

NAME OF SCHEME	PURPOSE	ELIGIBILITY	QUANTUM OF LOAN	MARGIN	SECURITY	GUARANTEE	REPAYMENT	PREPAYMENT CHARGES	RATE OF INTEREST	PROCESSING CHARGES
DIRECT HOUSING FINANCE SCHEME	<p>1] For construction / acquiring of new or existing house/flat which has remaining life of applied tenure plus 10 years</p> <p>2] For repairs, renovation, extension in the existing house /flat</p> <p>3] For purchase of plot provided he/she undertakes to construct the house on the plot within the period of two years; else interest @ BR+8% from the date of availment of loan will be charged.</p>	<p>1] Individuals, Groups of individuals, who have attained 18 years (completed) as on date of application and including Cooperative Societies, having a legal, identified and regular source of income either singly or jointly with Parents, sons, spouse.</p> <p>2] Brothers, Daughters & Sisters can be accepted as co-borrowers if they are/ or intended to be co-owners of house/property under applied loan.</p> <p>3] Friends & distant relatives like uncles, aunts, nephews, nieces etc. are not eligible to join as co-borrowers.</p> <p>4] Housing loan to purchase property from spouse,</p>	<p>1] Loan upto 20 Lakhs – 90%</p> <p>2] Loan above 20 Lakhs upto 75 Lakhs – 80%</p> <p>3] Loans above 75 Lakhs – 75%</p> <p>4] For repairs, renovation, extension – 75% (max. 10 Lacs)</p> <p>5] For purchase of plot – 75% of cost which should not exceed 75% of the cost of the housing unit. (Plot on stand-alone basis should not be financed)</p>	<p>1] Loan upto 20 Lakhs – 10%</p> <p>2] Loan above 20 Lakhs upto 75 Lakhs – 20%</p> <p>3] Loans above 75 Lakhs – 25%</p>	<p>1] Equitable/ Registered mortgage of property being financed.</p> <p>2] Where mortgage of the property being financed is not possible, pledge of bank's FDR/ LIC policy/Govt. Securities, NSCs, KVPs, IVPs, Bonds, etc. equal to 125% of the loan amount may be taken as security</p>	<p>1] Condition of guarantee is waived of for salaried individuals irrespective of loan amount.</p> <p>2] In case of self-employed /others for loan up to Rs.20 lakh no guarantee is required. Above 20 lakhs RM has got powers to waive</p>	<p>1] For house not older than 10 years, maximum period of 30 yrs. or on the borrower reaching the age of 70 yrs. whichever is earlier</p> <p>2] For house older than 10 years, maximum period of 25 yrs. or on the borrower reaching the age of 70 yrs. whichever is earlier</p> <p>3] In case of repairs, renovation, extension, alteration – maximum period of 10 years</p> <p>4] Moratorium period – a) New Construction –</p>	<p>1] NIL in case borrower repays entire loan amount out of his/her own sources.</p> <p>2] 1% of outstanding amount if account is taken over by other Bank / FIs</p>	Base Rate	<p>0.50%, Maximum Rs. 20,000/-</p> <p>(Complete waiver of processing charges during festive season 13.08.2015 to 31st December 2015)</p>

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		<p>parents, grandparents, siblings, children are not to be allowed as no real consideration / possession of property may pass from seller to buyer.</p> <p>5] Partnership firms, HUF, etc. are not eligible under this scheme.</p> <p>6] The applicant must be 18 years old (completed) as on the date of application.</p>					<p>36 months from the date of first disbursement or 6 months after the date of completion whichever is earlier</p> <p>b) Extension, repairs, renovation – after 3 months</p> <p>c) In all other cases – from 2nd month of disbursement.</p>			
CENT HOME DOUBLE PLUS SCHEME	<p>Overdraft for Cent Home Loan & Term Loan for other purposes. Term Loan for other Purposes to the extent of 10% of Housing Loan with a Maximum Cap of Rs.10 Lacs as mentioned below: Other Purposes –</p> <ol style="list-style-type: none"> 1] Repairs / Renovation of House / Flat – For Renovation & Repair after 3 years from Last Disbursement of Home Loan / For Extension after 1 year from last disbursement; Margin – 25%; Min.- Rs.1 Lac & Max.- Rs.10 Lacs; Interest - Base Rate + 0.25% 2] Purchase of Two-Wheeler /Four-Wheeler – As per Cent Vehicle Scheme; Interest - Base Rate + 0.25% 3] Furnishing of House – 25% Margin; Min. - Rs.1 Lac & Max. Rs.10 Lacs. Maximum Repayment in 60 EMI; Interest - Base Rate + 0.50% 4] Purchase of consumer durables/ furniture – 25% Margin, Min. - Rs.1 Lac & Max. Rs.10 Lacs. Maximum Repayment in 60 EMI; Interest - Base Rate + 0.50% 5] Solar Energy Equipment – 25% Margin; Min. - Rs.0.10 Lac & Max. Rs.10 Lacs. Maximum Repayment in 36 EMI; Interest - Base Rate 6] Children Marriage / Education Expenses / Medical Expenses - 25% Margin; Min. - Rs.0.10 Lac & Max. Rs.5 Lacs. Maximum Repayment in 36 EMI; Interest - Base Rate + 1.50% 7] Family Holiday, Tour & Travels – 25% Margin; Min. - Rs.0.10 Lac & Max. Rs.5 Lacs. Maximum Repayment in 24 EMI; Interest - Base Rate + 2.00% <p>This is over and above the Housing Loan eligibility and will be classified separately as per the purpose of the loan. During the period of disbursement the account will be in the form of Term Loan only. After full disbursement of loan is done, Overdraft facility will be applicable.</p>									

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HOME LOAN PLUS	Refurbishment/renovation/furnishing of house or buying furniture/LCD TV/Home theatre etc	Existing Borrowers under direct housing finance scheme having completed minimum 3 years of repayment schedule without any default. In case Housing loan is in Joint name both the joint borrower should join as borrower for the loan or consent/ no objection for extending charge of house property created out of Housing Loan should be obtained.	Maximum of Rs.10.00 lakhs Eligible quantum of loan shall be arrived as under A] Present Market Value of Residential Property mortgaged under Hsg. Loan Less B] Outstanding Balance in the housing Loan a/c as on the date of application C] Net Amount (A-B) D] Margin- 25% of A or 35% of A E] Quantum of Loan = C-D Subject to a maximum of Rs.10 lakhs	25% on the present Market value of the property for aggregate loan upto Rs.30 lakhs including the proposed limit under this scheme 35% on the present market value of the property for aggregate loan above Rs.30 lakhs including the proposed limit under this scheme.	Extension of mortgage on the House property for which Housing loan was sanctioned.		10 Years EMI		Rate of Interest as applicable to Bank's existing Housing Loan Scheme in case of renovation. The rate of interest will be 1% more than existing housing loan in case of refurbishment, buying of furniture, television, home theater etc.	Rs.500/- for each loan.

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CENT VEHICLE	To purchase two wheeler i.e. Scooter, Moped, Motor Bike, electronic bike (e-bikes) (New only) and Four wheeler (New/old car) for personal use. i.e. not for hiring/ ferrying passengers Loan shall be sanctioned on Road Price (Cost of the Vehicle + Registration Charges + Insurance + Road Tax)	All individuals age 18 years & above and maximum the age of 65 who are salaried, self-employed, entrepreneurs, farmers, NRIs jointly with residents, Staff, companies, proprietorships, partnership firm, Societies etc. Minimum Income Criteria (Gross Annual Income) For Salaried persons & Non-Salaried Persons) 1] 4 Wheeler (New/Old) – Rs.2,40,000 p.a 2] 2 Wheeler – Rs.1,20,000 p.a All Staff members of our Bank (incl. probationers)-Singly Or Jointly with Spouse or Children are eligible.	For Salaried Persons – 24 times Gross Monthly Salary For Other Individuals – 2 times Average Annual Income of last two years For Companies / Proprietorship / Partnership Firms / Societies etc. – Three Times of Average Annual Cash Accrual (PAT + Depn) as per last two years P/L, B/S Maximum Loan- Two Wheeler – Rs.10.00 Lakh New Four Wheeler – Maximum Rs.75 Lakh (Indian or Foreign made Vehicle) Old Second Hand Vehicle- Rs.10.00 Lakh	New Vehicles: Upto Rs.20 lakh : 10% More than Rs.20lakh : 20% Old Vehicle 25%	Hyp. of Vehicle/ registration with Regional Transport Authorities	No personal Guarantee to be obtained in case of loan upto Rs.5.00 Lakh. For Loan above 5 Lakh, no personal guarantee if- 1] Collateral Offered is not less than Loan Amount 2] Liquid Security Offered is 50% of the Loan Amount 3] Staff 4] Margin contributed is at least twice than the prescribed margin 5]CM & above can waive the condition for borrower having at least five years satisfactory relationship	1] 2 wheeler =max. 60 mths 2] 4 Wheeler (New)– 84 mths 3] 4 Wheeler (Old) upto 3 yrs. Old – 60 Mths 4] 4 Wheeler (Old) more than 3 years old – 48 mths 5] Two Wheeler/ Four Wheeler (New/Old) with Fixed Interest Rate Option – 36 mths	Nil – If Loan is Adjusted from own sources 1% - If Loan is taken over by Banks / FIs	1] 2 Wheelers – Base Rate + 0.40% 2] 4 Wheelers (New) – Base Rate + 0.40% 3] 4 Wheelers (Old) – Base Rate = 1.50% 4] Fixed Rate of Interest at the above interest rates (Max. 36 months) Incentive to dealers & Sales Executives (For new 4 wheelers only) 1% (incl. Service Tax) of business sourced by Authorised Dealers Incentive to dealer sale's executive – Rs. 750 (incl. Service Tax) per loan sanctioned and disbursed upto 3.5 lakhs and Rs1000 (incl. Service Tax) for above 3.5 lakhs	2 wheeler : 0.50% of Loan amount or Rs.500/- whichever is more 4 Wheeler: 0.50% of loan amount with Minimum Rs.2000/- & Maximum - Rs.20000/- In Rural Branches a concession of 25% may be given in processing charges.

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Cent Mortgage	To meet any Personal or Business needs but not for any speculative purpose/real estate activity/capital market activity Loan against mortgage of immovable property located in all Metro/Urban/ Semi Urban & only those Rural Centres having clear Mortgagable property for other than Agricultural Purposes	Individuals singly or jointly including staff (Minimum Age 21 Years), traders, business men, professional, self-employed, proprietor ship firms, partnership firm, companies LLPs, Registered Societies and NRIs jointly with relative. Age Eligibility- Minimum – 21 yrs Maximum – a) 70 yrs age at the end of the tenure for Term Loan b) 60 yrs age at the time of application for Overdraft No Age Criteria for Non-Personal Borrowers	Lowest of the following – I] Max. as per the scheme II] Loan Eligibility as per Gross Monthly Income or Gross Annual Income III] Loan Eligibility as per Take Home Pay IV] 50% of Market Value or 75% of Realizable Value of Security whichever is less 1] Minimum Rs.1 lakh & Maximum Rs.50 lacs for property located in Rural & Semi Urban Area 2] Minimum Rs.5 lacs & Maximum Rs.500 lacs for property located in Urban and Metro Areas.	Loan amount eligibility as per Gross monthly / Annual Income – Minimum Annual Income – 2.00 Lacs or more Salaried – 36 times Gross Monthly income Other than salaried – 3 times Gross Annual Income Firms / Cos.- Five times the Average Annual Cash Accrual (PAT + Depn) of last three years	EM / Registered Mortgage The maximum loan shall be restricted to 50% of Market Value or 75% of Realizable value of the property whichever is less.	Personal Guarantee of the joint / co-owner of the property (if any) is to be obtained. In case of loan to firm / company, personal guarantee of partners / directors as the case may be should be taken.	Maximum 120 EMIs Repayment of EMIs through ECS mandate/ Postdated cheques.	Foreclosure / prepayment penalties not applicable for individual Borrowers. For Other than Individual Borrowers – No charges if loan is prepaid out of own sources; 1% prepayment charges if Loan is taken over by other Bank / FIs	Base Rate + 2.50%	Term loan & Overdraft: 0.50% of loan amt, maximum Rs. 40,000/- for T/L and Rs. 20,000/- for Overdraft (at the time of sanction) In case of renewal of Overdraft: 0.50% of loan amount maximum Rs.5000/- p.a.
										Term loan &

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Cent Mortgage For Educational Institutions	To meet any sort of operational expenses but not for any speculative / Real Estate activity / Capital Market Activity	<p>Loan against immovable property with Institute building located in Metro, Urban and Semi Urban Centres.</p> <p>The private educational institutions incorporated as Society / Trust should be in existence for minimum 5 years & at least 2 batches of students should have passed out from the institutes affiliated to different Boards / Universities recognized by Central State Govt., UGC or any Statutory body like AICTE / IMC etc.</p>	<p>1] Five times of average annual cash accrual (PAT + Depn) as per audited Financial Statements of last three years</p> <p>2] Min – 1 Lakh</p> <p>3] Max – 500 Lakhs</p>	<p>In case of TL, it should be ensured that all deductions on account of existing loan and other statutory dues including the EMI of the proposed T/L should not exceed 50% of gross monthly income (Avg. Cash Accrual / 12)</p> <p>In case of OD, Notional Monthly Interest on sanctioned limit should not exceed 30% of Gross Monthly income and the borrower should be left with at least 30% of gross monthly income after all deduction</p>	<p>EM of non-encumbered Land with Building in the name & possession of the Institute.</p> <p>The value of security should be minimum 200% of the loan amount</p>	<p>In case of loan to Trust/ Society, personal Guarantee of Trustees / Principal, Society Members like Chairman, Secretary, Treasurer to be taken</p>	<p>TL is to be repaid in Max. 120 EMIs</p>	<p>Nil of loan amount is prepaid out of own sources</p> <p>1% if taken over by other banks / FIs.</p>	<p>Base Rate + 3.50% for TL & OD</p>	<p>Overdraft: 0.50% of loan amt, maximum Rs. 20,000/- for T/L and Rs. 10,000/- for Overdraft (at the time of sanction)</p> <p>In case of renewal of Overdraft: 0.50% of loan amount maximum Rs.2000/- Per renewal.</p>

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CENT TRADE	For any lawful trading / service providers / Manufacturers / Processors etc. excl. Speculative activity	All types of Traders including Commission Agents / Arthiyas / Manufacturers / Processors. Individuals, Proprietorship firm, Companies & Partnership firm excluding a firm where HUF is a partner.	Minimum Rs.2 Lacs Maximum Rs.500.00 Lakhs per borrower	Overdraft Limit as per Turnover Method i.e. 20% of annual projected Turnover	EM / Registered Mortgage of self-occupied or vacant residential house / flat, commercial or industrial property. For loan up to Rs.20.00 lakhs – Market value – 150% of Loan Amt & Realizable value- 120% of Loan Amt For loan above Rs.20.00 lakh – Market Value- 200% & Realizable Value- 150%	Liquid Security in lieu of Property irrespective of loan amt may be obtained in form of – NSC – 125% of Loan Amt (margin 20%) Time Deposit / Surrender value of Life Insurance Policy – 112% of Loan Amt (margin 10%) Govt. bonds – 133% of the Loan Amt (margin 25%)			If the account is classified as MSME (Segment code), the Rate of interest will be charged as per MSME Scheme under Cent Trade Scheme For Others as per Customer Risk Rating – Interest from Base Rate + 3.00% to Base Rate + 1.50%	Loan upto Rs.25000/- : Rs.300 per proposal >Rs.25000/- up to Rs.2 lakh: Rs.1000/- per Proposal. >Rs.2 lakh & upto Rs. 500 lakh- 0.5% of the limit (maximum Rs.50,000/-) Renewal of OD Limit 0.10% of limit, Maximum Rs.5000/-

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CENT VIDYARTHI	<p>Financial support to meritorious students for pursuing higher studies in India & abroad</p> <p>Courses eligible – 1] Approved courses leading to graduate/ PG degree conducted by recognised colleges/ universities approved by UGC, Govt, AICTE, AIBMS, ICMR etc. 2] CA, CFA, ICWA etc. 3] Degree/ Diploma courses like Aeronautical Eng., shipping etc. 4] For more courses refer circular</p>	<p>1] Student should be an Indian National 2] Should have secured admission to a higher education course in recognized institutions in India or abroad through Entrance Test / Merit based selection Process after completing HSC (10+2) 3] Where there is no entrance test / merit based selection process, should have secured minimum 50% marks in qualifying examination (10% relaxation for SC/ST categories) 4] A meritorious student who qualifies for a seat under merit quota is eligible for loan even if the student chooses to pursue the course under Management quota.</p>	<p>Rs.10 lacs for studies in India. Rs.20 lacs for studies abroad. (This will fall under PS) Higher amount can be sanctioned by RM upto Rs.50 lakhs on merits)</p>	<p>Up to Rs.4 lacs : NIL Above Rs.4 lacs : In India – 5%, Abroad – 15% Margin (Scholarship may be included in margin.)</p> <p>Margin may be brought in on year to year basis as when the disbursement are made on a pro-rata basis.</p>	<p>Upto Rs. 4 lakh –No security Above Rs.4 Lakh and upto Rs. 7.50 Lakh – Third Party Guarantee Above Rs.7.50 Lakhs – Tangible collateral security minimum value equivalent to loan amount</p>	<p>Above Rs.4 Lakh and upto Rs. 7.50 Lakh – Third Party Guarantee</p>	<p>Course period + 1 year or Course period + 6 months after getting job whichever is earlier.</p> <p>Loans upto 7.5lakh – upto 10 years Loans above 7.5 lakh – upto 15years</p>	<p>No Prepayment penalty will be levied</p>	<p>Studies in India / Abroad – Base Rate + 2.00% For Female / SC/ST/ IIT Students – Base Rate + 1.50% Simple interest to be charged during the study period and upto the commencement of repayment</p>	<p>No Processing fee / Upfront for studies in India. For Study Abroad – Rs.500/- for loan upto Rs.10 lacs and Rs.1000 for loan above 10 lacs. This will be refunded if on sanction, the loan is availed within 6 months of sanction.</p>

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CENT RENTAL	Personal of Business and for Lawful purposes. Not for speculative purposes.	Property owners having property in metro, urban, semi-urban areas let/ leased out to government, semi-Government, Semi-Govt., Public sector Undertakings, Banks, Reputed corporations, Multi-National Cos., Financial Institutions, Insurance Cos. etc.	Term Loan or Overdraft Max. Rs. 10 crores Subject to 1] 75% of future lease rental where unexpired lease is 3 years and less, max. Rs.10.00 crores 2] 65% of future lease rental where unexpired lease is more than 3 years but not exceeding 6 years, max. 10.00 crores 3] 55% of the future lease rental where unexpired lease is more than 6 years but not exceeding 8 years max. 10.00 crores 4] 50% of the future Lease rental where unexpired lease period is more than 8 years but not exceeding 10 years; max. 10.00 crores.		Assignment of future rent receivable. EM of any property- - 100% of proposed loan in case the loan is repayable within 36 months - 133% of proposed loan in case the loan repayable beyond 36 months -200% of proposed loan in cases where there is a difficulty in entering into agreement with the tenants to assign the future rentals.	Personal Guarantee of joint / co-owner of the property (if any) Personal Guarantee of all Directors	Term Loan / OD – Max. 120 months or the unexpired period of lease, whichever is earlier.	Nil – Own Sources 1% - if Taken over	Term Loan – Base Rate + 2.50% Overdraft – Base Rate + 2.50% For Landlord of Central Bank of India- Term Loan – Base Rate + 2.00%	1% of the loan amount subject to minimum of Rs. 5,000/- and maximum of Rs. 2.00 lacs.

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CENT PERSONAL LOAN (Personal Loan to Employees of Corporates and Personal Loan to Employees of Non-Corporates are merged in the above new Cent Personal Loan Scheme wef 01.04.2015)	Personal / Domestic Expenses	Confirmed / Permanent employees of Indian Railways, Govt. Dept., State & Central Govt., Schools, Hospitals, Municipal Bodies etc. having minimum ONE completed year of service Confirmed / Permanent employees of Indian / Multinational Companies having minimum completed THREE years of service	20 times of gross salary subject to max. of Rs. 5 lacs and min. net home pay of 40% of gross salary after taking into consideration payment of statutory dues, repayment of various loans including the installment of proposed loan.		<u>Salary a/c with our bank</u> – Irrevocable standing instruction to recover EMI from salary a/c & for not transferring salary account to any other Bank during currency of loan. Such undertaking should be got registered with / acknowledged by the employer. <u>Borrower does not have Salary a/c with us-</u> ECS Mandate / Min. 20 PDCs	Employer's irrevocable undertaking to deduct EMI from Salary & to remit to the bank till adjustment of the loan also to recover from the terminal benefits in case of termination of services for any reason including death. OR Two Guarantors acceptable to the bank each with the Net worth of Minimum Rs.5 Lacs	48 months – EMIs or within the leftover service whichever is less. Instalments to commence one month after the month of disbursement.		Base Rate + 3.00%	Rs. 500/- per proposal 50% of Concession in Processing charges if applicant has salary a/c with our bank and gives irremovable standing instructions for EMI 50% concession in processing charges if the borrower has already availed any mortgaged based loan from our Bank and the said account is regular.

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CENT CORPORATE EMPLOYEES (Special Package loans to the employees of Corporate organization having salary a/c with us)	To meet all the financial needs of the Corporate employees. Product Range:- 1] Cent Home Loan 2] Cent Vidyarthi 3] Cent Vehicle 4] Cent Personal loan	The Corporates who have availed credit limit from our Bank (OR) 1] The Net Worth of the Company should not be less than Rs.10 Cr. And having satisfactory dealings with our Bank. 2] The Company should be a profit making Company for the last three consecutive years. 3] The Company is listed at BSE/NSE	Cent Home / Cent Vidyarthi / Cent Vehicle as per their prevailing Master Circulars <u>Personal Loan (SCHEME-A)</u> Twenty times of Gross salary, subject to maximum of Rs.5 Lacs <u>Personal Loan (SCHEME-B)</u> Loan amount of existing 1 month Net Salary repayable.		Cent Home / Cent Vidyarthi / Cent Vehicle as per their prevailing Master Circulars <u>Personal Loan (SCHEME-B)</u> – Salary to be routed through the a/c maintained with the branch.		Cent Home / Cent Vidyarthi / Cent Vehicle as per their prevailing Master Circulars Personal Loan (SCHEME-A) Maximum 60 months EMI Personal Loan (SCHEME-B) Maximum 10 months EMI		Cent Home: As per our Scheme Cent Vidyarthi – Base Rate+1.75% for Male Students Base Rate+1.50% for Female/ SC/ ST/ IIT Students Cent Vehicle: For Old 4 Wheelers Base Rate + 1% For New 2 Wheelers and 4 Wheelers – As per our Master Circular Personal Loan (SCHEME-A) Base Rate+2% (Additional concession of 0.50% if salary deduction undertaking has been provided OR Undertaking by employer to recover the amount from retirement benefits of Borrower Employees Personal Loan (SCHEME-B) Base Rate+0.75%	50% Concession in processing charges of housing Loan, Cent Vidyarthi, Cent Vehicle and Personal Loan of Corporate Employees

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CENT DOCTOR	Purchase of equipment, setting up of Clinic, X-ray Lab, Pathological Laboratory, Nursing Home, Poly Clinics, etc., clinic-cum-residence, expansion / renovation / modernization of existing premises.	<p>Individuals / P'ship / Companies / Trusts. Applicants/ Promoters should have recognized qualification in any branch of medical science</p> <p>Individual - He/she should be a qualified and regd. Medical practitioner & should have min. practice experience required to establish Hospital/ Nursing Home/ Clinic etc.</p> <p>Partnership – Out of total partners at least 50% should be qualified and registered partners</p> <p>Company – At least 50% of the promoter/ directors should be qualified and regd. medical practitioners.</p> <p>Trusts-should be registered & having power to borrow. At least one of the trustee should be qualified medical professional</p>	<p>Min. – Rs. 1 lac Max. – Rural / Semi-Urban areas – Rs. 50 lacs Max Urban / Metro areas – Rs. 500 lacs</p>	<p>25% against the construction of Nursing Home / Clinic</p> <p>15% against equipments.</p>	<p>Primary: Hyp. Of assets acquired out of bank finance.</p> <p>EM of property in case of cons. of building.</p> <p>Collateral: No Gtee / collateral for loans up to Rs. 100 lacs, which are to be covered under CGTMSE Guarantee only.</p> <p>For loans above Rs. 100 lacs, collateral up to at least 50% of the loan amount to be taken.</p>	<p>For loans above Rs. 100 lacs, Personal Guarantee of all the Partners, Promoter Directors, Trustees to be taken in case of Partnership, Limited Company and Trust account respectively.</p>	<p>For purchase of equipment, etc., max. Period up to 84 months including moratorium period of 6 months.</p> <p>In case of Loan for Construction of Nursing Home / Clinic-cum-residence, period of loan is 10 years maximum including moratorium of 12 months, which can be extended to 24 months in deserving cases</p> <p>Minimum DSCR for Term Loan should be 1.5:1</p>	<p>NIL – Own Sources or by genuine sale of the Unit</p> <p>1% - If taken over by another Bank</p>	<p>Base Rate + 2.25% for purchase of equipment, Working Capital, etc.</p> <p>Base Rate + 2.50% for construction loan of Nursing Home / Clinic / Clinic-cum-residence.</p>	0.50% of loan amount, Max. Rs. 10,000/-.

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CENT PERSONAL GOLD LOAN (Demand Loan against pledge of gold ornaments of 22 Carat Purity or Gold Coins (Maximum 50 gram per person))	To meet urgent personal expenses like marriage / medical / educational needs, etc.(other than for Agriculture).	Individual 18 years & above Staff members will also be eligible on the same terms and conditions.	Minimum – Rs. 10,000/- Maximum – Rs. 20 lacs Maximum Limit of Loan per gram – 1] Rs.1750/- per gram of gold ornaments or 70% of the current price of 22 carat gold whichever is less 2] In case of gold coins sold by our Bank – Rs.1850/- per gram of gold coins or 70% of the current market price of 24 carat gold whichever is less Additionally it must be ensured that the weight of coin(s) pledged does not exceed 50 grams per borrower	25% of the value.	Pledge of gold ornaments / Gold coins sold by our Bank of 22 Carat purity.		Loan should be opened under Demand Loan – Tenor of the Demand Loan should not exceed 12 months from the date of sanction The loan extended against pledge of gold ornaments & Jewellery for other than agriculture purpose, where both the interest and principal are due for payment at maturity of the Loan.		Demand Loan – Base Rate+2.00%	0.50% of the loan amount plus applicable Appraiser Fee.

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LOAN AGAINST FUTURE FEES RECEIVABLE SCHEME (Launched on 10th June 2015) Term Loan / Overdraft facility with reducing Drawing Power.	For meeting on going business needs including expansion of present business, establishing of new, school/ college/ institute, day to day expenses, payment of existing Loan dues.	Schools, Colleges, Educational Institutes, Training Centres approved by Govt/ AICTE / UCT/ MCU and other approved regulatory authorities The school/ college/ institutes should be operational for more than 3 consecutive academic years	1] Min. Loan – Rs.25 Lacs 2] Max. Loan – Rs.100 Crores 3] Upto 2 year duration: 85% of the Net Present Value of Future Receivables 4] For above 2 years and upto 5 year duration: 80% of Net Present Value of Future Fees Receivable 5] For above 5 years and upto 10 years duration: 75% of the Net Present Value of Future Fees Receivable Future Fees Receivable = Gross Fees Receivables less (advance fees received + maintenance and operational expenses + any interest/instalments + other statutory dues of the lessor)	The maximum permissible loan amount will be computed on the average fees collection of audited figures of last 3 financial years	Assignment of Future Fees receivables in favour of the Bank EM of un-encumber property preferably belonging to the borrower, value of which should be minimum of 125% of the Proposed Loan Second charge in favour of the bank on Land & Building of the borrower already mortgaged with other Bank/FI for any loan availed by the Borrower.	Guarantee of owner of the security offered for mortgage, if the security is not in the name of the applicant.	To the extent of period of discounting but Maximum 10 years.	No Prepayment Charges	For Repayment period upto 3 years Base Rate + 2.00% For Repayment Period above 3 years – Base Rate + 2.50%	0.5% of the Loan amount subject to minimum of Rs. 10000/- and maximum of Rs. 25 Lakhs ZM may allow 50% concession on applicable processing charges provided loan amount is Rs. 50 Lakh and above.

NAME OF SCHEME	PURPOSE	ELIGIBILITY	QUANTUM OF LOAN	MARGIN	SECURITY	GUARANTEE	REPAYMENT	PREPAYMENT CHARGES	RATE OF INTEREST	PROCESSING CHARGES
CENT SWABHIMAN (Reverse Mortgage Loan for Senior Citizens)	Supplement the present income / pension in the form of a regular stream of payments which may cover expenses towards family maintenance, utility payment, water charges, electric charges and property tax etc., repairs, upgradation, renovation, extension, maintenance / insurance of the property, hospitalisation, travel or any other genuine expenditure Repayment of an existing loan taken for residential property to be mortgaged.	Any person being an individual, who is of, or above the age of sixty years. Any married couple, if either of the husband or wife is of or above the age of sixty years. Should be the owner of self-acquired and self-occupied residential property located in India, the residual life of which should be at least 20 years. The prospective borrower should not have more than one surviving legal spouse. The borrower will undertake that no fresh 'Will' shall be made during the currency of the loan	The maximum monthly payments shall be capped at Rs.50,000 or such other amount as may be notified by GOI The aggregate Lump sum payments shall not exceed 50% of the total amount sanctioned subject to a maximum of Rs.15.00 Lacs.	25% of realizable value of the property i.e. the loan amount (inclusive of interest upto the maturity period) should not exceed 75% of the realizable value of the property, subject to a maximum of Rs.100 lakh..	EM of the self-acquired / self-occupied residential property in favour of the bank	Loan Disbursing Tenure- Maximum 15 years or till the death of last surviving spouse whichever is earlier. Borrowers between 60 & 70 years of age, max. Period is 15 years. Borrowers above 70 years and upto 75 years of age, the max. Period shall be 10 years. The Bank may extend the tenor of the loan depending on the realizable value of security by another 5 yrs i.e. Max. 20 years	The loan together with interest shall become due for payment 6 months after the death of the last surviving spouse. Settlement of Loan along with accumulated interest is to be met by the proceeds received out of the sale of residential property and any surplus may be paid to Legal heir.	Nil – Paid out of own sources 2% - if Loan is taken over by another Bank or Financial institution	Base Rate + 2.00%	0.15% of the Loan subject to a minimum of Rs.500/- and a maximum of Rs.10,000/-

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CENT SUVIDHA	Overdraft to meet any personal exigencies	All confirmed Permanent employees of LIC, GIC, & its subsidiary Insurance Cos., Indian Railways, Govt. Institutions, Central & State Govt. run schools, Govt. Hospitals etc. having minimum ONE year completed year of service AND All Confirmed / Permanent employees having minimum three completed years of service working in Co.'s incorporated under Indian Companies Act & Multinational Companies. Having salary routed through saving a/c of our branches.	OD Facility – One month's net salary which is credited to Bank account of the applicant.		Any of the following – 1] Salary a/c with un-interrupted credit of salary for atleast one year with our branch 2] Undtkg. From the employer to credit of monthly salary to applicant's savings a/c with our branch.	In absence of any of condition mentioned in Security then Cent Suvidha proposal can be considered if Guarantee of a serving employee of same organization. (Cross Guarantee	Overdraft facility is to be renewed every year on successful operation		Base rate + 3%	1% of facility at the time of sanction 0.50% of facility at the time of renewal

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CENT SAHYOG (for MSE Sector) Mfg. & Services	Hassle Free assistance to MSE sector	All eligible borrowers in MSE Sector (Mfg. & Services) Except 1] retail trade (categorized as small services) 2] educational/ Training Institutions 3] SHG	Maximum Rs100 lakhs per borrower	-10%- upto Rs. 10 Lakh -15% -above Rs.10 Lakh & upto Rs.50 Lakh -20%- above Rs.50 Lakh & upto Rs.100 Lakh	No collateral or 3 rd party guarantee. Primary security i.e. Hyp.of stocks & receivables or charge on Fixed Assets kept as security	CGTMSE	OD/CC	NA	BR+0.5% upto 10 lakhs BR+1.00% above 10 lakhs	Upto Rs.50,000/- Rs.100 per proposal Above Rs.50,000 upto Rs.5.00 Lakh – Rs.1000 per proposal Above 5.00 Lakh & upto Rs. 100 Lakh 0.5% of the loan amount (max. Rs.25000/-) Renewal charges 0.10% of the loan amount (max. Rs.15,000/-)
CENT RATNA	To meet any Personal / Domestic expenses but not for speculative purpose.	Permanent employees of any Maharatna/ Navratna/Major PSUs.	20 times of Gross Salary. Maximum Rs. 600000/- per employee.	Net Take Home Pay after taking into account the proposed loan installment should not be less than 40% of the Gross Salary	Borrower to open SB a/c with minimum balance of Rs.10000/- and the account should be operative during the tenure of the loan	Personal guarantee of one co-employee of worth at least equal to loan amount.	Maximum 60 equated monthly installments commencing from one month after the month of disbursement		Base Rate + 3.50%= 14.00%. However, interest concession of 50 basis points shall be provided to the borrower maintaining and operating Salary Account with the Bank's Branch.	Rs.1000/-

NAME OF SCHEME	PURPOSE	ELIGIBILITY	QUANTUM OF LOAN	MARGIN	SECURITY	GUARANTEE	REPAYMENT	PREPAYMENT CHARGES	RATE OF INTEREST	PROCESSING CHARGES
Educational loan for Executive MBA's	For Pursuing MBA	Min age 23 years and work experience of 2 years in Govt./ corporate/ Multinational concern	Max 20 lakhs	NIL	No collateral, except of assignment of present as well as future income of the student /Insurance policy on the life of the student for a minimum period of Loan Term i.e. (Course Period + Moratorium period + Repayment Period)	Co-Borrower compulsory – The co-borrower should be parent / Guardian of the student borrower. In case of married person spouse / parents / parents-in-law can be joint borrower.	Repayment to start after 3 months of completion of course Loan repayable in EMI upto 8 years (for loan upto Rs.7.50 lakh) & Upto 12 years for Loan amount above Rs7.50 lakhs		For students pursuing MBA in IIMs and 4 other reputed institutes Male - BR+0.50% Female/SC/ST/ Minority Community Students - BR For students pursuing MBA in other institutes- Male / Female /SC/ST/ Minority Community Students – Base Rate + 1.25% (No Concession)	NIL

NAME OF SCHEME	PURPOSE	ELIGIBILITY	QUANTUM OF LOAN	MARGIN	SECURITY	GUARANTEE	REPAYMENT	PREPAYMENT CHARGES	RATE OF INTEREST	PROCESSING CHARGES
PERSONAL LOAN TO PENSIONER	Any genuine personal credit requirements of Pensioners / Family Pensioners Demand Loan / Overdraft (Diminishing) - DP in OD should be reduced on monthly basis to the extent of notional EMI amount.	Pensioners / Family Pensioners drawing pension through our Bank branches. Pensioners who are getting pension disbursed through Treasury directly to the credit of their savings accounts with our branches are also eligible.	Pensioners aged upto 75 years – 18 months pension; max. 5 Lakhs subject to EMU not exceeding 50% monthly pension. Pensioners aged above 75 years – 12 months pension, maximum Rs. 2 Lakhs subject to EMI not exceeding 50% monthly pension.		Guarantee of good third party of sufficient worth (OR) LIC policy in lieu of Guarantee, having surrender value equal to or more than 50% of the loan amount		Demand Loan- Pensioner Aged upto 65 years – Max 48 EMIs Pensioner aged above 65 years and upto 70 years – Max. 36 EMIs Pensioner aged above 70 years – Max. 24 EMIs. EMI should not exceed 50% of monthly pension Overdraft (Diminishing) Pensioner Aged upto 65 years – OD limit for 4 years; Pensioner Aged above 65 years & upto 70 years – OD Limit for 3 years Pensioner aged above 70 years – OD Limit for 2 years		Base Rate + 2%. Concession of 50 basis points in rate of interest may be given on loan to spouse of pensioners drawing Family Pension	

NAME OF SCHEME	PURPOSE	ELIGIBILITY	QUANTUM OF LOAN	MARGIN	SECURITY	GUARANTEE	REPAYMENT	PREPAYMENT CHARGES	RATE OF INTEREST	PROCESSING CHARGES
CENT SHOP	For purchase / construction of New/Old Shops / offices / Repair/ Renovation / Face Lifting / Expansion / Addition / Alteration of existing shops / office building / Shop for Dealers Showroom, Training Centres, Garage, Repair Centres, Office chamber for professionals , All furniture , Fixtures required for showroom, office, shop	<p>The property should be located in Metro / Urban / Semi Urban area & in Rural Area it should be located in a Krushi Upaj Mandi or in any other agriculture/market mandis</p> <p>Property is to be purchased in names of all borrowers in case of individuals and in the name of non-individual borrower.</p> <p>1] Individuals singly &/or jointly with spouse, parents, brothers and major sons 2] Proprietorship firms 3] Registered Partnership firms 4] LLPs 5] Pvt. Ltd & Public Ltd. Co., One Person Company 6] Registered Trusts viz. educational / medical / other institutions & Association of Persons</p>	<p>1] 75% of the cost of purchase (cost of stamp duty, registration charges are not to be financed)</p> <p>2] Minimum Loan amount for purchase/cons. of new/old shops / office building: Rs.5 Lacs</p> <p>3] Minimum Loan for Repair/ Modernization/ Renovation / Alteration / Furniture / Fixtures – Rs.5 Lacs</p> <p>4] Max. – Rs.2 crores</p>	<p>Margin-25%</p> <p>Quantum contd. - Professional/ Self-employed/ businesses – 3 times of gross annual income as per latest IT Returns subject to repayment of installment and servicing of interest within 50% of Net Monthly income after IT & existing Loan Instalments</p> <p>Firms / Co.'s- 5 times avg. annual cash accrual (PAT + Depn) of last three years audited financial statements within 50% of net income</p>	<p>Mortgage of shop</p> <p>Hypothecation of assets/ furniture purchased out of Banks finance</p>	<p>Personal guarantee of person having net worth more than the loan amount applied.</p> <p>In case of loan to firm / company, personal guarantee of partners / directors as the case may be should be taken</p>	<p>Maximum 10 years Loan tenure with maximum moratorium of 12 months</p>	<p>No prepayment charges</p>	<p>Repayment upto 3 year – BR + 2.25</p> <p>Repayment above 3 years & upto 5 years – BR + 2.50</p> <p>Repayment above 5 years and upto 7 years – BR + 2.75</p> <p>Repayment above 7 years –BR + 3.00</p>	<p>0.50% of loan amount max. Rs.1 Lakh plus applicable service charges</p> <p>CM & above may selectively allow 25% concession on applicable processing charges</p> <p>ZM may allow 50% concession on applicable processing charges provided loan amount is Rs.50 Lacs and above</p>

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CENT DENTIST SCHEME FOR IDA MEMBERS	<p>Purchase of equipments incl. computer for the clinic, setting up of Dental Clinic etc., clinic-cum-residence, expansion, renovation of existing clinic.</p> <p>Working Cap. Requirement including stock of medicines / disposables</p>	<p>1] Applicant Dentist should be member of IDA.</p> <p>2] Individuals/ Partnership / Companies / Trusts</p> <p>3] Applicants/ Promoters should have recognized qualification in BDS/MDS, should have completed House Surgeoncy to establish a Clinic</p> <p>4] Partnership- Out of total partners atleast 50% should be qualified & registered dentists</p> <p>5] Company – Atleast 50% of the promoter / director should be qualified and registered Dentists</p> <p>6] Trusts – Trusts should be registered with power to borrow. Atleast one of the trustees should be qualified and registered Dentist</p>	<p>New Dentists (within 3 years, incl. house Surgeoncy) in any location –</p> <p>Max. Rs.10 Lakh (inclusive of working capital limit upto maximum of Rs.1 lakh, if required)</p> <p>Other Dentists (After 3 years, including house Surgeoncy). RU/SU – Max. 50 Lakh inclusive of Working Cap. Limits upto Rs.5 lakhs, if required.</p> <p>Urban/ Metro – Maximum Rs.200 Lacs, inclusive of working capital limit upto maximum of Rs.10 lakhs if required.</p>	<p>25% for construction of Dental clinic</p> <p>15% for purchase of new equipments</p>	<p>EM of property</p> <p>Hyp.of assets acquired out of bank finance.</p> <p>Loan upto Rs.100 lakh No collateral/ 3rd Party Guarantee. Loans to be covered under CGTMSE Scheme</p> <p>Loan above Rs.100 lakhs – Collateral of minimum 50% of loan sanctioned to be provided by the borrower. The loan will not be covered under CGTMSE Scheme</p>	<p>For Loans above 100 lakhs,</p> <p>In case of Loan to Partnership, Ltd. Co., Trust accounts, personal guarantee of all partners, promoter directors, Trustees to be taken irrespective of loan amount and location</p>	<p>New Dentist- Maximum repayment of 66 months including 6 months of moratorium</p> <p>Other Dentists- For purchase of equipments etc. excluding Working Capital – 84 months including moratorium of 6 months. In case of loan for cons. of Dental clinic / Clinic-cum-residence, maximum prepayment of loan can be 10 years including moratorium of 12 months</p>	<p>NIL – Own sources</p> <p>1% - Take over</p>	<p>New Dentists – Base Rate + 0.50% for loans upto Rs.10 lakhs</p> <p>Other Dentists – Purchase of equipments, WC – Base Rate + 1.75%</p> <p>For Constructions of Dental Clinic / Clinic-cum-residence – Base Rate + 2.00%</p>	<p>New Dentists- 0.50% max. Rs.2000/-</p> <p>Other Dentists- 0.50% max. Rs.5000/-</p>

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EDUCATION LOAN FOR IIMs and 4 REPUTED INSTITUTES 13 IIMs & 4 Other Reputed Institutions- 1) Xavier Labour Relation Institute (XLRI) Jamshedpur 2) Xavier Institute of Management, Bubhaneshwar (XIMB) 3) SP Jain Institute of Management & Research (SPJMR) 4) Mgmt. Development Institute (MDI), Gurgaon	For education loan to students admitted to IIMs & 4 Reputed Institutions for Fee payable to college / Reasonable lodging / boarding charges / Examination / Library fees / Travel Exps / Caution Money Deposit / Living exps upto 120000/- p.a on decl. basis. Reimbursement of above Exps. Already incurred subject to production of original receipts within three months from the date of pmt of fees.	For students admitted to IIMs through Common Admission Test (CAT) and pursuing two year full time mgmt. course & also applicable to student's full time regular mgmt. course in four reputed institutes through (XAT/CAT).	Maximum Rs. 25 Lakh	No Margin	No Collateral Assignment of future income of the student	No third party guarantee	For Loans upto Rs.7.50 lakh – Upto 10 years. For Loans above Rs.7.50 Lakh – Upto 15 years. Moratorium Period - Course Period + 1 year or Course period + 6 months after getting job whichever is earlier. If the student is not able to complete the course within the scheduled time, extension time for completion of course may be permitted for a maximum period of 2 years.	NIL	Male students without Joint Borrower – Base Rate + 0.50% Male students with Joint Borrower – Base Rate Female Students / SC/ST/Minority Community students – Base Rate No further interest concession will be given for servicing interest during moratorium period.	No Processing charges for studies in India

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CENT LIQUID	Scheme for financing against shares and Debentures	Individuals who are the bonafide owners of the shares / debentures and are maintaining DEMAT account with Depository Participant	Maximum Rs.20.00 Lakhs in the form of OD or Demand Loan	50% of the value of the shares worked out on the basis of average market price for last 6 months or the current market price whichever is lower	Shares in Demat Form. The Lien with Depository Participant should be marked in Bank's favour	NIL	On Demand or 12 months whichever is earlier. The limit may be reviewed on annual basis and renewed on merits	NIL	Base Rate + 4%	Loan upto 25000-Rs.100 Loan from 25001 to 50000-Rs.200 Loan from 50001 to 75000-Rs350 Loan from 75001 to 1.00 lakh –Rs. 500 For above 1.00 Lakh to 2.00 Lakh – Higher of 1500 or 1% of Loan r For above 2.00 Lakhs to 3 Lakhs – Higher of Rs.2500 or 1% of Loan For Loan above 3 lakhs to 5 lakhs – Higher of Rs.3500 or 1% of loan For Loan above Rs.5 lakhs – Rs.5000 or 1% of the loan whichever is higher

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CENT EARNEST MONEY FINANCE SCHEME	Financing of Application Money / Registration amount to book residential plots / built-up houses/ flats being launched by various Govt housing Agencies, Semi Govt Agencies, Housing Boards of different states of India	All individuals above 18 years of age	100% OF Registration Money to be deposited maximum Rs.10.00 lakhs	NIL	Lien to be marked in Earnest Money Deposit with the concerned body / agency launching the scheme	--	Maximum upto 180 days. Demand Loan in nature of Housing Loan On allotment, the earnest money should be repaid by the concerned applicant within 30 days from the date of allotment / consent for availment of Housing Loan	NIL of made from own sources	Base Rate. Interest will be recovered Upfront (Period of close of scheme to the final draw or 180 days whichever is earlier)	Flat Rs.100/- per application