

<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 - Sep'19)</b>	<b>Effective ROI</b>	
			<b>Minimum</b>	<b>Maximum</b>
1	TMB - Traders & Services	9.10%	10.80%	12.35%
2	TMB - MSME Credit	9.10%	9.80%	12.35%
3	TMB - Micro Entrepreneurs	9.10%	10.35%	11.35%
4	TMB - Pharma Trade Finance	9.10%	10.80%	12.10%
5	TMB - Channel Finance	9.10%	10.80%	12.10%
6	TMB - LAP	9.10%	12.10%	12.10%
7	TMB - Secured Overdraft	9.10%	10.80%	12.35%
8	TMB - Home Loan	9.10%	9.10%	9.10%
9	TMB - Affordable Home Loan	9.10%	9.10%	9.10%
10	TMB - Home Loan for NRIs	9.10%	9.10%	9.10%
11	TMB - Education Loan	9.10%	11.10%	11.35%
12	TMB - Skill Development Loan	9.10%	11.10%	11.10%
13	TMB - Super Education Loan	9.10%	11.60%	11.60%
14	TMB - Education Short Term Loan	9.10%	11.10%	11.10%
15	TMB Education - Short Term Loan for SHG	9.10%	11.10%	11.10%
16	TMB - Car	9.10%	10.35%	11.60%
17	TMB - Two Wheelers	9.10%	14.70%	14.70%
18	TMB - Vehicle Finance (Educational Institutions)			
a.	New Vehicle	9.10%	11.10%	11.10%
b.	Il Hand Vehicle	9.10%	11.55%	14.85%
19	TMB - Vehicle Finance for Commercial Purpose			
a.	New Vehicle	9.10%	11.10%	11.10%
b.	Second hand Vehicle	9.10%	11.55%	12.85%
c.	Working Capital	9.10%	11.55%	12.85%
20	TMB - Vehicle Finance for Corporates			
a.	New Vehicle	9.10%	11.10%	11.10%
b.	Second hand Vehicle	9.10%	11.55%	12.85%
21	TMB - Doctor	9.10%	10.80%	12.10%
22	TMB - Mahalir	9.10%	10.80%	12.35%
23	TMBs Stand Up India Finance	9.10%	11.10%	12.10%
24	TMB - Personal Loan	9.10%	14.70%	14.70%
25	TMB - Pensioner	9.10%	14.35%	14.35%
26	TMB - IPO Finance	9.10%	12.70%	12.70%
27	TMB - Rental	9.10%	12.80%	14.10%
28	TMB - Gold Overdraft	9.10%	9.10%	10.35%
29	<b>ALL Home Loans under schemes (if the borrower is agreeable for reset of MCLR every six months)</b>	<b>8.90%</b>	8.90%	8.90%

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**Agricultural Schemes**

S. No.	Name of the Loan Scheme	ROI (MCLR -Sep'19)	Effective ROI	
			Minimum	Maximum
1	TMB - Banana Cultivation under Tissue Culture	9.10%	10.05%	11.35%
2	TMB - Rice Mill	9.10%	9.35%	9.60%
3	TMB - Dhall Mill	9.10%	9.80%	11.10%
4	TMB - Bhoomi Heen Kisan	9.10%	10.35%	10.35%
5	TMB - Genset	9.10%	12.80%	12.80%
6	TMB - Tractor	9.10%	11.10%	11.10%
7	TMB - Agri Transport	9.10%	10.80%	12.85%
8	TMB - Poultry Farm Broiler Loan	9.10%	10.05%	11.35%
9	TMB - Poultry Farm Layer Loan	9.10%	10.05%	11.35%
10	TMB - Mini Dairy Loan	9.10%	10.05%	11.35%
11	TMB - Commercial Dairy Loan	9.10%	10.05%	11.35%
12	TMB - Brackish Water Shrimp Farm Loan	9.10%	10.05%	11.35%
13	TMB - Composite Fish Farm Loan	9.10%	10.05%	11.35%

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S. No.	Name of the Loan Scheme	ROI (MCLR - Sep'19)	Effective ROI	
			Minimum	Maximum
III	Loans and Advances against NSC / LIC / other pledge-able / transferable Government Securities including RBI Bonds	9.10%	11.10%	11.10%
IV	Key Loan/ WHR Loans - 6 months			
a	Agriculture, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	8.90%	9.40%	9.40%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.90%	9.55%	9.55%
b	Priority Sector other than Agri, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up	8.90%	9.65%	9.90%
ii	Without NCMSL/ NBHC tie up	8.90%	9.75%	10.00%
c	Non Priority			
i	Under NCMSL/ NBHC tie up	8.90%	10.15%	10.40%
ii	Without NCMSL/ NBHC tie up	8.90%	10.40%	10.65%
IV A	Key Loan/ WHR Loans - 9 months			
a	Agriculture, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up (irrespective of rating)	9.10%	9.85%	9.85%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	9.10%	10.00%	10.00%
b	Priority Sector other than Agri, Food & Agro Processing			
i	Under NCMSL/ NBHC tie up	9.10%	10.35%	10.60%
ii	Without NCMSL/ NBHC tie up	9.10%	10.60%	10.85%
c	Non Priority			
i	Under NCMSL/ NBHC tie up	9.10%	10.60%	10.85%
ii	Without NCMSL/ NBHC tie up	9.10%	10.85%	11.10%

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S. No.	Name of the Loan Scheme	ROI (MCLR - Sep'19)	Effective ROI	
			Minimum	Maximum
<b>V</b>	<b>Bills Negotiation under ILC</b>			
i	Usance upto 3 months (90 days)	8.90%	8.90%	8.90%
ii	Usance beyond 90 days and upto 180 days	8.90%	8.90%	8.90%
<b>VI</b>	<b>Jewel Loans</b>			
1	Jewel Loan Agriculture (With Interest subvention) upto one year	<b>If loan is closed promptly within one year additional interest subvention of 3% will be credited. The ROI is not linked to MCLR</b>		7.00%
2	Jewel Loan Agriculture (Farm Credit - without Interest subvention)	9.10%	9.10%	9.10%
3	Jewel Loan (6 months)	8.90%	10.15%	10.15%
4	Jewel Loan (One year)	9.10%	10.35%	10.35%
<b>VII</b>	<b>Export Credit</b>			
1	Pre-shipment Credit (upto 270 days) - Export	9.10%	9.30%	10.60%
2	Pre-shipment Credit (beyond 270 days) – Export - ECNOS	9.10%	12.30%	13.60%
3	Post Shipment Export Credit (upto 180 days)	9.10%	9.30%	10.60%
4	Post Shipment Export Credit (beyond 180 days till realization) – ECNOS	9.10%	12.30%	13.60%
<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>			