

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) March 2018	Effective ROI (p.a.)	
			Minimum	Maximum
1	TMB - Traders & Services	8.95%	10.65%	12.20%
2	TMB - MSME Credit	8.95%	9.65%	12.20%
3	TMB - Micro Entrepreneurs	8.95%	10.20%	11.20%
4	TMB - Pharma Trade Finance	8.95%	10.65%	11.95%
5	TMB - Channel Finance	8.95%	10.65%	11.95%
6	TMB - LAP	8.95%	11.95%	11.95%
7	TMB - Secured Overdraft	8.95%	10.65%	12.20%
8	TMB - Home Loan	8.95%	8.95%	8.95%
9	TMB - Affordable Home Loan	8.95%	8.95%	8.95%
10	TMB - Home Loan for NRIs	8.95%	8.95%	8.95%
11	TMB - Education Loan	8.95%	10.95%	11.20%
12	TMB - Skill Development Loan	8.95%	10.95%	10.95%
13	TMB - Super Education Loan	8.95%	11.45%	11.45%
14	TMB - Education Short Term Loan	8.95%	10.95%	10.95%
15	TMB Education - Short Term Loan for SHG members	8.95%	10.95%	10.95%
16	TMB - Car	8.95%	10.20%	11.45%
17	TMB - Two Wheelers	8.95%	14.55%	14.55%
18	TMB - Vehicle Finance (Educational Institutions)			
a.	New Vehicle	8.95%	10.95%	10.95%
b.	Il Hand Vehicle	8.95%	11.40%	14.70%
19	TMB - Vehicle Finance for Commercial Purpose			
a.	New Vehicle	8.95%	10.95%	10.95%
b.	Second hand Vehicle	8.95%	11.40%	12.70%
c.	Working Capital	8.95%	11.40%	12.70%
20	TMB - Vehicle Finance for Corporates			
a.	New Vehicle	8.95%	10.95%	10.95%
b.	Second hand Vehicle	8.95%	11.40%	12.70%
21	TMB - Doctor	8.95%	10.65%	11.95%
22	TMB - Mahalir	8.95%	10.65%	12.20%
23	TMBs Stand Up India Finance	8.95%	10.95%	11.95%
24	TMB - Personal Loan	8.95%	14.55%	14.55%
25	TMB - Pensioner	8.95%	14.20%	14.20%
26	TMB - IPO Finance	8.95%	12.55%	12.55%
27	TMB - Rental	8.95%	12.65%	13.95%

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			Minimum	Maximum
28	TMB - Gold Overdraft	8.95%	8.95%	10.20%
29	ALL Home Loans under schemes (if the borrower is agreeable for reset of MCLR every six months)	8.75%	8.75%	8.75%

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Agricultural Schemes				
S. No.	Name of the Loan Scheme	ROI (MCLR)	Effective ROI (p.a)	
			Minimum	Maximum
1	TMB - Banana Cultivation under Tissue Culture	8.95%	9.90%	11.20%
2	TMB - Rice Mill	8.95%	9.20%	9.45%
3	TMB - Dhall Mill	8.95%	9.65%	10.95%
4	TMB - Bhoomi Heen Kisan	8.95%	10.20%	10.20%
5	TMB - Genset	8.95%	12.65%	12.65%
6	TMB - Tractor	8.95%	10.95%	10.95%
7	TMB - Agri Transport	8.95%	10.65%	12.70%
8	TMB - Poultry Farm Broiler Loan	8.95%	9.90%	11.20%
9	TMB - Poultry Farm Layer Loan	8.95%	9.90%	11.20%
10	TMB - Mini Dairy Loan	8.95%	9.90%	11.20%
11	TMB - Commercial Dairy Loan	8.95%	9.90%	11.20%
12	TMB - Brackish Water Shrimp Farm Loan	8.95%	9.90%	11.20%
13	TMB - Composite Fish Farm Loan	8.95%	9.90%	11.20%

III	Loans and Advances against NSC / LIC / other pledge-able / transferable Government Securities including RBI Bonds	8.95%	10.95%	10.95%
IV	Key Loan/ WHR Loans - 6 months			
a	Agriculture, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	8.75%	9.25%	9.25%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.75%	9.40%	9.40%
b	Priority Sector other than Agri, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up	8.75%	9.50%	9.75%
ii	Without NCMSL/ NBHC tie up	8.75%	9.60%	9.85%
c	Non Priority			
i	Under NCMSL/ NBHC tie up	8.75%	10.00%	10.25%
ii	Without NCMSL/ NBHC tie up	8.75%	10.25%	10.50%

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			Minimum	Maximum
IV A	Key Loan/ WHR Loans - 9 months			
a	Agriculture, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	8.95%	9.70%	9.70%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.95%	9.85%	9.85%
b	Priority Sector other than Agri, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up	8.95%	10.20%	10.45%
ii	Without NCMSL/ NBHC tie up	8.95%	10.45%	10.70%
c	Non Priority			
i	Under NCMSL/ NBHC tie up	8.95%	10.45%	10.70%
ii	Without NCMSL/ NBHC tie up	8.95%	10.70%	10.95%
V	Bills Negotiation under ILC			
i	Usance upto 3 months (90 days)	8.75%	8.75%	8.75%
ii	Usance beyond 90 days and upto 180 days	8.75%	8.75%	8.75%
VI	Jewel Loans			
1	Jewel Loan Agriculture (With Interest subvention) upto one year	If loan is closed promptly within one year additional interest subvention of 3% will be credited. The ROI is not linked to MCLR		7.00%
2	Jewel Loan Agriculture (Farm Credit - without Interest subvention)	8.95%	8.95%	8.95%
3	Jewel Loan (6 months)	8.75%	10.00%	10.00%
4	Jewel Loan (One year)	8.95%	10.20%	10.20%

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VII	Export Credit			
1	Pre-shipment Credit (upto 270 days) - Export	8.95%	9.15%	10.45%
2	Pre-shipment Credit (beyond 270 days) – Export - ECNOS	8.95%	12.15%	13.45%
3	Post Shipment Export Credit (upto 180 days)	8.95%	9.15%	10.45%
4	Post Shipment Export Credit (beyond 180 days till realization) – ECNOS	8.95%	12.15%	13.45%
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.			