



**Brief features of our Cent Vidyarthi (India) Scheme are as under:-**

<b>Margin</b>	Upto Rs.4.00 lakh -Nil , Above Rs.4.00 lakh - 5%,	
<b>Security</b>	Loan Amount Up to Rs. 7.50 lakh	Mandatorily to be covered under NCGTC Scheme
	Loan above Rs.7.50 lakhs	Tangible collateral security of minimum realizable value equivalent to the loan amount
<b>Rate of Interest</b>	Repo Rate + Spread + Credit Risk Premium = 4 +2.85 + 1.20 = 9% Floating, (Presently Repo Rate is 4%) Simple interest during moratorium period, and compounded thereafter Female/SC/ST students will get 0.5% concession in effective ROI	
<b>Processing charges</b>	No processing charges , However, API Integration charges of Rs.81 +GST, applicable, VLP charges @ Rs 100 + GST, applicable	
<b>Repayment</b>	Repayment of the loan will be in equated monthly installments for a period of Maximum 15 years for all categories after the moratorium period	
<b>Moratorium Period</b>	Course Period plus 1 year or 6 Months after getting job, whichever is earlier	
<b>Branch Locator</b>	<a href="https://www.centralbankofindia.co.in/en/branch-locator">https://www.centralbankofindia.co.in/en/branch-locator</a>	

**For any further query, Please contact us on [creditpuenro@centralbank.co.in](mailto:creditpuenro@centralbank.co.in) or [mktg1punero@centralbank.co.in](mailto:mktg1punero@centralbank.co.in)**

**OR**

**Give missed call on 9223901111**

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