

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 - RLLR (w.e.f - 01.08.24)	Effective ROI	
			Minimum	Maximum
1	TMB - MSME Credit	9.45%	10.20%	13.85%
2	TMB - Micro Entrepreneurs	9.45%	10.45%	13.85%
3	TMB - Pharma and Health Care +	9.45%	11.20%	13.60%
4	TMB - Channel Finance	9.45%	11.20%	13.60%
5	TMB - Home Loan	9.45%	9.45%	9.95%
<b>6</b>	<b>TMB - ELITE Home Loan (From 26.02.24 to 31.12.24)</b>	<b>9.45%</b>	<b>8.60%</b>	<b>9.15%</b>
7	TMB - Affordable Home Loan	9.45%	9.45%	9.95%
8	TMB - Car	9.45%	10.70%	12.20%
9	TMB - Two Wheelers	9.45%	15.05%	15.05%
10	TMB - Vehicle Finance for Commercial Purpose			
a.	New Vehicle	9.45%	11.45%	11.45%
b.	Second hand Vehicle	9.45%	12.20%	12.20%
c.	Working Capital	9.45%	12.20%	12.20%
11	TMBs Stand Up India Finance	9.45%	11.45%	13.85%
12	TMB - GST	9.45%	9.80%	10.45%
13	TMB - MINI LAP	9.45%	10.55%	11.45%
14	TMB - MSME Easy	9.45%	9.55%	9.95%
15	TMB - Green Energy	9.45%	9.55%	13.40%

Tamilnad Mercantile Bank Ltd., Head Office, Thoothukudi				
Applicable ROI Minimum and Maximum for Investment Grade Loans				
S. No.	Name of the Loan Scheme	ROI - RLLR (w.e.f - 01.08.24)	Effective ROI	
			Minimum	Maximum
1	TMB - Rice Mill	9.45%	9.70%	9.95%
2	TMB - Dhall Mill	9.45%	10.20%	12.60%
<b>II</b>	<b>Key Loan/ WHR Loans - 6 months</b>			
<b>a</b>	<b>Agriculture, Food &amp; Agro Processing (MSE Advances)</b>			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	9.45%	9.95%	9.95%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	9.45%	10.10%	10.10%
<b>b</b>	<b>Priority Sector other than Agri, Food &amp; Agro Processing (MSE Advances)</b>			
i	Under NCMSL/ NBHC tie up	9.45%	10.20%	10.45%
ii	Without NCMSL/ NBHC tie up	9.45%	10.30%	10.55%
<b>c</b>	<b>Non Priority</b>			
i	Under NCMSL/ NBHC tie up	9.45%	10.70%	10.95%
ii	Without NCMSL/ NBHC tie up	9.45%	10.95%	11.20%
<b>III</b>	<b>Key Loan/ WHR Loans - 9 months</b>			
<b>a</b>	<b>Agriculture, Food &amp; Agro Processing (MSE Advances)</b>			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	9.45%	10.20%	10.20%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	9.45%	10.35%	10.35%
<b>b</b>	<b>Priority Sector other than Agri, Food &amp; Agro Processing (MSE Advances)</b>			
i	Under NCMSL/ NBHC tie up	9.45%	10.70%	10.95%
ii	Without NCMSL/ NBHC tie up	9.45%	10.95%	11.20%
<b>c</b>	<b>Non Priority</b>			
i	Under NCMSL/ NBHC tie up	9.45%	10.95%	11.20%
ii	Without NCMSL/ NBHC tie up	9.45%	11.20%	11.45%
<b>IV</b>	<b>Export Credit</b>			
1	Pre-shipment Credit (upto 270 days) - Export	9.45%	9.65%	12.10%
2	Pre-shipment Credit (beyond 270 days) – Export - ECNOS	9.45%	12.65%	15.10%
3	Post Shipment Export Credit (upto 180 days)	9.45%	9.65%	12.10%
4	Post Shipment Export Credit (beyond 180 days till realization) – ECNOS	9.45%	12.65%	15.10%
<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 RLLR 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>			