for academic excellence.

Implementation:

Application Process: Students can apply for the Students' Credit Card through a simple online application process, wherein they are required to submit basic documentation, such as proof of identity, address, and enrollment in an educational institution.

Approval and Disbursement: Upon verification of the application and eligibility criteria, the credit card is approved and disbursed to the student, providing them with instant access to the sanctioned credit limit for educational expenses.

Monitoring and Support: The government, in collaboration with banking institutions, provides ongoing monitoring and support to students availing the credit card, ensuring transparency, accountability, and timely assistance as required.

Q&A Sessions:

Open forums provided students with the opportunity to engage in meaningful dialogue with guest speakers, seek clarification on financial matters, and share their perspectives and concerns.



Figure 4 FEEDBACK SESSION WITH STUDENTS

Interactive Activities: Group discussions, role-playing exercises, and hands-on activities were incorporated to reinforce key concepts and stimulate critical thinking, enabling students to apply their newfound knowledge in real-world scenarios.

Outcomes:

Increased Awareness: Pre- and post-program assessments revealed a significant increase in students' awareness of credit card fundamentals, risks, and responsible usage practices.

Improved Financial Literacy: Participants demonstrated a deeper understanding of budgeting, saving, debt management, and long-term financial planning strategies, indicating a positive shift in their financial literacy levels.

Confidence and Empowerment: Armed with knowledge and skills, students reported feeling more confident in their ability to make informed financial decisions, manage their finances effectively, and navigate the complexities of the financial landscape.

Behavioral Change: Many students expressed a willingness to adopt healthier financial habits, such as tracking expenses, setting financial goals, and establishing emergency funds, indicating a tangible impact on their financial behaviour.

Future Recommendations:

Ongoing Education: Continuation of financial literacy initiatives, including workshops, seminars, and online resources, to reinforce key concepts and accommodate diverse learning styles.

Partnerships: Strengthening partnerships with financial institutions and government agencies to expand access to financial education resources and promote responsible credit card usage among students and the broader community.

Peer Mentoring: Establishment of peer mentoring programs where students can support and empower each other in their journey towards financial wellness, sharing insights, experiences, and best practices.

Conclusion: The Student Credit Card Awareness Program organized by PRMS College has proven to be a resounding success, achieving its objectives of enhancing financial literacy, empowering students, and fostering responsible credit card usage. By equipping students with the knowledge, skills, and confidence they need to navigate the complexities of the financial landscape, the program has laid a solid foundation for their future success and financial well-being.

Acknowledgments:

- The organizing committee for their dedication, creativity, and hard work in planning and executing the program.
- Guest speakers, financial experts, and industry professionals for generously sharing their time, expertise, and insights with students.
- Participants for their active engagement, enthusiasm, and commitment to personal and professional growth through financial education.

Appendices:



This elaborate report serves as a testament to the transformative impact of the Student Credit Card Awareness Program, highlighting its role in enhancing financial literacy, empowering students, and shaping a generation of financially responsible citizens.

Principal

[Signature]

IQAC CO-ORDINATOR
PRMS MAHAVIDYALAYA

[Signature]

PRINCIPAL
PRMS MAHAVIDYALAYA
BARAGARI, JAMBONI, BANKURA



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A Report On
West Bengal Student Credit Card Scheme
Awareness Programme
As
Part of Students' Week Celebration 2nd Jan to 7th
Jan, 2023

Held On
06/01/2023
At
English Language Lab
PRMS Mahavidyalaya
Organized by
PRMS Mahavidyalaya

Introduction: Initiated by the Government of West Bengal, the West Bengal Students' Credit Card program aims to enhance access to higher education for students across the state. This report explores the distinctive features, advantages, and potential impact of this pioneering initiative.



Figure 1 PPT PRESENTATION BY NODAL OFFICER

Key Features:

Financial Assistance: Students gain access to a predetermined credit line, facilitating the funding of educational expenses such as tuition fees, books, and accommodation. Interest-

Free Period: A grace period of typically six months to one year alleviates the financial burden by waiving interest on borrowed amounts. Flexible Repayment Options: Students

can repay borrowed amounts in easy installments post-education, fostering financial flexibility. **No Collateral Required:** Unlike conventional loans, the Students' Credit Card does not demand collateral, ensuring accessibility to students from diverse socio-economic backgrounds.

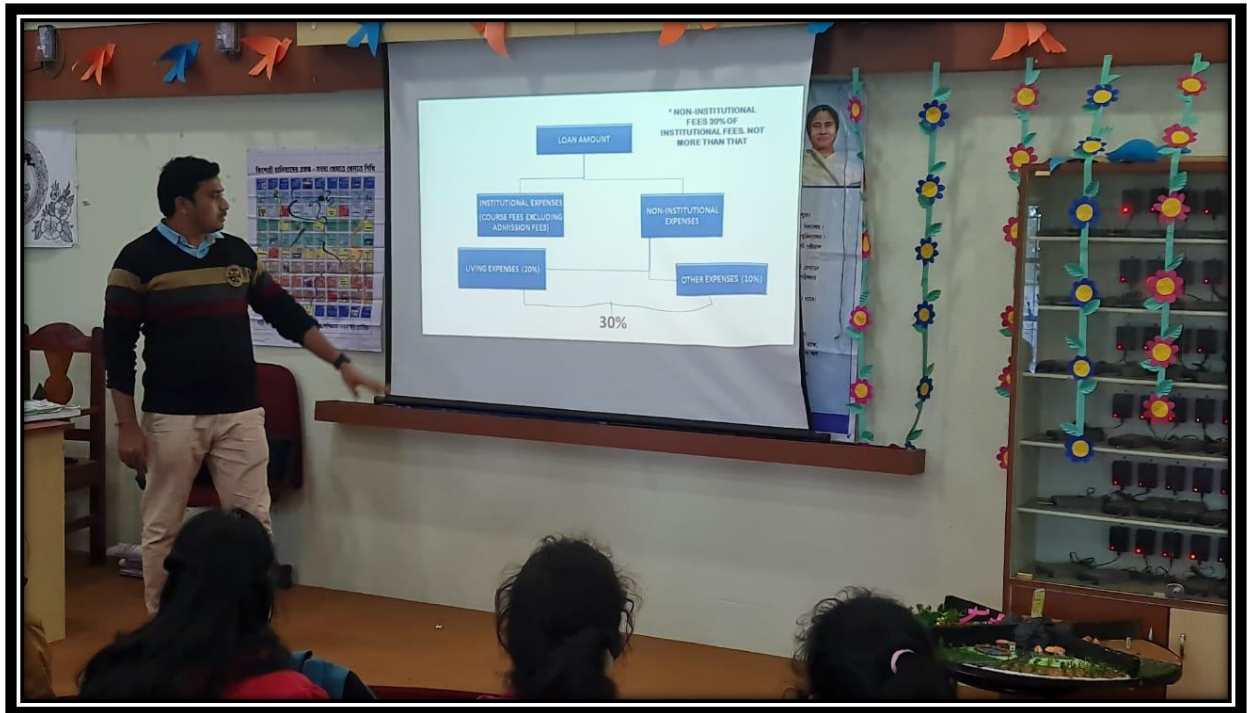


Figure 2 EXPLAINING THE KEY FEATURES

Benefits:

Enhanced Educational Access: The initiative aims to democratize higher education access, irrespective of students' financial constraints or backgrounds. Empowerment and

Independence: By offering a financial tool for independent education funding, the credit card cultivates a sense of empowerment and self-reliance among students. Merit **Promotion:** Academic excellence is incentivized through increased credit limits and preferential terms, encouraging students to strive for academic success.

Implementation:

Application Process: The online application process requires basic documentation such as proof of identity, address, and enrollment in an educational institution. Approval and

Disbursement: Upon verification, the credit card is approved and disbursed to students, granting instant access to the sanctioned credit limit for educational expenses.

Monitoring and Support: Ongoing monitoring and support from the government and banking institutions ensure transparency, accountability, and timely assistance for students availing the credit card.



Figure 3 INTERACTION WITH STUDENTS

Potential Impact:

Increased Enrollment: The initiative is poised to boost student enrollment in higher education institutions, particularly among economically disadvantaged and marginalized communities.

Reduced Dropout Rates: By removing financial barriers to education, the initiative can mitigate dropout rates and enhance student retention, ultimately elevating educational attainment levels.

Socio-Economic Development: Access to higher education fosters socio-economic development by equipping students with the skills and knowledge to contribute meaningfully to society.

Conclusion: The West Bengal Students' Credit Card initiative symbolizes a visionary stride towards promoting educational equity, social inclusion, and economic empowerment. By providing students with the means to pursue higher education and realize their potential, the initiative lays the groundwork for a more prosperous and equitable future for the youth of West Bengal.

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**A Report On
Duare Sarkar Camp Visit for West Bengal Student
Credit Card Scheme Awareness**

**Held On
10/11/2022**

**At
College Central Auditorium,
PRMS Mahavidyalaya**

**Organized by
PRMS Mahavidyalaya**

Introduction: As part of the concerted efforts to promote awareness and facilitate access to the West Bengal Student Credit Card Scheme, students, accompanied by the nodal officer, participated in Duare Sarkar camps across the state. This report encapsulates the objectives, activities, and outcomes of these visits aimed at disseminating information and fostering engagement with the scheme.



Figure 1 AT DUARE SARKAR CAMP

Objectives:

- To raise awareness among students about the West Bengal Student Credit Card Scheme and its benefits.
- To facilitate interactions between students and government officials to address queries and provide clarifications about the scheme.
- To encourage students to avail themselves of the scheme and support them in the application process.

Activities:

Camp Participation: Students, under the guidance of the nodal officer, actively participated in Duare Sarkar camps organized by the state government in various locations.

Information Dissemination: Students engaged with camp attendees, including government officials and community members, to disseminate information about the Student Credit Card Scheme. They distributed informational pamphlets and answered questions about eligibility criteria, application procedures, and benefits.

One-on-One Assistance: The nodal officer provided personalized assistance to students, guiding them through the application process and addressing any concerns or queries they had regarding the scheme.

Feedback Collection: Students collected feedback from camp attendees regarding their awareness and perception of the scheme, enabling continuous improvement and refinement of awareness initiatives.



Figure 2 INTERACTION WITH S.I. MADAM

Outcomes:

Increased Awareness: The camp visits contributed significantly to raising awareness about the Student Credit Card Scheme among students and the community at large.

Enhanced Engagement: Students actively engaged with attendees, fostering meaningful conversations and interactions that facilitated a better understanding of the scheme.

Application Support: Students received guidance and support from the nodal officer, empowering them to initiate the application process for the Student Credit Card Scheme confidently.

Positive Feedback: Camp attendees expressed appreciation for the initiative and expressed interest in availing themselves of the scheme, indicating its potential impact and relevance.



Figure 3 OFFICIAL IN TALK WITH THE STUDENTS

Conclusion: The participation of students in Duare Sarkar camps for West Bengal Student Credit Card Scheme awareness exemplifies a proactive approach towards promoting financial inclusion and empowering youth. Through active engagement and collaboration with government initiatives, students played a pivotal role in disseminating information,

addressing queries, and facilitating access to the scheme, thereby contributing to its success and impact.



Figure 4 NODAL OFFICER AND FACULTY MEMBERS ACCOMPANYING THE STUDENTS

SIGNATURE OF NODAL OFFICER

SIGNATURE OF PRINCIPAL

*Pandit Raghunath Murmu Smriti
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**A Report On
West Bengal Student Credit Card Scheme
Awareness Program**

**Held On
04/11/2022**

**At
The Department of Forestry
PRMS Mahavidyalaya**

**Organized by
PRMS Mahavidyalaya**

Introduction: The Student Credit Card Awareness Programme, organized by the Forestry Department of PRMS Mahavidyalaya, under the stewardship of the scheme's nodal officer, aimed to disseminate information about the benefits and features of the student credit card scheme. This report provides a comprehensive overview of the objectives, activities, and outcomes of this initiative.



Figure 1 AT FORESTRY DEPARTMENT

Objectives:

- To raise awareness among students of the Forestry Department about the West Bengal Student Credit Card Scheme.
- To educate students about the application process, eligibility criteria, and benefits of the scheme.
- To empower students with the knowledge and resources to make informed decisions regarding their financial needs and educational pursuits.

Activities:

Information Sessions: The nodal officer conducted informative sessions to elucidate the key features and advantages of the student credit card scheme. These sessions included detailed explanations of the application process, eligibility requirements, and repayment options.



Figure 2 INTERACTION WITH STUDENTS

Interactive Workshops: Interactive workshops were organized to engage students actively in learning about financial literacy and responsible credit card usage. Practical exercises and case studies were employed to illustrate concepts and facilitate understanding.

Q&A Sessions: Students were encouraged to participate in question-and-answer sessions to seek clarification on any aspects of the scheme. The nodal officer addressed queries and concerns raised by students, ensuring that they had a clear understanding of the scheme.

Distribution of Educational Materials: Pamphlets, brochures, and informational handouts were distributed to students, providing them with written material to refer back to and reinforce their understanding of the scheme.

Outcomes:

Increased Awareness: The awareness programme succeeded in enhancing students' knowledge and awareness of the student credit card scheme, ensuring that they were well-informed about its benefits and implications.

Empowered Students: Students felt empowered to make informed decisions regarding their financial needs and educational expenses, thanks to the knowledge and resources provided during the programme.

Positive Feedback: Feedback received from students indicated a high level of satisfaction with the programme, with many expressing gratitude for the opportunity to learn about financial literacy and the student credit card scheme.



Figure 3 RECEIVING FEEDBACK

Conclusion: The Student Credit Card Awareness Programme at the Forestry Department of PRMS Mahavidyalaya, led by the scheme's nodal officer, was instrumental in equipping students with the knowledge and resources needed to navigate the complexities of financial management and educational expenses. By raising awareness and empowering students, the programme has contributed significantly to the overall objectives of the student credit card scheme.