

| 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<br>(w.e.f - 01.05.24) | 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%        |
| 6   | <b>TMB - ELITE Home Loan (From 26.02.24 to 30.06.24)</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%       |

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| S. No.  | Name of the Loan Scheme   | ROI - RLLR<br>(w.e.f - 01.05.24) | 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<br>(irrespective of rating)  | 9.45%                            | 9.95%         | 9.95%   |
| ii  | Without NCMSL/ NBHC tie up<br>(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<br>(irrespective of rating)  | 9.45%                            | 10.20%        | 10.20%  |
| ii  | Without NCMSL/ NBHC tie up<br>(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) -<br>Export   | 9.45%                            | 9.65%         | 12.10%  |
| 2   | Pre-shipment Credit (beyond 270 days)<br>– Export - ECNOS   | 9.45%                            | 12.65%        | 15.10%  |
| 3   | Post Shipment Export Credit (upto 180<br>days)  | 9.45%                            | 9.65%         | 12.10%  |
| 4   | Post Shipment Export Credit (beyond<br>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> |                                  |               |         |