

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 - 04.01.21)	Effective ROI	
			Minimum	Maximum
1	TMB - Traders & Services	8.25%	9.95%	12.65%
2	TMB - MSME Credit	8.25%	8.95%	12.65%
3	TMB - Micro Entrepreneurs	8.25%	9.50%	12.65%
4	TMB - Pharma Trade Finance	8.25%	9.95%	12.40%
5	TMB - Channel Finance	8.25%	9.95%	12.40%
6	TMB - LAP	8.25%	11.25%	11.25%
7	TMB - Secured Overdraft	8.25%	9.95%	12.65%
8	TMB - Home Loan	8.25%	8.25%	8.25%
9	TMB - Affordable Home Loan	8.25%	8.25%	8.25%
10	TMB - Home Loan for NRIs	8.25%	8.25%	8.25%
11	TMB - Car	8.25%	9.50%	10.75%
12	TMB - Two Wheelers	8.25%	13.85%	13.85%
13	TMB - Vehicle Finance (Educational Institutions)			
a.	New Vehicle	8.25%	10.25%	10.25%
b.	II Hand Vehicle	8.25%	10.70%	14.00%
14	TMB - Vehicle Finance for Commercial Purpose			
a.	New Vehicle	8.25%	10.25%	10.25%
b.	Second hand Vehicle	8.25%	10.70%	12.00%
c.	Working Capital	8.25%	10.70%	12.00%
15	TMB - Vehicle Finance for Corporates			
a.	New Vehicle	8.25%	10.25%	10.25%
b.	Second hand Vehicle	8.25%	10.70%	12.00%
16	TMB - Doctor	8.25%	9.95%	11.25%
17	TMB - Mahalir	8.25%	9.95%	12.65%
18	TMBs Stand Up India Finance	8.25%	10.25%	12.65%

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			Minimum	Maximum
1	TMB - Rice Mill	8.25%	8.50%	8.75%
2	TMB - Dhall Mill	8.25%	8.95%	11.40%
II	Key Loan/ WHR Loans - 6 months			
a	Agriculture, Food & Agro Processing (MSE Advances)			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	8.25%	8.75%	8.75%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.25%	8.90%	8.90%
b	Priority Sector other than Agri, Food & Agro Processing (MSE Advances)			
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%
III	Key Loan/ WHR Loans - 9 months			
a	Agriculture, Food & Agro Processing (MSE Advances)			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	8.25%	9.00%	9.00%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.25%	9.15%	9.15%
b	Priority Sector other than Agri, Food & Agro Processing (MSE Advances)			
i	Under NCMSL/ NBHC tie up	8.25%	9.50%	9.75%
ii	Without NCMSL/ NBHC tie up	8.25%	9.75%	10.00%
c	Non Priority			
i	Under NCMSL/ NBHC tie up	8.25%	9.75%	10.00%
ii	Without NCMSL/ NBHC tie up	8.25%	10.00%	10.25%
IV	Bills Negotiation under ILC			
i	Usance upto 3 months (90 days)	8.25%	8.25%	8.25%
ii	Usance beyond 90 days and upto 180 days	8.25%	8.25%	8.25%

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			Minimum	Maximum
V	Export Credit			
1	Pre-shipment Credit (upto 270 days) - Export	8.25%	8.45%	10.90%
2	Pre-shipment Credit (beyond 270 days) – Export - ECNOS	8.25%	11.45%	13.90%
3	Post Shipment Export Credit (upto 180 days)	8.25%	8.45%	10.90%
4	Post Shipment Export Credit (beyond 180 days till realization) – ECNOS	8.25%	11.45%	13.90%
Note:	1. The ROI for New Units will differ from the one's as mentioned above			
	2. The Spread on RLLR 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.			