

**ARRANGEMENT WITH JCB INDIA FINANCING OF  
EARTHMOVING & CONSTRUCTION EQUIPMENT (ECE) UNDER  
TIE-UP LTD.**

Eligibility	Individuals, proprietorship/partnership firms and Limited companies/ Civil contractors/Builders/Trained ECE operators
Facility	Term Loan
Moratorium	3 months
Margin	First time buyers (FTU) : 25% All others (Non FTUs) : 15%
Scale of finance	Cost of equipment (including initial insurance+ registration) less margin
Upfront fee	As per card rates for Term Loans currently 1.15% if the loan amount
Rate of interest	<ul style="list-style-type: none"> <li>i) for loans upto 25 lac (no credit rating) at BPLR</li> <li>ii) Loans above Rs. 25 lac (subject to credit rating) <ul style="list-style-type: none"> <li>SB-1 to SB-5 (new rating) At BPLR</li> <li>SB-6 to SB-9 (New rating) 0.25% above BPLR</li> </ul> </li> </ul>
Security	Third party guarantee/CGTMSE
<b>Circular No. SME/7 dated 06.07.2009</b>	