

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 - MCLR (w.e.f 07.05.23)	Effective ROI	
			Minimum	Maximum
1	TMB - Traders & Services	9.40%	11.40%	11.90%
2	TMB - Channel Finance	9.40%	11.15%	13.55%
3	TMB - LAP	9.40%	12.40%	12.40%
4	TMB - Secured Overdraft	9.40%	11.10%	12.65%
5	TMB - Education Loan	9.40%	12.40%	12.65%
6	TMB - Skill Development Loan	9.40%	11.40%	11.40%
7	TMB - Super Education Loan	9.40%	11.90%	12.40%
8	TMB - Education Short Term Loan	9.40%	11.40%	11.40%
9	TMB Education - Short Term Loan for SHG members	9.40%	11.40%	11.40%
10	TMB - Mahalir	9.40%	11.10%	12.65%
11	TMB - Personal Loan	9.40%	13.90%	16.00%
12	TMB - Pensioner	9.40%	14.65%	14.65%
13	TMB - IPO Finance	9.40%	13.00%	13.00%
14	TMB - Rental	9.40%	13.10%	14.40%
15	TMB - Gold Overdraft	9.40%	9.40%	10.50%

Tamilnad Mercantile Bank Ltd., Head Office, Thoothukudi				
Applicable ROI Minimum and Maximum for Investment Grade Loans				
Agricultural Schemes				
S. No.	Name of the Loan Scheme	ROI - MCLR (w.e.f 07.05.23)	Effective ROI	
			Minimum	Maximum
1	TMB - Banana Cultivation under Tissue Culture	9.40%	10.35%	11.65%
2	TMB - Rice Mill	9.40%	9.65%	10.90%
3	TMB - Dhall Mill	9.40%	10.10%	11.40%
4	TMB - Bhoomi Heen Kisan	9.40%	10.65%	11.65%
5	TMB - Genset	9.40%	13.10%	13.10%
6	TMB - Tractor	9.40%	11.40%	11.40%
7	TMB - Agri Transport	9.40%	11.10%	13.15%
8	TMB - Poultry Farm Broiler Loan	9.40%	10.35%	11.65%
9	TMB - Poultry Farm Layer Loan	9.40%	10.35%	11.65%
10	TMB - Mini Dairy Loan	9.40%	10.35%	11.65%
11	TMB - Commercial Dairy Loan	9.40%	10.35%	11.65%
12	TMB - Brackish Water Shrimp Farm Loan	9.40%	10.35%	11.65%
13	TMB - Composite Fish Farm Loan	9.40%	10.35%	11.65%
14	TMB Gold Overdraft (Agri)	9.40%	9.40%	9.40%
III	Loans and Advances against NSC / LIC / other pledge-able / transferable Government Securities including RBI Bonds	9.40%	11.40%	11.40%

Tamilnad Mercantile Bank Ltd., Head Office, Thoothukudi				
Applicable ROI Minimum and Maximum for Investment Grade Loans				
S. No.	Name of the Loan Scheme	ROI - MCLR (w.e.f 07.05.23)	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)	8.85%	9.35%	9.60%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	8.85%	9.50%	9.75%
<b>b</b>	<b>Priority Sector other than Agri, Food &amp; Agro Processing</b>			
i	Under NCMSL/ NBHC tie up	8.85%	9.60%	9.85%
ii	Without NCMSL/ NBHC tie up	8.85%	9.70%	9.95%
<b>c</b>	<b>Non Priority</b>			
i	Under NCMSL/ NBHC tie up	8.85%	10.10%	10.35%
ii	Without NCMSL/ NBHC tie up	8.85%	10.35%	10.60%
<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)	9.40%	10.15%	10.15%
ii	Without NCMSL/ NBHC tie up (irrespective of rating)	9.40%	10.30%	10.30%
<b>b</b>	<b>Priority Sector other than Agri, Food &amp; Agro Processing</b>			
i	Under NCMSL/ NBHC tie up	9.40%	10.65%	10.90%
ii	Without NCMSL/ NBHC tie up	9.40%	10.90%	11.15%
<b>c</b>	<b>Non Priority</b>			
i	Under NCMSL/ NBHC tie up	9.40%	10.90%	11.15%
ii	Without NCMSL/ NBHC tie up	9.40%	11.15%	11.40%
<b>V</b>	<b>Jewel Loans</b>			
1	Jewel Loan Agriculture (Farm Credit - without Interest subvention)	9.40%	9.40%	9.40%
2	Jewel Loan (6 months) - General	8.85%	9.90%	9.90%
3	Jewel Loan (One year) - General	9.40%	10.50%	10.50%
<b>VI</b>	<b>Export Credit</b>			
1	Pre-shipment Credit (upto 270 days) - Export	9.40%	9.60%	10.90%
2	Pre-shipment Credit (beyond 270 days) – Export - ECNOS	9.40%	12.60%	13.90%
3	Post Shipment Export Credit (upto 180 days)	9.40%	9.60%	10.90%
4	Post Shipment Export Credit (beyond 180 days till realization) – ECNOS	9.40%	12.60%	13.90%
<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>			