All Armed Forces Pers incl Civs Paid out of Def Budget/Min of Def, fulfilling fol criteria can apply:-

- a. The applicant should have a min of one (1) year service (less officers)
- b. Should have min of three (3) years of bal svc.
- c. CO/OC will be resp for timely payment of CSD dues.
- d. Surety will be given by a uniform pers of unit/estb, of the same rank or higher
- e. Purchase limit upto 15x Gross salaries.
- f. In case of NCB his offr concerned and surety will be responsible for payment of CSD dues.