



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

F1/ IR/2021-22

07/07/2022

CIRCULAR No. 08/2022

Sub:- NABARD Assisted loan schemes –Interest revision with effect from 13/07/2022- reg

- Ref:-
- 1) This Office Circular No.06/2022 Dated 07/06/2022
 - 2) NB. Kerala /DoR/ 940/DoR-25/2022-23 Dated 24/06/2022
 - 3) Resolution No.A19, Dated 05/07/2022 of Administrator (XII th sitting)

The NABARD has revised their refinance rate of different loan products as per letter cited (2). 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.

Long term products						
Category	NABARD Refinance rate to KSCARDB	Rate of refinance including cost of fund	KSCARD Bank Rate to PCARDB	Margin to KSCARD Bank	PCARDB rate to Ultimate borrower	Margin to PCARD Bank
FARM Sector (Including Ordinary loans), Non Farm Sector, RHS						
For loans with a period of 18 months to less than 3 years	7.45	8.35	9.05	0.70	11.05	2.00

HEAD OFFICE: THIRUVANANTHAPURAM.

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For loans with a period of 3 years to less than 5 years	8.15	9.05	9.75	0.70	11.75	2.00
For loans with period of 5 years and above	8.35	9.25	9.95	0.70	11.90	1.95

The above interest rate revision will be applicable **wef 13/07/2022** . Please note that interest rate of LTRCF is same as mentioned in the circular No.06/2022 Dated 07/06/2022.

This is for information and implementation by all concerned.


General Manager i/c

To

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

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