



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

F1/IR/2021-22

25/10/2022

CIRCULAR NO. 12/2022-

Sub:- NABARD Assisted loan schemes-Interest revision in LTRCF with effect from 01/11/2022 - Intimation- Reg

Ref:- 1) This Office Circular Nos 6/2022,dated 7/06/2022 and 08/2022 dated 07/07/2022

2) e- mail Dated 19/10/2022 from NABARD

3)Resolution No.A5,Dated 22/10/2022 of Administrator (XIXth sitting)

The NABARD has revised their refinance rate of LTRCF loan products as per letter cited (2). Accordingly, the XIXth Sitting of the Administrator held on 22/10/2022 has resolved to revise rate of LTRCF loan products at PCARDB Bank's level and Ultimate borrower level consistent with NABARD refinance rate noted below.

LTRCF(Long Term Rural Credit Fund)						
Category	NABARD Refinance rate to KSCARDB	Cost of fund	KSCARDB Bank rate to PCARDB	Margin to KSCARDB Bank	PCARDB rate to Ultimate borrower	Margin to PCARDB Bank
Long term Refinance for Agriculture and allied sector under long term Rural Credit fund with repayment of 5 years.	4.70	5.45	6.45	1.00	8.00	1.55

The above interest rate revision will be applicable with effect from 01/11/2022

This is for information and implementation by all concerned.


Managing Director

To

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

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