

Schemes Under Priority Sector

CORP KISAN FARM MECHANISATION (CKFM)	
Eligibility	Farmers/ planters cultivating sizable land, capable of servicing the bank loan and meeting our normal lending standards.
Purpose	Financing of tractors/ power tiller, trailer, tillers, harvester, thresher, sprayers, cultivators, combine harvesters, generator sets, lift irrigation units, installation of pump sets, drip/ sprinkler irrigation systems etc.,
Loan amount	90%-95% of the cost of new farm machinery/ equipment.
Margin	5-10% of cost of new farm machinery/ equipment.
Security	Hypothecation of farm machinery/ equipment to be financed. Mortgage/ third party .
Rate of Interest	For loans up to Rs. 2 lakhs:- 9% For loans above Rs. 2 lakhs:- 9.50%
Repayment	Up to 9 years for tractors/ combine harvesters/ oil engine/ electric motor pumpset. Up to 7 years for power tillers and threshers. Up to 5 years for generator sets/ other items like seed drills etc. 10 to 15 years for sprinkler, drip irrigation sets.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP KISAN VEHICLE LOAN YOJANA (CKVLY)	
Objective	Financing for purchase of Jeep, pick up van, Mini truck, Truck, Tempo, Car/Van, 2 wheeler etc.
Loan	New vehicle: 90% of cost of vehicle plus accessories plus registration plus insurance. Old vehicle: 75% of assessed value.
Margin	10% for new vehicle; 25% for old vehicle.
Security	Hypothecation of vehicle.
Repayment	5 – 7 years without repayment holiday.
Interest	Up to Rs. 2 lakh – 9% Above Rs. 2 lakh – 9.50%
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP AGRICULTURAL PRODUCE LOAN (CAPL)	
Objective	Credit facility to farmers to avoid distress sale. Credit facility to traders to meet working capital need.
Eligibility	Farmers who have availed crop loan facility from our bank. Farmers who have availed any crop loan/ credit facility from any bank and accounts are regular. Traders holding valid license and carrying on trade for minimum one year.
Loan amount	Minimum Rs.10,000 and Maximum Rs.20 lakh. Against warehouse receipt of CWC/SWC or any national level MCE approved warehouses.
Margin	20% of value of agriculture produce stored (minimum support price or prevailing market price or invoice value whichever is less).
Security	Pledge of warehouse receipt and suitable third party guarantee.
Repayment	Within 12 months or validity period of warehouse receipt whichever is earlier.
Interest	Up to Rs.2 lakh—9% and above Rs. 2 lakh 9.50%.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

LAND PURCHASE SCHEME FOR FARMERS	
Objective	Providing term finance to small farmers to purchase agricultural land/ fallow land/ waste land, to develop and cultivate them to increase production and productivity, to diversify the present activities.
Eligibility	Small farmers as per NABARD definition.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

AGRICLINICS AND AGRIBUSINESS CENTRES	
Eligibility	Graduates in Agriculture and subjects allied to agriculture.
Project cost	Up to Rs.10 lakh for individuals and up to Rs.50 lakh for groups (normally of 5 of which one shall be MBA graduate).
Margin	Up to Rs.5 lakh – Nil ; Above Rs.5 lakh – 15% to 25% of project cost.
Security	Up to Rs.5 lakh – Nil. Above this limit at the discretion of Sanctioning authority suitable collateral security.
Repayment	Within 5 to 10 years including grace period of up to 2 years.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP ARTHIAS LOAN YOJANA (CALY)	
Eligibility	Commission agents/ arthias holding valid license from market yard/ committee and are in the line of business for last 3 years.
Facility	Cash credit against hypothecation of book debts not older than 6 months (book debts receivable from farmers only are considered).
Limit	Maximum Rs.20 lakh.
Margin	30% of book debts.
Security	Hypothecation of book debts. EMG of property (other than agriculture property) worth at least 150% of loan limit.
Interest	Up to Rs. 2 lakh -- 9.50%. Above Rs. 2 lakh – 11%.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

SCHEME FOR FINANCING TENANT FARMERS/ SHARE CROPPERS	
Eligibility	Persons who are permanent residents of the village cultivating crops and residing within the areas of operation of the branch. Preference will be given to those farmers who organize into SHGs.
Loan amount	Need based production and investment credit for agriculture and allied activities.
Margin	For Production and Investment credit – Up to Rs.50,000 – no margin. Above Rs50,000 – 15% to 25%.
Security	For loans up to Rs. 50,000/- - Hypothecation of crops/ assets created out of loan. For loans above Rs. 50,000/ Mortgage of land/ Third party guarantee.
Other conditions	Co-obligation of land owner jointly with the tenant farmer/ share cropper for loans above Rs. 1.00 lakh. The share cropper/ tenant farmer should produce a certificate from the revenue officials that he is cultivating the said lands.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

SCHEME FOR FINANCING JOINT LIABILITY GROUPS (JLGs) OF TENANT FARMERS	
Eligibility	Members of JLGs individually or jointly.
Purpose	To augment flow of credit to tenant farmers, share croppers/ small farmers who do not have proper title deeds; through formation and financing of JLGs.
Loan amount	Maximum Rs. 50,000/- per individual and Rs. 5 lakh per group.
Margin	10-15% of the project cost.
Security	Mutual guarantee of the members of JLG.
Interest Rate	As applicable to direct agriculture advances depending on the type of advance.
Repayment	As applicable to the type of advance.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

SCHEME FOR TAKE OVER OF LOANS OF FARMERS INDEBTED TO NON-INSTITUTIONAL LENDERS	
Eligibility	Existing borrowers of the bank, who are regular in repayment of loan with interest in the past except for the circumstances beyond their control. Non-borrower farmers cultivating own lands and hailing from service area of the branch. Tenant farmers provided they are members of SHG or Joint Liability Group.
Purpose	To provide credit assistance to the farmers facing acute distress due to heavy burden of debt from non-institutional lenders.
Loan amount	Maximum Rs. 2 lakh
Processing charges	NIL
Margin	NIL
Security	Continuing security of securities already obtained, if any. Collateral security of land/ house property of applicant or third party.
Repayment	Maximum 7 years.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP LAGHU UDHYAMI CREDIT CARD SCHEME (CLUCC)	
Purpose	To meet term loan and working capital credit needs of existing/ new borrowers belonging to small business units, retail trade, artisans, village industries, SSI units, professionals and self employed persons.
Loan amount	Maximum Rs.10 lakh.
Margin	Up to Rs.25000 – Nil. Above Rs.25000 – 25% of investment for term loans.
Security	For SSI loans: Up to Rs.5 lakh loans to be secured by hypothecation of assets created out of loan. Based on satisfactory track record and covering under CGFSI collateral free loans can be extended up to credit limits of Rs.25 lakh. For OPS sector: Up to Rs.2 lakh to be secured by hypothecation of assets created out of loan. Above this limit sanctioning authority can stipulate additional security.
Validity	Card is valid for 3 years subject to annual review.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP ARTISANS CREDIT CARD SCHEME (CACC)	
Eligibility	All artisans. Preference will be given to artisans registered with Development Commissioner (Handicrafts). Artisans who have formed SHGs and clusters are thrust area under the scheme. Beneficiaries of Govt. sponsored schemes are not eligible.
Loan Amount	Maximum Rs.2 lakh.
Type of facility	Credit facility for acquiring tools and equipments required and working capital requirement.
Repayment	Term Loan repayable within 3 years. Working capital shall be subject to annual review/ renewal.
Validity	Card is valid for 3 years.
Margin	No margin for loans up to Rs.25,000.
Security	Hypothecation of assets created out of loan. Accounts can be covered under CGFSI guarantee scheme.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP SWAROJGAR CREDIT CARD SCHEME (CSCCS)	
Objective	To provide adequate and timely credit in a flexible, hassle free and cost effective manner to small borrowers including small artisans, handloom weavers, persons engaged in service sector including small business, fishermen, self employed persons, rickshaw owners, other microentrepreneurs and to SHGs for group activity.
Nature of facility	Term loan repayable in 5 years. Working capital as revolving cash credit. Composite loan (both term loan and working capital). Reasonable component of consumption credit.
Loan Amount	Rs.25,000 per borrower or per SHG.
Validity	Card is valid for 5 years.
Renewal	On annual basis.
Margin	Nil.
Security	Assets created out of loan.
Rate of Int.	9% p.a.
Processing fee	Up to Rs.25,000 – nil. Above Rs.25,000 up to Rs.50,000 – Rs.50/-
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

NATIONAL EQUITY FUND SCHEME OF SIDBI (NEF)	
Eligibility	New projects in tiny/ small scale sector. Existing tiny/ small scale sector units for expansion/ modernization/ up gradation/ diversification etc., For rehabilitation of viable sick units.
Assistance	Equity type assistance by SIDBI in the form of soft loan.
Project cost	Maximum Rs.50 lakh.
Margin	Minimum of 10% to be contributed by the borrower.
Soft loan	25% of project cost (fixed assets) subject to a maximum of Rs.10 lakh. This is subject to gap in debt equity ratio which should be 65:35 under the scheme.
Interest	No interest on soft loan.
Repayment	Soft loan is repayable in 7 years including 3 years moratorium.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP VOCATIONAL LOAN SCHEME FOR CONSTRUCTION WORKERS (CVLS)	
Objectives	To facilitate skill up gradation of skilled/ semiskilled workers employed by construction companies and engaged at a work site. For pre diploma courses of short duration not exceeding 6 months offered by CIDC/IGNOU approved institutions.
Eligibility	Workers holding trade certificate issued by ITI. Should have been covered under employee provident fund scheme. Minimum age is 18 years. Maximum age, if any, prescribed by the course provider (not exceeding 45 to 50 years).
Loan	Rs.15,000/-
Margin	Nil.
Interest	As applicable to educational loans under priority.
Security	Co obligation of borrower.
Repayment	Within 2 years from the date of disbursement in 24 monthly installments.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP GENERAL CREDIT CARD (CGCC)	
Facility	Overdraft or Cash credit facility with no end use stipulations. Implemented by all branches in rural and semi-urban areas.
Eligibility	CPSB account holders of the bank.
Loan Amount	Maximum Rs. 25000/-
Repayment	Renewal once in a year.
Other conditions	No security, margin, processing charges for the facility.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

SCHEME FOR TAKE OVER OF LOANS OF URBAN POOR INDEBTED TO NON-INSTITUTIONAL LENDERS	
Eligibility	Existing borrowers of the bank, who are regular in repayment of loan with interest in the past. Non-borrower applicants provided they are members of a SHG or Joint Liability group. Borrowers should be from BPL families in urban area.
Purpose	To provide credit assistance to the farmers facing acute distress due to heavy burden of debt from non-institutional lenders.
Loan amount	Maximum Rs. 1 lakh.
Processing charges	NIL.
Margin	NIL.
Security	Continuing security of securities already obtained, if any. Collateral security of movable assets.
Repayment	Maximum 7 years.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP VANITHA UDYOG SCHEME (CVUS)	
Eligibility	Any woman aged between 18-55 years.
Purpose	Scheme is specially meant for women for the purpose of starting/ expanding business/ self employment in any trade/ service such as retail trade, petty business, agency service, tailoring shop, library, beauty parlour, health clinic, restaurant, fast food, STD/ISD booths, offering tutorial classes, cybercafe, small computer center etc.,
Loan amount	85% of the project cost subject to a maximum of Rs.1.50 lakh.
Margin	15% of project cost.
Security	a) Hypothecation of assets acquired out of loan. b) Third party guarantee.
Rate of Interest	8.75% irrespective of the loan amount.
Repayment	Within 5 years including initial repayment holiday of 3 months if given.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP BALA VIKAS VANITHA YOJANA (CBVVY)	
Eligibility	Any women aged between 21-55 years, who is the guardian of the children.
Purpose	Scheme is specially meant for meeting the expenses due to admission fee, donation, cost of uniforms, books, caution deposit etc., charged by school towards education of children of the borrowers.
Loan amount	85% of the project cost subject to a maximum of Rs.25,000/-.
Margin	15% of the project cost.
Security	Guarantee of suitable third party/ family member with adequate income to service the loan.
Rate of Interest	9.50% irrespective of the loan amount.
Repayment	Within 12 months without repayment holiday.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP STHREE SUVIDHA SCHEME (CSSS)	
Eligibility	<p>a) Age limit 18-55 years.</p> <p>b) Women from salaried class whose salary is routed through our bank or who produce undertaking letter from employer to deduct and remit the loan installments to the bank every month.</p> <p>c) Only women professionally qualified as doctors, chartered accountants, lawyers, engineers etc.</p>
Purpose	Scheme is specially meant for women for the purpose of a) meeting rental advance and b) to purchase household articles such as electronic items, furniture etc., to furnish the home.
Loan amount	75% of the project cost subject to a maximum of Rs.1.00 lakh.
Margin	25% of the project cost.
Security	<p>a) Hypothecation of assets acquired out of loan.</p> <p>b) Third party guarantee.</p>
Rate of Interest	9.50% irrespective of the loan amount.
Repayment	Within 36 months including initial repayment holiday of 3 months if given.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank..	

PRIME MINISTER'S ROJGAR YOJANA (PMRY)	
Objective	To provide employment to educated unemployed youth by setting up micro-enterprises in Industry, Service and Business sectors.
Eligibility	Minimum 8 th standard pass.
Age	18-35 years as on date of application to DIC. Relaxation of 10 (i.e., up to 45) years for SC/ST/Ex-service/Physically handicapped/women. For NE states/ HP/ Uttaranchal/ J&K – age limit for general is 40 years.
Income	Maximum Rs.40,000 for family of borrower and spouse. Maximum Rs.40,000 separately for parents.
Residency	Should be resident of the district for minimum 3 years.
Project cost	Maximum Rs.2 lakh for service and Industry and Rs.1 lakh for business sector.
Subsidy	15% of project cost subject to maximum of Rs.7500. For NE states / HP/ Uttaranchal/ J&K maximum is Rs.15000.
Margin	20% of project cost minus eligible subsidy.
Joint ventures/ Partnerships	Maximum project cost Rs.10 lakh.
SHGs	No upper ceiling on loan.
Repayment	3-7 years.
Security	Service and Business- No collateral up to Rs.1 lakh. Industry- No collateral up to Rs.2 lakh. Industry under Partnerships- No collateral up to Rs.5 lakh.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

SWARNAJAYANTI GRAM SWAROJGAR YOJANA (SGSY)	
Objective	It is an holistic scheme covering all aspects of self employment like training, credit, forming SHGs, technology, infrastructure etc. to bring the assisted poor (swarojgaries) above the poverty line. Group activities will be given preference.
Revolving Fund	For groups revolving fund equal to group corpus subject to minimum of Rs.5,000 and maximum of Rs.10,000 will be released by DRDA.
Subsidy	Individuals: 30% of the project cost subject to maximum of Rs.7500. For SC/ST it will be 50% - maximum of Rs.10,000. For groups – 50% of project cost subject to per capita subsidy of Rs.10,000 or Rs.1.25 lakh whichever is less. For irrigation projects there is no monetary ceiling.
Security	For individual loans (project cost) up to Rs.50,000 and group loans up to Rs.5 lakh, only primary security to be obtained.
Repayment	5 -9 years.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

SWARNA JAYANTI SHAHARI ROJGAR YOJANA (SJSRY)	
Objective	To provide gainful employment to urban poor living below poverty line.
FOR INDIVIDUALS	
Eligibility	BPL Urban poor with education up to 9 th standard. There is no age limit.Should be resident for at least 3 years.
Project Cost	Maximum Rs.50,000 per individual.
Subsidy	15% of project cost subject to a maximum of Rs.7500.
Margin	Borrower has to contribute 5% of project cost.
Loan Amount	95% of project cost (inclusive of subsidy).
Repayment	3 to 7 years after moratorium of 6 to 18 months.
Development of Women and Children in Urban Areas (DWCUA)	
Group	Group should consist of at least 10 urban poor women.
Subsidy	50% of project cost subject to maximum of Rs.1,25,000.
Margin	5% of project cost to be contributed by the group.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

DIFFERENTIAL RATE OF INTEREST SCHEME (DRI)	
Objective	To provide credit to weakest among the weak to set up small productive ventures.
Eligibility conditions	Family income should not exceed; Rs.6400 p.a. in rural/ semi urban areas; Rs.7200 p. a. in urban areas.
	Land holding should not exceed 1 acre irrigated or 2.5 acres unirrigated land. There is no ceiling for SC/ ST members.
Loan Amount	Maximum Rs.6500 inclusive of Rs.1500 for working capital needs.
Margin Money	Nil.
Interest	4% p.a. simple.
Security	Assets purchased out of loan
Repayment	Term loan within 5 years including grace period up to 2 years and working capital within 3 years.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

SCHEME OF LIBERATION AND REHABILITATION OF SCAVENGERS (SLRS)	
Objective	To liberate scavengers and their dependents from their existing hereditary and obnoxious occupation of manually removing night soil and filth and to provide for and engage them in alternative and dignified occupations over a period of five years.
Eligibility	1. Scavengers and their dependents. 2. Age limit: 18 to 50 years.
Project cost	Maximum Rs. 50,000.
Subsidy	50% of project cost subject to maximum of Rs.10,000.
Margin Money	15% of project cost subject to maximum of Rs.7,500 at 4% interest from SCDC.
Loan	Maximum Rs. 32,500.
Security	Hypothecation of assets created.
Repayment	Within 3 to 7 years.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

KVIC MARGIN MONEY SCHEME RURAL EMPLOYMENT GENERATION PROGRAMME	
Eligible projects	New village industry projects set up in rural area.
Project cost	For individuals and institutions maximum Rs. 25 lakh.
Margin Money	For general category: Up to Rs. 10 lakh – 25% of PC. If PC is more than Rs. 10 lakh, for above Rs. 10 lakh and up to Rs. 25 lakh, 10% of remaining cost of project.
	For weaker sections: Up to Rs. 10 lakh – 30% of PC. If PC is more than Rs. 10 lakh, for above Rs. 10 lakh and up to Rs. 25 lakh, 10% of remaining cost of project.
Borrowers contribution	General: 10% and Weaker section: 5% minimum. Maximum can be up to 50%.
Loan	90% for general and 95% for weaker sections.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

SCHEME FOR REIMBURSEMENT OF DEVELOPMENTAL EXPENDITURE INCURRED BY THE FARMERS (SRDE)	
Purpose	Reimbursement of up to 85% of the investment made by the applicant, during the past one year for specified approved purposes.
Eligibility	A) All the farmers having satisfactory dealings with our bank for a minimum period of two years. B) Farmers dealing with other banks, who are totally shifting their dealings to our bank can avail the loan, provided the loan accounts are regular. C) Only farmers having cleared the earlier loans in the normal course without extending of concessions by the branches will be eligible. D) Tenant farmers and share croppers are not eligible.
Loan amount	Maximum loan that can be sanctioned under the scheme is Rs. 1.00 lakh.
Rate of Interest	Rate of interest will be as applicable to agricultural term loans.
Security	Equitable mortgage of land property (by the farmer/ close family relative) covering two times the quantum of loan. Third party guarantee at the discretion of the Branch Manager.
Repayment	3-5 years with the initial repayment holiday of 6 months.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

CORP KISAN LOAN SCHEME (CKLS)	
Purpose	Loan amount can be utilized for purchase of land, equipments, machinery, cattle, repairs to machinery/ equipments, house, cattleshed, land development etc.,
Eligibility	A) All the farmers having satisfactory dealings with our bank for a minimum period of two years. B) Farmers dealing with other banks, who are totally shifting their dealings to our bank. C) Only farmers having cleared the earlier loans in the normal course without extending of concessions by the branches will be eligible. D) Tenant farmers and share croppers are not eligible.
Loan amount	Maximum under the scheme is Rs. 5.00 lakh.
Rate of Interest	Rate of interest will be as applicable to agricultural term loans.
Security	Equitable mortgage of land property by the farmer/ close family relatives. Mortgage of agricultural lands owned by the applicant. Hypothecation of lands owned by the applicant. Hypothecation of assets purchased out of bank finance. Third party guarantee at the discretion of the Branch Manager.
Repayment	5-7 years with the initial repayment holiday of 6 months.
Conditions apply. The information provided is only indicative and not exhaustive and subject to changes from time to time. For more and latest details please contact nearest branch of our bank.	

OTHER FACILITIES FROM OUR BANK

Loans for Dairy Development
Loans for Farm Forestry
Agricultural Gold Loans
Loans for Fishery Development
Loans for construction of Farm Houses
Loans for construction of Cold Storage and Rural Godowns
Loans for Horticulture and Floriculture
Loans for Poultry
Loans for Sericulture
Loans under Tie-up/ Contract Farming
Loans for Land Development
Loans for Self Help Groups
Loans for Small Scale Industries