



കേരള സംസ്ഥാന സഹകരണ കാർഷിക ശ്രമ വികസന ബാങ്ക് ക്ലിപ്തം. Kerala State Co-operative Agricultural and Rural Development Bank Ltd.

F1/ IR/2021-22

07/06/2022

CIRCULAR No. 06/2022

Sub:- NABARD Assisted loan schemes –Interest revision with effect from 08/06/2022- reg

Ref:- NB. Kerala /DoR/ 652/DoR-25/2022-23 Dated 06/06/2022

The NABARD has revised their refinance rate of interest on different loan products as per letter cited (1). Accordingly , it has been decided to revise rate of interest on various loans product at PCARDBank and Ultimate Borrower level consistent with NABARD refinance rate, as detailed below subject to ratification by Administrator in this regard.

Category	NABARD Rate to KSCARDB	Rate of refinance including cost of fund	KSCARDB Rate to PCARDB	Margin to KSCARDB	PCARDB rate to Ultimate borrower	Margin PCARDB
1) Long term products						
FARM Sector (Including Ordinary loans)						
For loans with a period of 18 months to less than 3 years	7.35	8.25	8.95	0.70	11.15	2.20

HEAD OFFICE: THIRUVANANTHAPURAM,

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For loans with a period of 3 years to less than 5 years	7.75	8.65	9.35	0.70	11.55	2.20
For loans with a period of 5 years and above	8.10	9.00	9.70	0.70	11.90	2.20
B) Non Farm Sector						
For loans with a period of 18 months to less than 3 years	7.35	8.25	8.95	0.70	11.15	2.20
For loans with a period of 3 years to less than 5 years	7.75	8.65	9.35	0.70	11.55	2.20
For loans with a period of 5 years and above	8.10	9.00	9.70	0.70	11.90	2.20
C) Rural Housing Sector						
For loans with a period of 18 months to less than 3 years	7.35	8.25	8.95	0.70	11.15	2.20

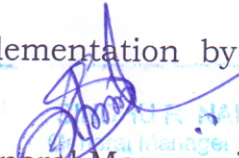
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For loans with a period of 3 years to less than 5 years	7.75	8.65	9.35	0.70	11.55	2.20
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LTRCF (Long Term Rural Credit Fund)						
Long Term Refinance for Agriculture and allied sector under long term Rural Credit fund with Repayment period of 5 years	2.90	3.80	5.00	1.20	7	2.00

This revised interest rate is wef 08/06/2022 for implementation by all concerned.


General Manager i/c

Copy to,

- 1) All Regional Managers, CIO (SZ),(NZ), Principal ITM,
- 2 Secretaries of all PCARDBanks,
- 3) All Section Head in Head Office.

