



Sr. No.	Parameters	Features
		Guarantees- Not applicable.
7	Margin to be Stipulated	<b>15 %</b> of the total cost of the program irrespective of the loan amount and place of study to be paid upfront before each disbursement. The disbursement may be in full or in stages as per requirement/ demand.
8	Processing Fees	1.00 % of the loan amount applied subject to minimum of Rs.1,000/- plus taxes as applicable.
9	Age	<u>Applicant :</u> Minimum : No minimum age bar Maximum : 50 years at the time of loan maturity. <u>Co-applicant :</u> <ul style="list-style-type: none"> <li>➤ Salaried – Minimum - 21 years and Maximum – 65 years (at the loan maturity);</li> <li>➤ Self employed – Minimum - 21 years and Maximum - 70 years (at loan maturity).</li> <li>➤ Agriculturist – Minimum 21 years and Maximum - 70 years at the time loan maturity.</li> </ul>
11	Charges	Change of institution before disbursement : Rs. 1,000/- + taxes as applicable No enhancement in loan amount already disbursed.
12	Penal charges	2% on the overdue amount and overdue period.
13	Balance Transfer(BT)	Not allowed