

<b>Tamilnad Mercantile Bank Ltd., Head Office, Thoothukudi</b>				
<b>Applicable ROI Minimum and Maximum for Investment Grade Loans</b>				
<b>NON - AGRI Schemes</b>				
<b>S. No.</b>	<b>Name of the Loan Scheme</b>	<b>ROI - MCLR (w.e.f 01.10.22)</b>	<b>Effective ROI</b>	
			<b>Minimum</b>	<b>Maximum</b>
1	TMB - Traders & Services	8.75%	10.45%	12.00%
2	TMB - MSME Credit	8.75%	9.45%	12.00%
3	TMB - Pharma Trade Finance	8.75%	10.45%	11.75%
4	TMB - Channel Finance	8.75%	10.45%	11.75%
5	TMB - LAP	8.75%	11.75%	11.75%
6	TMB - Secured Overdraft	8.75%	10.45%	12.00%
7	TMB - Education Loan	8.75%	11.50%	11.75%
8	TMB - Skill Development Loan	8.75%	10.75%	10.75%
9	TMB - Super Education Loan	8.75%	11.25%	11.75%
10	TMB - Education Short Term Loan	8.75%	10.75%	10.75%
11	TMB Education - Short Term Loan for SHG members	8.75%	10.75%	10.75%
12	TMB - Doctor	8.75%	10.45%	11.75%
13	TMB - Mahalir	8.75%	10.45%	12.00%
14	TMBs Stand Up India Finance	8.75%	10.75%	12.00%
15	TMB - Personal Loan	8.75%	14.35%	14.35%
16	TMB - Pensioner	8.75%	14.00%	14.00%
17	TMB - IPO Finance	8.75%	12.35%	12.35%
18	TMB - Rental	8.75%	12.45%	13.75%
19	TMB - Gold Overdraft	8.75%	8.75%	9.85%

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Applicable ROI Minimum and Maximum for Investment Grade Loans				
Agricultural Schemes				
S. No.	Name of the Loan Scheme	ROI - MCLR (w.e.f 01.10.22)	Effective ROI	
			Minimum	Maximum
1	TMB - Banana Cultivation under Tissue Culture	8.75%	9.70%	11.00%
2	TMB - Rice Mill	8.75%	9.00%	10.25%
3	TMB - Dhall Mill	8.75%	9.45%	10.75%
4	TMB - Bhoomi Heen Kisan	8.75%	10.00%	11.00%
5	TMB - Genset	8.75%	12.45%	12.45%
6	TMB - Tractor	8.75%	10.75%	10.75%
7	TMB - Agri Transport	8.75%	10.45%	12.50%
8	TMB - Poultry Farm Broiler Loan	8.75%	9.70%	11.00%
9	TMB - Poultry Farm Layer Loan	8.75%	9.70%	11.00%
10	TMB - Mini Dairy Loan	8.75%	9.70%	11.00%
11	TMB - Commercial Dairy Loan	8.75%	9.70%	11.00%
12	TMB - Brackish Water Shrimp Farm Loan	8.75%	9.70%	11.00%
13	TMB - Composite Fish Farm Loan	8.75%	9.70%	11.00%
14	TMB Gold Overdraft (Agri)	8.75%	8.75%	8.75%
III	Loans and Advances against NSC / LIC / other pledge-able / transferable Government Securities including RBI Bonds	8.75%	10.75%	10.75%

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S. No.	Name of the Loan Scheme	ROI - MCLR (w.e.f 01.10.22)	Effective ROI	
			Minimum	Maximum
<b>IV</b>	<b>Key Loan/ WHR Loans - 6 months</b>			
<b>a</b>	<b>Agriculture, Food &amp; Agro Processing</b>			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	8.40%	8.90%	9.15%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.40%	9.05%	9.30%
<b>b</b>	<b>Priority Sector other than Agri, Food &amp; Agro Processing</b>			
i	Under NCMSL/ NBHC tie up	8.40%	9.15%	9.40%
ii	Without NCMSL/ NBHC tie up	8.40%	9.25%	9.50%
c	Non Priority			
i	Under NCMSL/ NBHC tie up	8.40%	9.65%	9.90%
ii	Without NCMSL/ NBHC tie up	8.40%	9.90%	10.15%
<b>IV A</b>	<b>Key Loan/ WHR Loans - 9 months</b>			
<b>a</b>	<b>Agriculture, Food &amp; Agro Processing</b>			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	8.75%	9.50%	9.50%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.75%	9.65%	9.65%
<b>b</b>	<b>Priority Sector other than Agri, Food &amp; Agro Processing</b>			
i	Under NCMSL/ NBHC tie up	8.75%	10.00%	10.25%
ii	Without NCMSL/ NBHC tie up	8.75%	10.25%	10.50%
c	Non Priority			
i	Under NCMSL/ NBHC tie up	8.75%	10.25%	10.50%
ii	Without NCMSL/ NBHC tie up	8.75%	10.50%	10.75%
<b>V</b>	<b>Jewel Loans</b>			
1	Jewel Loan Agriculture (Farm Credit - without Interest subvention)	8.75%	8.75%	8.75%
2	Jewel Loan (6 months) - General	8.40%	9.45%	9.45%
3	Jewel Loan (One year) - General	8.75%	9.85%	9.85%
<b>VI</b>	<b>Export Credit</b>			
1	Pre-shipment Credit (upto 270 days) - Export	8.75%	8.95%	10.25%
2	Pre-shipment Credit (beyond 270 days) – Export - ECNOS	8.75%	11.95%	13.25%
3	Post Shipment Export Credit (upto 180 days)	8.75%	8.95%	10.25%
4	Post Shipment Export Credit (beyond 180 days till realization) – ECNOS	8.75%	11.95%	13.25%
<b>Note:</b>	<b>1. The ROI for New Units will differ from the one's as mentioned above</b>			
	<b>2. The Spread on MCLR will vary depending upon the Credit Rating of the borrower.</b>			
	<b>3. For the current effective interest rate the borrower/ applicant has to contact the branch</b>			
	<b>4. The ROI furnished above for investment grade loans as per the internal rating of the bank.</b>			