

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 (w.e.f 04.01.21)	Effective ROI	
			Minimum	Maximum
1	TMB - Traders & Services	8.45%	10.15%	11.70%
2	TMB - MSME Credit	8.45%	9.15%	11.70%
3	TMB - Pharma Trade Finance	8.45%	10.15%	11.45%
4	TMB - Channel Finance	8.45%	10.15%	11.45%
5	TMB - LAP	8.45%	11.45%	11.45%
6	TMB - Secured Overdraft	8.45%	10.15%	11.70%
7	TMB - Education Loan	8.45%	10.45%	11.45%
8	TMB - Skill Development Loan	8.45%	10.45%	10.45%
9	TMB - Super Education Loan	8.45%	10.95%	11.45%
10	TMB - Education Short Term Loan	8.45%	10.45%	10.45%
11	TMB Education - Short Term Loan for SHG members	8.45%	10.45%	10.45%
12	TMB - Doctor	8.45%	10.15%	11.45%
13	TMB - Mahalir	8.45%	10.15%	11.70%
14	TMBs Stand Up India Finance	8.45%	10.45%	11.70%
15	TMB - Personal Loan	8.45%	14.05%	14.05%
16	TMB - Pensioner	8.45%	13.70%	13.70%
17	TMB - IPO Finance	8.45%	12.05%	12.05%
18	TMB - Rental	8.45%	12.15%	13.45%
19	TMB - Gold Overdraft	8.45%	8.45%	9.55%

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S. No.	Name of the Loan Scheme	ROI - MCLR (w.e.f 04.01.21)	Effective ROI	
			Minimum	Maximum
1	TMB - Banana Cultivation under Tissue Culture	8.45%	9.40%	10.70%
2	TMB - Rice Mill	8.45%	8.70%	9.95%
3	TMB - Dhall Mill	8.45%	9.15%	10.45%
4	TMB - Bhoomi Heen Kisan	8.45%	9.70%	10.70%
5	TMB - Genset	8.45%	12.15%	12.15%
6	TMB - Tractor	8.45%	10.45%	10.45%
7	TMB - Agri Transport	8.45%	10.15%	12.20%
8	TMB - Poultry Farm Broiler Loan	8.45%	9.40%	10.70%
9	TMB - Poultry Farm Layer Loan	8.45%	9.40%	10.70%
10	TMB - Mini Dairy Loan	8.45%	9.40%	10.70%
11	TMB - Commercial Dairy Loan	8.45%	9.40%	10.70%
12	TMB - Brackish Water Shrimp Farm Loan	8.45%	9.40%	10.70%
13	TMB - Composite Fish Farm Loan	8.45%	9.40%	10.70%
14	TMB Gold Overdraft (Agri)	8.45%	8.45%	8.45%

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			Minimum	Maximum
III	Loans and Advances against NSC / LIC / other pledge-able / transferable Government Securities including RBI Bonds	8.45%	10.45%	10.45%
IV	Key Loan/ WHR Loans - 6 months			
a	Agriculture, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	8.25%	8.75%	9.00%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.25%	8.90%	9.15%
b	Priority Sector other than Agri, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up	8.25%	9.00%	9.25%
ii	Without NCMSL/ NBHC tie up	8.25%	9.10%	9.35%
c	Non Priority			
i	Under NCMSL/ NBHC tie up	8.25%	9.50%	9.75%
ii	Without NCMSL/ NBHC tie up	8.25%	9.75%	10.00%
IV A	Key Loan/ WHR Loans - 9 months			
a	Agriculture, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	8.45%	9.20%	9.20%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.45%	9.35%	9.35%
b	Priority Sector other than Agri, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up	8.45%	9.70%	9.95%
ii	Without NCMSL/ NBHC tie up	8.45%	9.95%	10.20%
c	Non Priority			
i	Under NCMSL/ NBHC tie up	8.45%	9.95%	10.20%
ii	Without NCMSL/ NBHC tie up	8.45%	10.20%	10.45%
V	Bills Negotiation under ILC			
i	Usance upto 3 months (90 days)	8.20%	8.20%	8.20%
ii	Usance beyond 90 days and upto 180 days	8.25%	8.25%	8.25%

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			Minimum	Maximum
VI	Jewel Loans			
1	Jewel Loan Agriculture (Farm Credit - without Interest subvention)	8.45%	8.45%	8.45%
2	Jewel Loan (6 months) - General	8.25%	9.30%	9.30%
3	Jewel Loan (One year) - General	8.45%	9.55%	9.55%
VII	Export Credit			
1	Pre-shipment Credit (upto 270 days) - Export	8.45%	8.65%	9.95%
2	Pre-shipment Credit (beyond 270 days) – Export - ECNOS	8.45%	11.65%	12.95%
3	Post Shipment Export Credit (upto 180 days)	8.45%	8.65%	9.95%
4	Post Shipment Export Credit (beyond 180 days till realization) – ECNOS	8.45%	11.65%	12.95%
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.			