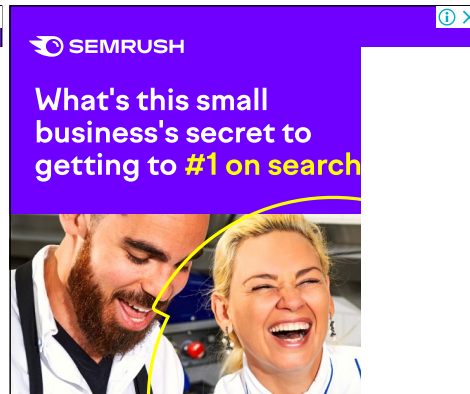
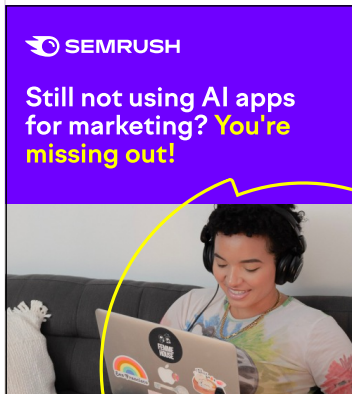


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Welcome to Mycarhelpline Community Blog

CSD Canteen Car Buying Process Revised from 2023. New Eligibility, Documents Explained

General · Gagan Modi · Monday, 02 January 2023 · 678166 Hits · **367 Comments**



CSD Canteen Car Purchase Process and Eligibility Norms revised from January 2023. CSD Car Buying Process, Documents for OR, JCO, PBOR, Exservicemen in Indian Army, Navy, IAF Force

CSD Canteen Car Buying Process - 2023 - Updated

Its estimated that there are close to over 3000 products available at concessional price through CSD Canteen but car is the most expensive and desired Product. Its estimated that as against Civil Prices, Cars in CSD cost a lot lesser to tune of Rs 70,000 to 1.5 Lakh.

But, other consumer goods and items - which are available over the counter. Cars are bought through Authorized Car Dealerships only - however process and payments are routed through CSD Car Cell Unit and pricing is calculated with 50% Rebate on GST

	GST Rate Comparison	
Car Segment	Civil Rates	CSD Canteen Rates - Benefit with 50% Rebate on GST
Sub 4 Meter Petrol Car with Engine < 1.2 Litre	28% GST + 1% Cess = 29%	14% GST + 1% Cess = 15%
Sub 4 Meter Diesel Car with Engine < 1.5 Litre	28% GST + 3% Cess = 31%	14% GST + 3% Cess = 17%
Petrol Car with Engine > 1.2 Litre but < 1.5 Litre	28% GST + 17% Cess = 45%	14% GST + 17% Cess = 31%
Diesel Car with Engine > 1.5 Litre	28% GST + 17% Cess = 45%	14% GST + 17% Cess = 31%
Cars with Engine > 1.5 Litre but GC < 170 mm	28% GST + 20% Cess = 48%	14% GST + 20% Cess = 34%
Cars with Engine > 1.5 Litre and GC > 170 mm	28% GST + 22% Cess = 50%	14% GST + 22% Cess = 36%

Eligible Profiles for Buying Car through CSD Canteen in 2023

Whether - you from :-

- Indian Army
- Navy
- Air Force
- Defence Sector on payrolls of Government of India are eligible to buy cars through CSD.
- Widows of Defence Officers, Parent of Deceased Officer who lost lives while serving the nation can also buy Car.

All Commissioner Officer, Ex-Servicemen from Defence Personnel can buy car irrespective of Ranks through CSD. Even - can also get finance from Private Banks or Nationalized Banks as per sole discretion.

CSD Car Buying Process in 2023 - Updated & Revised with Clear Instructions

Step 1 - Have Updated Valid Documents

1. Ensure that you have

- PAN Card Copy in Original with you
- Aadhar Card
- Csd Grocery Card duly renewed and updated, PPO, & discharge book, all in easily accessible place.

Reason - many personnel have missing documents or have Grocery Card validity expired and thus face issue later on like when they get new Grocery card and process for billing it states that - 'Duplicate Demand already exists for Same PAN'. Also as a user you cant edit Grocery Details after updating once on site and same approved by ADMIN of Afdportal.

So First and foremost is to ensure Correct Documents with you

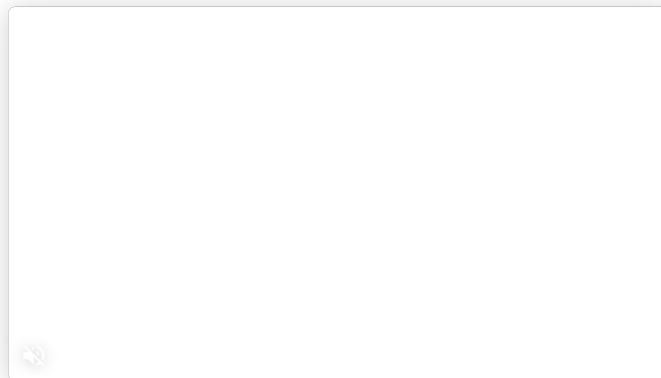
Check Car Valuation Online

Check your car's value in less than 10 seconds and book a free doorstep evaluat

Spinny

Ge

Step 2 - Check your Eligibility for Buying Car through CSD from 2023 Onwards

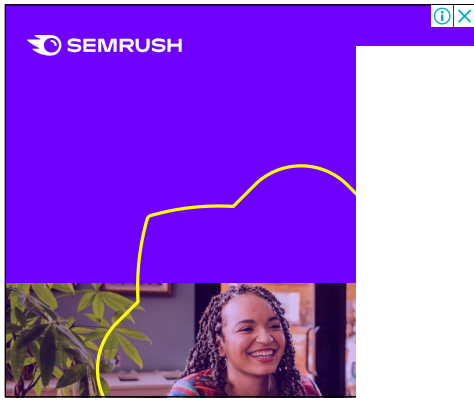


CSD Canteen has specified a chart - which defines Car Eligibility basis Pay Scale of Defence Personnel and revised in Eligibility Criteria

CSD Pay Scale	Maximum Car Price (Without GST)	Minimum Service Criteria	Gap
Sepoy/ L.Naik /Naik / Naik Subedar. AC/LAC/CPL/SGT/JWO. OS/LS/PO/CPO (Pay Level 3A to 5)	Rs 8 Lakh (earlier 6 Lakh)	First Car only after 5 years of Service	Once in Job, Once in Retirement, but gap should be of 8 Years. First Car after 5 years of Service
Subedar / Subedar Major. WO/MWO. MCPO 2nd C/ MCPO 1st C (Pay Level 6 to 9)	Rs 10 Lakh (earlier 7Lakh)	First Car only after 5 years of Service	First as OR, Second Car on Promotion as JCO and 3rd Car after Retirement, , but gap should be of 8 Years
Officer Grade and above: Pay Level 10 - 18	Rs 20 Lakh (earlier 15 Lakh)	Can Buy Car at any time	8 Yrs Gap before buying Second Car
Serving Defence Civilian Officer : Pay Level 11 - 18	Rs 20 Lakh (earlier 15 Lakh)	Can Buy Car at any time	8 years gap between 1st and 2nd car

Also Beneficiaries will be entitled to purchase EV costing upto 5 Lakh more than the limits stipulated above

Do note that above Car Price Eligibility is without GST, technically for 2023



- Jawan can buy Cars with 1.5 Litre Petrol Cars having Exshowroom Price of Rs 11.5 Lakh and smaller 1.2 Litre Engine Cars having Ex-showroom Price of Rs 10 Lakh
- JCO will be eligible for Cars with 1.5 Litre Petrol Cars having Exshowroom Price of Rs 14.5 Lakh and smaller 1.2 Litre Engine Cars having Ex-showroom Price of Rs 12.75 Lakh
- SUV or Sedan Cars with Ex-showroom Price of Rs 29 Lakh would be what available for Officer Grade

This is very welcome move, as car prices increased substantially in recent months - now Jawan can own even SUV Cars like Brezza, Venue, Nexon, XUV300 comfortably.

JCO also got a welcome hike in eligibility and they can own Mid SUV Cars like Creta, Seltos, Kushaq along with top end models of Brezza, Venue, Sonet, Nexon will be in there budget. While Officer Grade can easily own Jeep Compass, Tata Safari, Harrier, Mahindra XUV700 in there budget range.

Applicable from 1st January 2023 onwards

New Cars

Check Prices with Complete Features

Make

Model

[Search Now](#)

Step 3 - User Registration on CSD Site

User Registration is the first Step. A User need to visit website <https://afd.csdindia.gov.in/> and register to create a new user account (if not having).

How to Create User Account - Visit Site, Click Shop Now and then Register to create an account by submitting

- Aadhaar for KYC
- Grocery Card
- PPO

Once application submitted - you will get a message that Thank you for Registering on the CSD AFD Online Portal. You will be sent notification after admin approves your request.

It can take anywhere from 1 to 4 Working Days from CSD Admin End to approve account. Do note that now no separate approval required for buying Car through CSD - anyone who meet eligibility norms and buying Car as per Limit Specified is by default approved.

Step 4 - Contacting Dealer Showroom for Car Availability, Price Quote

If you have not decided on the Car or looking for Detailed Model Wise Variant list, Features and Specifications - can check New Car Section of MyCarHelpline having 1 Pager details of every Model as sold. Also may check your Loan EMI through EMI Calculator

- Now is the time to contact your Car Dealer. Ensure that Dealer Showroom has Facilitation of Car Delivery through CSD Canteen
- Also, Its important to note that all model Variants may not be listed and even if car model is approved, so pls check and enquire on Model Variant availability as every Model Variant as Unique Index Number, Price through CSD Canteen as what finalised
- Once Model and Variant Finalized - ask Dealer to give a Proforma basis CSD Canteen Price List with breakup of Price, Road Tax, Insurance Premium having Model, Sub Model, Color including Tentative Delivery Status basis Stock. *Do ensure that Unique Index Number as what allotted in CSD is mentioned with Model Variant Name, Color in the Proforma Invoice and even the final Invoice too*
- Also take - Availability Certificate that the car will be delivered in how many days post booking
- Price Quoted by Dealer Showroom can be matched by Login to AFD Portal. In no-way a dealer can charge a higher or different price as what referred in CSD Portal, Ofcourse Registration and Insurance Premium is Separate.

Calculators	Get One Touch Information
Car Loan EMI Calculator	Calculate
Car Loan Eligibility Calculator	Calculate

Step 5 - Payment Process

In meanwhile your user account details will be approved in CSD Site and a confirmation would be received on your mail. Now you can arrange for Funds

- Its time to Arrange Funds - If Ready Funds Available, its well and fine. Else apply for Car Loan with any Private Bank or PSU Bank
- Car Loan Application to Loan Disbursement takes a short time in between 1 to 2 weeks. So - apply for loan only Post Sanction received. Do note that - In Certain Car Loan Cases - Banks also issue a consolidated Draft equivalent to value of Car - if Margin Money Deposited with them. Checkout with your Bank - If Facility Available. Ensure to keep a original copy of Bank Sanction / Disbursement Letter for Verification in CSD
- RTGS to be done in favor of CSD Head Office Main Account AFD1 Receipts Only in Punjab National Bank in PNB Fort Branch, Mumbai. Pls ask for Account Number from local dealer

Step 6 - Uploading Documents in CSD Site

Then Online Application Form with relevant documents (as listed in Tabular Format) should be uploaded in Soft Copy Format on CSD Website

- Proof of Payment as made to CSD Head Office Main Account AFD1 Receipts in Punjab National Bank.
- Pan card and Aadhar card (ID and Address Proof)
- Job ID Proof, Pay Slip (If Working) / Exservicemen ID Proof (if retired) / Job ID Proof (if deceased and applied by family members)
- Dealer Car Proforma Price with Make, Model Variant, Color Details
- Availability Certificate from Dealer
- Once you choose the Canteen through which you intent to collect purchase order the bank to which payment is to be made will pop up - **Make Payment and Submit Application**

As soon as you submit application you will get acceptance/ cancellation slip from CSD, Then - Generate Challan and Save Same to take a Print Out which is needed for submission to CSD Canteen.

Important Points while Filling and Submitting Application Form for CSD

- » Pan Card Number and Grocery Number to be Mandatory Filled
- » If Previous Car Purchased through CSD then date of Purchase, else if no previous car purchased then specify that no Previous Car Purchased. Do not Leave Column Blank
- » Complete Address, Service Number, Date of Enrolment and for Ex-servicement Date of Discharge - all details to be completely filled
- » There is no separate Priority List or Sanction needed. All Customers meeting in CSD Eligibility requirement criteria are well considered approved for taking benefit through purchase of Car through CSD

CSD HelpDesk

If someone faces an issue while doing registration can contact on Helpdesk - **0120-4699923**

Also, a Whatsapp helpline number created for any CSD related query where can send message on **9321601308** for any issue related to Product Price or availability,

But, instead of making Phone call or Whatsapp - recommended Medium is Helpdesk Email Id - afd-support@csdindia.gov.in and customercareafd1@cims-net.com

created where any issue related to CSD can be emailed in. It will be quicker response through Email as against Phone call where you may continue try to connect.

Step 7 - Submit Documents in CSD Canteen for Purchase Order Issuance

In a couple of days - the unit through which purchase order is given will contact you. They will ask to check all documents in Original

- CSD Challan Copy
- Pan card and Aadhar card (ID and Address Proof)
- Canteen Grocery Card (Remember your PIN) - also if your Grocery card is more than 10 yrs Old it needs renewal pre hand
- Copy of Driving Licence (*Driving License is Relaxed for Senior Citizens as per Guidelines issued in June 2015*)
- Service Certificate (Working) / Ex-Service ID Card Discharge Book and PPO (for Ex-Servicemen)
- Relationship Proof in Original and Photo Copy along with Pension Copy (Only in Deceased Cases)
- Dealer Car Proforma Price with Make, Model Variant, Color Details
- Availability Certificate from Dealer

Documents required for four Wheelers Serving person only	
1	Indent Form (Two copy Original)
2	FINANCIAL Position Certificate (One Original & One Photocopy)
3	Pan Card Self Attested (Two Photocopies)
4	Service Certificate(One Original & One Photocopy)
5	Two Month Salary Slip (One Original & One Photocopy)
6	Driving License Self Attested (Two Photocopies)
7	Driving License Self Attested (Two Photocopies)
8	Avallability Certificate in original from Dealer (One Original & One Photocopy)
9	Bank Pass Book (1st page And RTGS entry page) (Two Photocopies)
10	RTGS/ECS/NEFT/Receipt Original & 03 Photocopies
11	50 Rupees Affidavit (One Original & One Photocopy)
12	Identity Card Original For Verification

Do Not Miss to Read on :- [CSD Car Prices in India](#) (Next Article)

Step 8 - Purchase Order Issuance

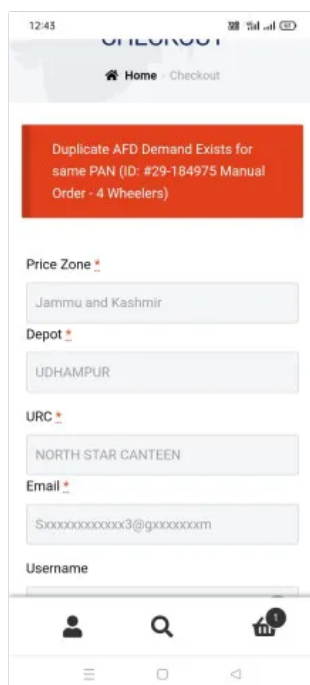
- The Purchase Order (including Sale Letter, Supply Order Number and Authority Letter) is then issued after scrutiny of documents either on same day or in next 2 to 3 days - you can take this Purchase Order along with you for taking Delivery.
- Applicable Road Tax and Insurance Premium Payment has to be separately made by the Applicant at Dealer Premise or at RTO and Insurance Company on it own. Any additional accessories if bought will have to be paid separately by applicant to dealer directly

Important: In case the car is on waiting, a minimum booking amount can be done as decided by the manufacturer.. However - complete payment can only be made with CSD once dealer confirms that vehicle is in stock with availability certificate on letter head.

Issues Related to CSD

1. **Duplicate Demand Exists for Same PAN** : Like if you face this issue of Duplicate Demand

You need to email and contact CSD Helpdesk Admin Team to get ur old demand deleted. There is no option on CSD Portal as of now to cancel demand from user end, only Admin Team has access. So pls connect them through Email, Whatsapp and other means to cancel demand



2. **Demand Rejected:** Like if in a case demand rejected due to any reason by Regional CSD then you need to submit in all details as

- Grocery Card
- PAN Card
- Rejected Details Screenshot
- Bank Transaction Details
- Bank Account Details
- Passbook Copy
- Any other applicable documents related to CSD Service

as photocopy to URC Office, where they will check on reason and URC Office Team will take it ahead and send to Regional CSD Office in Mumbai which may take anywhere close to 3 Months

So Ensure that while Filling application for CSD - you should not make any mistakes which can lead to rejection of Demand in system.

3. Additional Document Required: If you face any such message that pls upload PPO/Dischargebook having personal number details - then Personal number is Army number which is mentioned on the book/ppo

Additional documents ✕

Required

Remarks: please upload ppo/dischargebook having personal no. details

No ...osen

4. Registration Done on Exshowroom Price or CSD Price: Only 3 States / UT

- Chandigarh
- Punjab
- Gujarat

allow registration amount to be calculated on Base Price (before GST) - rest if you plan to get car registered then Civil Price (i.e Ex-showroom Price) of car will be taken as base for calculation of Road Tax




Else - now BH Registration Bharat Series Number Plate also started where Pro-rata road tax needs to be paid every 2 years

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-  Safest Hatchback Cars of 2024. Best Build, Highest Safety Features Wednesday, 17 January 2024

COMMENTS (367)



Guest - Ex Flt Lt AJ Borkar on Wednesday, 29 November 2023 22:51

I am an ex Flt Lt Med Branch SSC offr. Am I eligible to apply for a car through CSD?
Ex Flt Lt AJ Borkar 18348 S Medical Branch IAF 19 Apr 86 - 18 Apr 91

♥ 0 • Reply



Guest - Sukumaran nair on Friday, 13 October 2023 07:19

I have purchased one car only in my life through csd after my retirement after 2004. The car purchased in the year 2013. Now that car I sold after 10 years. Now I wish to purchase a car through csd. But I could not avail the facility due to the existing policy. This is injustice. An officer retired from army can purchase any model car after every 8 years. But personnel below officer rank not eligible. Why it is like that.

♥ 0 • Reply



Guest - Dinesh V Menon on Friday, 06 October 2023 07:00

I am an ESM,Is there a possibility to purchase a car through CSD, availing the benefits of Company Leased Car benefits privilege I have from my present private company.

Can I avail both benefits.

♥ 0 · Reply



Guest - Moh. on Friday, 22 September 2023 11:16

I m an ESM. Gone thru' the formalities and procedures buying a car thru' CSD. It's still a lengthy/stringent procedure. Why can't Govt. make it further simpler like what they do in car showrooms? Ofcourse you pay bit extra but everything is done faster and just in one visit.

♥ 0 · Reply



Guest - Arvind olkha on Friday, 08 September 2023 13:08

Plz tell me process of special sanction for four wheeler buying through csd for war widows virangana whowm service is short 5 years

♥ 0 · Reply



Guest - F A Baig, Army (Arty) on Monday, 04 September 2023 09:20

Dealers are asking " life tax" calculating 14% on ex showroom price exclusive of their other charges. They are also insisting on "car insurance" to be taken through them only. Thus they are charging looting car buyers. Why can't the Govt desist them from doing so and protect Defence people ?

♥ 0 · Reply



Guest - Aarif Hussain on Thursday, 31 August 2023 21:17

Can Any Serving / Ex Serviceman purchase 4 Wheeler through EMI or Complete payment is mandatory to get LS ORDER/Bill I.r.o concerned dealer? Kindly clarify

♥ 0 · Reply



Guest - PSVENKATESAN on Monday, 14 August 2023 00:20

Can retired civilian defence officers (DRDO) buy Car through CSD. (Through ON Line). Kindly tell the procedure to be done

♥ 0 · Reply



Guest - Ashok Daurwal on Monday, 07 August 2023 19:43

I have gone through limitations for purchase of car. I just want to suggest. Please make small change to facilitate veterans to purchase two cars after retirement as they haven't purchased even scooter while in service. So slight change in eligibility for veterans jawans will certainly help them to get them 2 cars in their lifetime. Eligibility may be :- minimum after 5 years of service for 1st car and gap of 8 years before purchase of 2nd car whether in service or after retirement is eligible to purchase 2 cars only, in this way veteran jawans will also be benefited as there were not able to afford to purchase while in service

♥ 0 · Reply



Guest - Ajay Kumar on Thursday, 13 July 2023 14:28

I purchased my first car on 2018 (5 Years) after retirement; now I want to purchase another one, Can I purchase

♥ 0 · Reply



Guest - Jagadeesan c on Friday, 23 June 2023 11:13

Sir lam an Ex service man and I decided to book a car through CSD.I paid 5.5 lac via SBI loan to CSD main branch account.I aslo paid to TATA motors agency 1.5 lac total amount of car is 8.91 lac . Now how can I pay to balance amount to CSD.can I pay same account number ie 5.5 lac loan already I paid via SBI bank to CSD main branch account number or not another CSD

♥ 0 · Reply



Guest - Mohammed Ishaq on Thursday, 27 July 2023 20:58

Can ex servicemen are eligible to buy car

♥ 0 · Reply



Guest - Balraj Singh on Tuesday, 08 August 2023 17:08

Yes. Ex service men (ESM) of all Armed Forces can buy car/SUV from CSD listed dealers. Make sure to check your Rank/Pay band and car base price limit before buying a car.

♥ 0 · Reply



Guest - Shivaji H Patil on Tuesday, 20 June 2023 16:10

Dear Sir, I m a Ex Hav/Clk. I need a TATA Nexon (Petrol) XZ+ car through CSD but as per policy, can I eligible to purchase it ?

♥ 0 · Reply



Guest - BALRAJ SINGH on Tuesday, 08 August 2023 17:14

Please check your Pay band as per your Rank. If your Pay band is 1 to 5, then you can buy Nexon model of base price equal to / less than 8 Lakhs only.

As per Aug.2023 CSD prices, Nexon XZ+ base price is more than 8 Lakhs. So you can not buy XZ+ model. But you can buy XM+ S model.

♥ 0 · Reply



Guest - V Srinivsan on Tuesday, 31 October 2023 15:52
what if I pay the difference amount with full GST above 8 lakhs?

♥ 0 · Reply



Guest - Lt Col Sunil Kumar Yadav on Wednesday, 17 May 2023 18:52

Second day of signing up ,not received mail.

♥ 0 · Reply



Guest - Maninder Singh on Thursday, 11 May 2023 09:51

I have booked Brezza Zxi through CSD, but i hv only Learning Driving License. Is it possible to purchase a car through CSD on Learning DL. Pls reply.

♥ 0 · Reply



Guest - Mr Narendra karki on Monday, 27 March 2023 17:50

Sir I am serving soldier and I decided to buying 1st car through CSD so help me

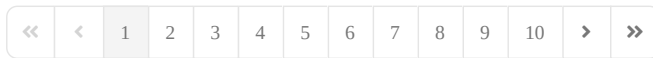
♥ 0 · Reply



Guest - Ajit Pandey on Saturday, 25 March 2023 00:13

Sir I am an ex serviceman having my csd grocery card. I want to purchase Breza zxi . but car have five months waiting time. What steps are to be done before delivery of the car.

♥ 0 · Reply



Thursday, 18 January 2024

B I U | | | |

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