

| Tamilnad Mercantile Bank Ltd., Head Office, Thoothukudi | | | | |
|---|--|------------|---------------|---------|
| Applicable ROI Minimum and Maximum for Investment Grade Loans | | | | |
| Non-Agri Schemes | | | | |
| S. No. | Name of the Loan Scheme | ROI (MCLR) | Effective ROI | |
| | | | August '17 | Minimum |
| 1 | TMB - Traders & Services | 9.40% | 11.10% | 12.65% |
| 2 | TMB - MSME Credit | 9.40% | 10.60% | 12.65% |
| 3 | TMB - Micro Entrepreneurs | 9.40% | 10.65% | 11.65% |
| 4 | TMB - Pharma Trade Finance | 9.40% | 11.10% | 12.40% |
| 5 | TMB - Channel Finance | 9.40% | 11.10% | 12.40% |
| 6 | TMB - LAP | 9.40% | 12.25% | 12.25% |
| 7 | TMB - Secured Overdraft | 9.40% | 11.10% | 12.65% |
| 8 | TMB - Home Loan | 9.40% | 9.40% | 9.65% |
| 9 | TMB - Affordable Home Loan | 9.40% | 9.40% | 9.65% |
| 10 | TMB - Home Loan for NRIs | 9.40% | 9.40% | 9.65% |
| 11 | TMB - Education Loan | 9.40% | 11.40% | 11.65% |
| 12 | TMB - Skill Development Loan | 9.40% | 11.40% | 11.40% |
| 13 | TMB - Super Education Loan | 9.40% | 11.40% | 11.40% |
| 14 | TMB - Education Short Term Loan | 9.40% | 11.40% | 11.40% |
| 15 | TMB Education - Short Term Loan for SHG members | 9.40% | 11.40% | 11.40% |
| 16 | TMB - Car | 9.40% | 10.65% | 11.90% |
| 17 | TMB - Two Wheelers | 9.40% | 14.40% | 14.40% |
| 18 | TMB - Vehicle Finance (Educational Institutions) | | | |
| a. | New Vehicle | 9.40% | 11.40% | 11.40% |
| b. | Il Hand Vehicle | 9.40% | 11.85% | 15.15% |
| 19 | TMB - Vehicle Finance for Commercial Purpose | | | |
| a. | New Vehicle | 9.40% | 11.40% | 11.40% |
| b. | Second hand Vehicle | 9.40% | 11.85% | 13.15% |
| c. | Working Capital | 9.40% | 11.85% | 13.15% |

| S. No. | Name of the Loan Scheme | ROI (MCLR) | Effective ROI | |
|--------|--------------------------------------|------------|---------------|---------|
| | | | Aug '17 | Minimum |
| 20 | TMB - Vehicle Finance for Corporates | | | |
| a. | New Vehicle | 9.40% | 11.40% | 11.40% |
| b. | Second hand Vehicle | 9.40% | 11.85% | 13.15% |
| 21 | TMB - Doctor | 9.40% | 11.10% | 12.40% |
| 22 | TMB - Mahalir | 9.40% | 11.10% | 12.65% |
| 23 | TMBs Stand Up India Finance | 9.40% | 11.40% | 12.40% |
| 24 | TMB - Personal Loan | 9.40% | 15.00% | 15.00% |
| 25 | TMB - Pensioner | 9.40% | 14.65% | 14.65% |
| 26 | TMB - IPO Finance | 9.40% | 12.65% | 12.65% |
| 27 | TMB - Rental | 9.40% | 13.10% | 14.40% |
| 28 | TMB - Gold Overdraft | 9.40% | 9.40% | 10.65% |
| 29 | TMB - Genset | 9.40% | 13.10% | 13.10% |

- Note:
1. The ROI for New Units will differ from the one's as mentioned above
 2. The Spread on MCLR will vary depending upon the Credit Rating of the borrower.
 3. For the current effective interest rate the borrower/ applicant has to contact the branch
 4. The ROI furnished above for investment grade loans as per the internal rating of the bank.

Agricultural Schemes

| S. No. | Name of the Loan Scheme | ROI (MCLR) | Effective ROI | |
|--------|---|------------|---------------|---------|
| | | | Aug '17 | Minimum |
| 1 | TMB - Banana Cultivation under Tissue Culture | 9.40% | 10.35% | 11.65% |
| 2 | TMB - Rice Mill | 9.40% | 9.65% | 9.90% |
| 3 | TMB - Dhall Mill | 9.40% | 10.60% | 12.40% |
| 4 | TMB - Bhoomi Heen Kisan | 9.40% | 10.65% | 10.65% |
| 5 | TMB - Tractor | 9.40% | 11.40% | 11.40% |
| 6 | TMB - Agri Transport | 9.40% | 11.10% | 13.15% |
| 7 | TMB - Poultry Farm Broiler Loan | 9.40% | 10.35% | 11.65% |
| 8 | TMB - Poultry Farm Layer Loan | 9.40% | 10.35% | 11.65% |
| 9 | TMB - Mini Dairy Loan | 9.40% | 10.35% | 11.65% |
| 10 | TMB - Commercial Dairy Loan | 9.40% | 10.35% | 11.65% |
| 11 | TMB - Brackish Water Shrimp Farm Loan | 9.40% | 10.35% | 11.65% |
| 12 | TMB - Composite Fish Farm Loan | 9.40% | 10.35% | 11.65% |

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 2. The Spread on MCLR will vary depending upon the Credit Rating of the borrower.
 3. For the current effective interest rate the borrower/ applicant has to contact the branch
 4. The ROI furnished above for investment grade loans as per the internal rating of the bank.