



PH- 232-6502/3931,231-6987, FAX-232-0104

# TRIPURA GRAMIN BANK

(A Scheduled Bank owned by Government-Sponsored by United Bank of India)

HEAD OFFICE: ABHOYNAGAR  
AGARTALA, WEST TRIPURA-799005  
[www.tripuragraminbank.org](http://www.tripuragraminbank.org)

## CREDIT & REFINANCE DEPARTMENT

C&R/CDT/F.2/Cir-194/ 135 /17

Date : 11.01.2017

ALL BRANCHES & USBs  
ALL REGIONAL OFFICES  
ALL DEPARTMENTS AT HEAD OFFICE  
PMO, KOLKATA

### Revision in Interest Rate of Loans & Advances

In changes to our Circular No C&R/CDT/185(G)/Cir-72/1226/2015 dated 29.06.2015, the rate of interest of loans and advances have been revised w.e.f 07.01.2017 as under:

Activity & Size of Loan	Existing Rate of Interest (%)	Revised Rate of Interest (%)
Agriculture : Crop Loan up to Rs. 3,00,000/- ( As per Govt / NABARD directives )	7.00	7.00
<b>Other Agri &amp; Allied</b>		
i. Loan limit up to Rs.50,000/-	10.25	10.00
ii. Loan limit above Rs.50,000/- & up to Rs.2,00,000/-	11.75	11.00
iii. Loan limit above Rs.2,00,000/-	12.75	12.00
<b>MSME -For TL/CC/OD &amp; Composite Loans {Loan to SSIs , Small Business Loans (whose original cost price of the equipment used for the purpose of business does not exceed Rs.20.00 lakhs) Loans to Transport Operators, Retail Trade (with credit limit not exceeding Rs.20.00 Lacs), &amp; Other Service Sectors }</b>		
i. Loan limit up to Rs.50,000/-	11.00	11.00
ii. Loan limit above Rs.50,000/- & up to Rs.5,00,000/-	12.00	11.50
iii. Loan limit above Rs.5,00,000/- & up to Rs.10,00,000/-	13.00	12.00

iv.	Loan limit above Rs.10,00,000/-.	13.00	12.50
<b>Term Loans (Other than MSME)</b>			
i.	Loan limit up to Rs.25,000/-	11.00	11.00
ii.	Loan limit above Rs.25,000/- & up to Rs.2,00,000/-	12.00	11.50
iii.	Loan limit above Rs.2,00,000/- & up to Rs. 5,00,000/-	13.00	12.00
iv.	Loan limit above Rs.5,00,000/- & up to Rs. 25,00,000/-	13.50	12.50
v.	Loan limit above 25,00,000/-	13.50	13.00
<b>Cash Credit/Overdraft (Other than MSME)</b>			
i.	Loan limit up to Rs.25,000/-	12.00	11.00
ii.	Loan limit above Rs.25,000/- & up to Rs.2,00,000/-	12.50	11.50
iii.	Loan limit above Rs.2,00,000/- & up to Rs. 5,00,000/-	13.00	12.00
iv.	Loan limit above Rs.5,00,000/- & up to Rs. 10,00,000/-	13.50	12.50
v.	Loan limit above 10,00,000/- & up to Rs. 25,00,000/-	13.50	12.75
vi.	Loan limit above Rs. 25,00,000/-	13.75	13.00
<b>Housing Loan</b>			
i.	Repayment within 5 years	10.25	9.00
ii.	Repayment above 5 years & up to 15 years	10.50	
iii.	Repayment above 15 years & up to 25 years	11.00	9.25
iv.	Repayment above 15 years & up to 30 years	No slab specified	
<b>Loan to SHGs/JLGs</b>			
v.	Loan limit up to Rs.50,000/-	10.00	10.00
vi.	Loan limit above Rs.50,000/- & up to Rs.2,00,000/-	11.50	11.25
vii.	Loan limit above Rs.2,00,000/-.	12.50	12.25

Product	Existing Rate of Interest (%)	Revised Rate of Interest (%)
<b>Education Loan</b>		
i. Loan limit up to Rs.4,00,000/-	12.00	11.60
ii. Loan limit above Rs.4,00,000/- & up to Rs.7,50,000/-	12.50	
iii. Loan limit above Rs.7,50,000/-.	12.50	11.55
iv. For Girl Students 0.50% concession from rate card		
<b>Own Your Car Scheme</b>	11.00	9.75
<b>Demand Loans</b>		
i. For TL/OD facility to deposit holder (s)	2% above rate of interest on deposit ( no ceiling )	1% above rate of interest on deposit ( no ceiling )
i. For TL/OD facility to against 3rd Party deposits	3% above rate of interest on deposit ( no ceiling )	2.50% above rate of interest on deposit ( no ceiling )
iii. For TL/OD facility against LIP/NSC/KVPs	13.00	11.20
Note : In case more than 1 deposit is offered, higher rate of interest paid on deposits is to be taken for calculation of interest		
<b>Consumer Durable Loan</b>	14.00	12.50
<b>Utsav Wrin Prkalpa</b>	14.00	12.50
<b>Overdraft to TTAADC Employees</b>	13.00	12.50
<b>Two Wheeler Loan Scheme</b>	13.00	11.50
<b>Ad-Hoc/Temporary Overdraft Facilities</b>	2% above normal rate of interest. In case of MSMEs 1% above applicable rate of interest.	2% above normal rate of interest. In case of MSMEs 1% above applicable rate of interest.

Please note that the interest rate will be compounded at monthly rest in all cases except Crop Loans and Other Direct Agricultural Advances. All concerned are advised to strictly adhere to the above rates of interest and act accordingly.

  
**GENERAL MANAGER**

