



TRIPURA GRAMIN BANK

(A Government Undertaking)

HEAD OFFICE: ABHOYNAGAR

AGARTALA, WEST TRIPURA-799005

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CREDIT & REFINANCE DEPARTMENT

Ref No.C&R/CDT/F.2/Cir- 903 / /2022

Date: 08/08/2022

ALL BRANCHES & USBs

All Regional Offices

ALL Departments at Head Office

PMO, Kolkata

Revision in Interest Rate of Loans & Advances

In reference to the ALCO meeting of Tripura Gramin Bank held on 06/08/2022 we are modifying our circular No. C&R/CDT/F.2/Cir-283/2957/2022 dated 20/07/2022, the rate of interest of Loans and Advances have been revised w.e.f. 08.08.2022 as under:

Activity & Size of Loan	Existing Rate of Interest (%)	Revised Rate of Interest (%)
Agriculture: i) Short term crop Loan up to Rs. 3,00,000/- ii) Short term Loan to agri allied KCC Animal husbandry/ KCC fishery up to Rs. 2,00,000/- (As per Govt./ NABARD directives) (Short term means repayment within one year)	7.00	7.00
Agriculture: i) Short term crop Loan above Rs. 3,00,000/- ii) Short term Loan to agri allied KCC Animal husbandry/ KCC fishery above Rs. 2,00,000/- (As per Govt./ NABARD directives) (Short term means repayment within one year)	9.00	9.00
Other Agri. & Allied for other than short term (If not backed by Collateral Security)		
i. Loan limit up to Rs. 1,60,000/-	10.50	11.00
ii. Loan limit above Rs. 1,60,000/-	11.00	11.50

Other Agri. & Allied for other than short term (If backed by 100% Collateral Security)		
iii.	Loan limit up to Rs. 1,60,000/-	10.00
iv.	Loan limit above Rs. 1,60,000/-	9.50
MSME -For TL/CC/OD & Composite Loans { Loan to SSIs, Small Business Loans, Loans to Transport Operators, Retail Trade, & Other Service Sectors} (Under Mudra)		
i.	Loan limit up to Rs. 10,00,000/-	11.00
MSME -For TL/CC/OD & Composite Loans { Loan to SSIs, Small Business Loans, Loans to Transport Operators, Retail Trade, & Other Service Sectors} (Other than Mudra and backed by 100% Collateral Security)		
ii.	Loan limit up to Rs. 10,00,000/-	9.75
iii.	Loan limit above Rs. 10,00,001/- to below Rs. 1,00,00,000/-	9.50
iv.	Loan limit from and above Rs. 1,00,00,000/-	8.75
Term Loans Other than MSME (Non Schematic & Non Priority)		
i.	Loan limit up to Rs. 25,000/-	10.80
ii.	Loan limit above Rs. 25,001/- & up to Rs. 2,00,000/-	11.45
iii.	Loan limit above Rs. 2,00,001/- & up to Rs. 5,00,000/-	11.95
iv.	Loan limit above Rs. 5,00,001/- & up to Rs. 10,00,000/-	12.45
v.	Loan limit above Rs. 10,00,001/- & up to Rs. 25,00,000/-	12.80
vi.	Loan limit above Rs. 25,00,000/-	12.95
Cash Credit/ Overdraft Other than MSME (Non Schematic & Non Priority)		
i.	Loan limit up to Rs. 25,000/-	10.80
ii.	Loan limit above Rs. 25,001/- & up to Rs. 2,00,000/-	11.45
iii.	Loan limit above Rs. 2,00,001/-	11.95

TULM/NULM & Direct SHG	Limit Up to Rs. 1,00,000/- in case of TL & Drawing power up to Rs. 1,00,000/- in case of CC @ 9.50%		10.00
	Limit Above Rs. 1,00,000/- upto 3,00,000/- in case of TL & Drawing power above Rs. 1,00,000/- upto 3,00,000/- in case of CC @ 10.50%		11.00
TULM/NULM & Direct SHG	Limit above Rs. 3,00,000/- upto 6,00,000/- in case of TL & Drawing Power Above Rs.3,00,000/- upto 6,00,000/- in case of CC @ 11.00% for all the districts		11.50% for all the districts
TULM/NULM & Direct SHG	Limit above Rs. 6,00,000/- in case of TL & Drawing Power Above Rs.6,00,000/- in case of CC @ 11.50% for all the districts	11.50	12.00% for all the districts
Education Loan			
i.	Loan limit up to Rs. 4,00,000/-	10.50	11.00
ii.	Loan limit above Rs. 4,00,001/- & up to Rs. 7,50,000/-		
iii.	Loan limit above Rs. 7,50,000/-	9.75	10.25
For Girl students 0.50% concession from rate card			
Own Your Car Scheme			
For Credit Information Score (Highmark) > 550/ CIBIL Score-700 and above		7.75	8.25
For Credit Information Score (Highmark) 500-549/ In the range of 650-699		8.25	8.75
For Credit Information Score (Highmark) 450-499 or None/ In the range of 600-649 or (-1)		9.00	9.50
Demand Loans			
i.	For TL/OD facility to deposit holder (s)	1% above rate of interest on deposit (no ceiling)	1% above rate of interest on deposit (no ceiling)
ii.	For TL/OD facility to against	2.00% above rate of	2.00% above rate of

& up to Rs. 5,00,000/-			
iv.	Loan limit above Rs. 5,00,001/- & up to Rs. 10,00,000/-	11.95	12.45
v.	Loan limit above Rs. 10,00,001/- & up to Rs. 25,00,000/-	12.30	12.80
vi.	Loan limit above Rs. 25,00,000/-	12.45	12.95
Housing Loan			
i.	Repayment up to 15 years	6.95	7.45
ii.	Repayment above 15 years & up to 30 years	7.20	7.70
House Building Loan (Commercial)		9.00	9.50
HBL to Land Lord (Bank Building)		9.75	10.25
Loan to SHG			
TRLM/NRLM	<ul style="list-style-type: none"> ➤ 7% for West Tripura, North Tripura and Dhalai Tripura Districts ➤ For other Districts @ 9.5% up to Rs.1 Lakh and @ 10.50% for loan limit above Rs.1 Lakh 	7	<ul style="list-style-type: none"> ➤ 7% for West Tripura, North Tripura and Dhalai Tripura Districts ➤ For other Districts @ 10.00% up to Rs.1 Lakh and @ 11.00% for loan limit above Rs.1 Lakh
	Limit above Rs. 3,00,000/- upto 6,00,000/- in case of TL & Drawing Power Above Rs.3,00,000/- upto 6,00,000/- in case of CC 11.50% for all the districts	7	12.00% for all the districts
	Limit above Rs. 6,00,000/- in case of TL & Drawing Power Above Rs.6,00,000/- in case of CC @ 11.50% for all the districts		12.00% for all the districts

3 rd Party Deposits	interest on deposit (no ceiling)	interest on deposit (no ceiling)
iii. For TL/OD facility against LIP/NSC/KVPs	11.00	11.50
Note: In case more than 1 deposit is offered, higher rate of interest paid on deposits is to be taken for calculation of interest.		
Consumer Durable Loan	11.50	12.00
Utsav Wrin Prakalpa	11.50	12.00
Overdraft to TTAADC Employees	11.50	12.00
Two Wheeler Loan Scheme	11.00	11.50
Ad-Hoc/ Temporary Overdraft Facilities	2% above normal rate of interest. In case of MSMEs 1% above rate of interest	2% above normal rate of interest. In case of MSMEs 1% above rate of interest
Personal Demand Loan	12.50	13.00
Nari Kalyan Scheme	12.50	13.00
TGB Mortgage Term Loan	9.00	9.50
TGB Mortgage OD Loan	8.50	9.00
Bharat Darshan Scheme	12.50	13.00
Loan to pensioners	11.50	12.00
Unnayan (LAUNY) (subject to the revision of interest rate by NSFDC) upto 50,000/-	5.00	5.00
KhudraVavsayaYojna (LAKHU) (subject to the revision of interest rate by NSFDC)	6.00	6.00

Please Note:-

1. 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.
2. Interests rates are revised in case of loan schemes where refinance is involved and will be communicated time to time to all branches.
3. NSTFDC, NBCFDC and NHFDC loans upto Rs. 50000/- ROI: 5% and loan amount 50001 to 5 lac ROI: 6%. Details will be communicated in separate circular.



Senior Manager (C&R)