



A Study of Bihar Government Scheme for Education: “Bihar Student Credit Card Yojna”

- Nisha Kumari • Shahida Siddiquee • Divya
- Braj Kishor Prasad

Received : November 2018

Accepted : March 2019

Corresponding Author : Braj Kishor Prasad

Abstract : *This research is on the study of educational scheme, how it has affected the lives of people, how it has brought changes in the way of literacy rate. This educational scheme has been a game changer because it provides the students of Bihar with enough financial support so that they can pursue their higher studies. The Bihar student credit card scheme is implemented with the intention of providing feasible financial support to the students who are pursuing higher educational studies. The applications for the Bihar Student Credit Card Scheme are being invited online on the website*

www.7nischayyuvapmission.bihar.gov.in and its mobile app. The state government has launched the online portal for the student credit card scheme online applications. The intent of this study is focused on how this loan is beneficial to the students to carry on their higher studies. The main purpose of this research is to study how BSCCY helps students. The main objective of our study is to bring awareness about this scheme so that it can be beneficial for all students.

Keywords: *Educational Scheme, Bihar Student Credit Card Yojna.*

Nisha Kumari

MCA-Vth Semester, Session : 2016-2019,
Patna Women's College, Patna University,
Patna-800001, Bihar, India

Shahida Siddiquee

MCA-Vth Semester, Session : 2016-2019,
Patna Women's College, Patna University,
Patna-800001, Bihar, India

Divya

MCA-Vth Semester, Session : 2016-2019,
Patna Women's College, Patna University,
Patna-800001, Bihar, India

Braj Kishor Prasad

Assistant Professor, Department of MCA,
Patna Women's College, Bailey Road,
Patna-800001, Bihar, India
E-mail : brajki@rediffmail.com

Introduction:

The Education Department of Bihar is running various educational schemes, programs, grants, bursaries, financial awards, loans scholarships, fellowships of School Education & Literacy, Elementary Education, Secondary Education, Higher Education, Adult Education, Tribal Education, Technical and Medical Education and Vocational Studies, Skill Development, etc.

The Government of Bihar launched the Bihar Student Credit Card Yojna (BSCCY) on 2nd October 2016. The objective of this scheme is to provide educational loan through banks for students of Bihar enrolled into Graduate / Post Graduate courses in recognized central and state universities / institutions / colleges either in Bihar or anywhere in the country (Mr. Arvind Kumar).