

Student Credit Card

Date: 27.12.2021

From: Principal & Secretary

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SARAT CENTENARY COLLEGE

Dhaniakhali, Hooghly, WB, PIN 712302

Founded: 1976

Accredited by NAAC (CGPA: 2.33) & Recognised Under UGC 2F & 12B

WB Govt Aided & Affiliated to The University of Burdwan

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Website: www.sc.collegednk.ac.in

Date: 27.12.2021

NOTICE

It is notified for the information of all concerned that an Awareness Camp on 'Student Credit Card Scheme' will be held on 28th December, 2021 (Tuesday) in the College Premises (Physics Lab) at 11:30 a.m.

Aspiring students may attend the camp and utilize the opportunity.

Bhattacharya

Dr. Satyabrata Bhattacharya
Nodal Officer
Sarat Centenary College

For *[Signature]* 27.12.21

(DR. SANDIP KUMAR BASAK)
Principal & Secretary
Sarat Centenary College

Principal & Secretary
Sarat Centenary College
Dhaniakhali, Hooghly

[Signature]



Awareness Camp on Student Credit Card
Sarat Centenary College, Dhaniakhali, Hooghly
Date: 28.12.2021

Sl No.	Name (sig)	Sem	Course	College Roll	Signature
1	Bishal Barke.	1 st	B.A (Hist hon)	170	Bishal Barke.
2	Tanima Bera	1 st	B.A (Pass)	1201	Tanima Bera
3	Resmi Khatun	1 st	B.A (Pass)	1268	Resmi Khatun
4)	Soumya Pal	3 rd	BSC (Hon)	42	Soumya Pal.
5)	Swarajya Samanta	3 rd	BSC (Math Hons)	48	Swarajya Samanta
6)	Somyadeep Ghosh	3 rd	BSC (Math Hons)	43	Somyadeep Ghosh
7)	Juli Khatun	3 rd	BSC (Math Hons)	14	Juli Khatun
8)	Suma Das	3 rd	Bse (Math Hons)	46	Suma Das
9)	Rama Kaini	3 rd	Bse (Math Hons)	25	Rama Kaini
10)	RUPSA PAIKI	1 st	(HIS HONS)	758	RUPSA PAIKI
11.	Tandra Mondal	1 st	(HISTORY HONS)	1107	Tandra Mondal.
12.	Subeli Sankar	1 st	(HISTORY HONS)	785	Subeli Sankar.

Bhattacharya
28/12/2021
Nodal Officer
Smrity Mondal 28/12/21
HELPDESK OFFICER



J. K. Das
Principal & Secretary,
Sarat Centenary College
P.O. - Dhaniakhali, Dist. - Hooghly

Report on Student Credit Card Information Session
Sarat Centenary College
Date: December 27, 2021

Objectives of the Session:

1. **Provide Education:** To offer detailed information on how student credit cards work and their impact on personal financial management.
2. **Highlight Benefits:** To explain the advantages of using a student credit card, including credit-building opportunities and financial flexibility.
3. **Discuss Responsibilities:** To outline the responsibilities associated with credit card use, such as making timely payments and managing credit utilization.
4. **Guide Application Process:** To walk students through the process of applying for a student credit card and selecting the right one.

Key Topics Covered:

1. **Responsibilities and Risks:**
 - The importance of paying bills on time to avoid late fees and interest.
 - Potential risks of high credit utilization and debt accumulation.
 - Tips for maintaining a balanced approach to credit card use.
2. **Application Process:**
 - Step-by-step guidance on how to apply for a student credit card.
 - Key factors to consider when choosing a card (e.g., fees, interest rates, rewards).
 - Eligibility criteria and necessary documentation.
3. **Financial Management Tips:**
 - Best practices for budgeting and managing credit card expenses.
 - Strategies for setting financial goals and tracking spending.

Recommendations:

1. **Future Sessions:** Consider hosting additional sessions or workshops to cover advanced topics such as managing debt and understanding credit reports.
2. **Expanded Resources:** Provide additional resources or materials online for students seeking further information.
3. **Feedback Collection:** Continue to collect and analyze feedback to enhance the content and format of future financial education events.



A. G. Banerjee
Principal & Secretary,
Sarat Centenary College
P.O.- Dhanikhali, Dist- Hooghly