

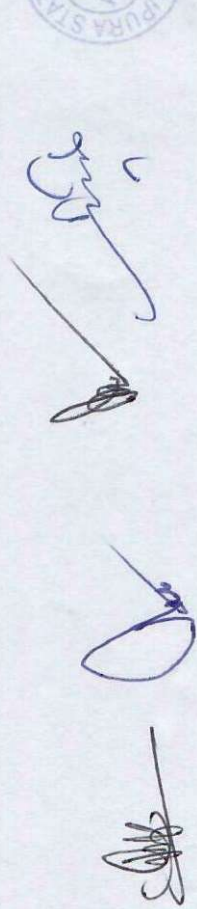
ANNEXURE -B

Tripura State Cooperative Bank Ltd. Revised Rate Of Interest Loans & Advance w.e.f 10.03.2023

(A) For-Cooperative Societies

Particulars	Types of Loan	Existing Rate		Revised Rate w.e.f. 10.03.2023		Nature of Calculation	Interest
		Bank Society (%)	to Society member (%)	to Bank Society (%)	to Society member (%)		
A) Crop Loan (upto Rs.3.00 lacs)	ST(SAO)/KCC/JLG(KCC)	5.00%	7.00%	5.00%	7.00%	Simple Interest	
B) Agri & Allied (Medium Term Loan)	i) MT(Agri) iii) Others	9.00%	11.00%	9.00%	11.00%	Simple Interest	
C) Non- Farm Sector (MT/LT/CC/OD)	Term Loan	9.70%	11.70%	9.70%	11.70%	Interest shall be calculated on monthly rest.	

Note:- Penal interest @1.50% will be charged on the overdue amount for the overdue period.



(B) For Individuals (Proprietor Partnership Firm)

<i>Sl</i>	<i>Particulars</i>	<i>TSCB (Existing) w.e.f.01.05.2021</i>	<i>TSCB (Revised) w.e.f. 10.03.2023</i>
1	Installment Loan/Personal loan(Salaried Person)	12.45%	13.00%
2	House building loans to 40.00 lac (Maximum Repayment period 30 years) <i>Up</i>	7.75% upto 15 years 7.90%(Above 15 to 30 years) 11.00% (For commercial Purpose) HBL to Land Lord(Bank Building)@10.50%	i) Repay upto 15 years-8.55% ii) Above 15 & upto 30 yrs -8.80% iii) HBL (Commercial)-11.00% iv) HBL (Land lord)-10.50%
3	Two Wheeler	Two wheeler 10.00%	11.50%
4	Car loan (a) New car Upto 7 years 5 to 10 years	8.75%	9.00%
5	(1) Agriculture (a) Crop loan (upto Rs.3.00 lac) (b) Direct KCC/JLG	7%	7.00%
	(2) Agri-Allied(MT & LT) (a) up to Rs.1.60 lac (b) Above Rs.1.60 to Rs.2.00 lac (c) above Rs. 2.00	10.00% 10.50%	a)Upto Rs.1.60 lac -@10.00%, (b) Above Rs.1.60 lac-@10.50%
6	Swabalamban/PMEGP	10.75%	10.75%
7	Loan of SHG(TRLM/NRLM)	a) Upto 3.00 lac @7% (b) Above Rs.3.00 lac @10.00%	a) Upto Rs.3.00 lac @7% (b)Above Rs.3.00 lac @10%
8	TULM/NULM SHG	a) Upto 3.00 lac @7% (b) Above Rs.3.00 lac @10.00%	a) Upto Rs.3.00 lac @10.50% (b)Above Rs.3.00 lac @11.00%





SI	Particulars	TSCB (Existing) w.e.f. 01.06.2022	TSCB(Revised) w.e.f 10.03.2023
Transport/MSME/MUDRA(C/C,OD,TL& Composit Loans- SSIs, Small Business Loan,Transport			
9	(a) Limit upto Rs.50000/-	(a) Upto Rs.10.00 lac 10.50% (b) above 10.00 lac to 25.00 lac @11.00% © Above 25.00 lac @11.00%	(a) Upto Rs.10.00 lac @10.50% (b) above Rs.10.00 lac to Rs.25.00 lac @11.00% © Above Rs.25.00 lac @11.50%
	(b) Rs.0.50 to Rs.2.00 lac		
	(c) Rs.2.00 to Rs.5.00 lac		
	(d) Above Rs. 5.00 lac		
10	Festival Advance Govt. Employee	12.50%	13.00%
11	Term loan		(a) Upto Rs.10.00 lac @10.50% (b) above Rs. 10.00 lac to Rs.25.00 lac @11.00% © Above Rs. 25.00 lac @11.50%
	a) Up to Rs. 25000/-	10.75%	
	b) Above Rs.25000/- to Rs.2.00 lac	11.40%	
	c) Above Rs.2.00 lac to Rs.5.00 lac	11.85%	
	d) Above Rs. 5.00 lac to Rs.25.00 lac	a) Rs.5.00 lac & upto Rs.10.00 lac @12.45%, b) Rs.10.00 lac & upto Rs.25.00 lac @12.80%,	
e) Above Rs.25.00 lac	12.85%		
Cash Credit/Over Draft other than MSME(Non Schematic & Non Priority)			
12	a) Limit up to Rs.25000/-	10.75%	Upto Rs.25000 @10.80%
	(b) Above Rs.25000/- to Rs.2.00 lac	11.40%	Above Rs.25000- Rs.2 lac- @11.45%
	(c) Above Rs.2.00 lac to Rs. 5.00 lac	11.90%	Above Rs.2 lac to Rs.5 lac- @11.95%
	(d) Above Rs. 5.00 to Rs.10.00 lac	12.45%	Above Rs. 5 lac to Rs. 10 lac- @12.45%
	(e) Above Rs.10.00 lac to 25.00 lac	12.50%	Above Rs.10 lac to Rs.25 lac- @12.80%
	(f) Above Rs. 25.00 lac	12.80%	Above Rs.25 lac- @12.95%
13	Education Loan	10.75%	10.50%
	Loan Limit upto Rs.2.00 lac		
	limit up to Rs.4.00 lac		
	Above Rs. 4.00 Lac to 7.50 lac		
14	Advance Against TDR	1.50% above rate of interst on deposit(no ceilling)	1% above rate of interst on deposit
15	Advance TDR (3rd party)	2% above rate of interst on deposit(no ceilling)	2% above rate of interst on deposit
16	Advance KVP/NSCs/. LIC policy etc	11.00%	11.50%

Note:- Penal interest @2.00% will be charged on the overdue amount for the overdue period above the normal rate of interest.
All Interest Rate is P.A monthly rest of excluding Crop Loans.

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