



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

P1/INT/2021-22

07.06.2022

All Regional Managers  
The Secretary/All PCARDBs  
Sir,

Sub:- Revision of interest rates of Gold Pledge Loan Scheme -reg.

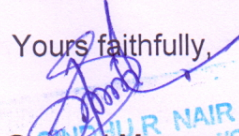
Ref:-NB.Kerala/DoR/652/DoR-25/2022-23dated 06.06.2022

NABARD has revised their refinance rate on short term loans as per the letter cited as reference. Accordingly as per the decision taken by the Administrator, it has been decided to revise the rate of interest of Gold loan at PCARDB and ultimate borrower level in consistence with the NABARD refinance rate as detailed below .The rate will be effective from 08.06.2022 onwards.

Item NABARD Refinance Rate %	Existing ROI			Revised ROI			
	Cost of fund%	KSCARDB rate to PCARDB %	Rate at Borrower level %	NABARD Refinance Rate %	Cost of Fund %	KSCARDB rate to PCARDB %	Rate at Borrower level %
5.3	6.2	6.5	7.5	6.6	7.5	7.75	8.75

The interest rate on all other short term loans will remain unaltered.

Yours faithfully,

  
General Manager i/c

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