



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

F1/ IR/2021-22

27/12/2022

CIRCULAR No. 14/2022

Sub:- NABARD Assisted loan schemes –Interest revision with effect from 03/01/2023 - reg

- Ref:-
- 1) This Office Circular No.08/2022 dated 07/07/2022 & Circular .No.12/2022 dated 25/10/2022
 - 2) NABARD e-mail dated 22/12/2022
 - 3) Resolution No.A 07, Dated 23/12/2022 of Administrator (XXIIIrd sitting)

The NABARD has revised their refinance rate of different loan products as per letter cited (2). Accordingly, it has been decided to revise the rate of interest on various loans products at PCARDBanks and ultimate Borrowers level consistent with NABARD refinance rate.

Long Term Products

Farm Sector (Including Ordinary Loan) , Non Farm Sector, RHS

Category	NABARD Rate to KSCARD B	Rate of refinance including cost of fund	Margin to KSCARD B	KSCARD B Rate to PCARDB	Margin to PCARDB	PCARDB Rate to Ultimate Borrower
For Loans with period of 18 months to Less than 3 years	8.35	9.25	0.70	9.95	1.95	11.90
For Loans with period 3 years to Less than 5 years	8.35	9.25	0.70	9.95	1.95	11.90
For Loans with period of 5 Years and above	8.35	9.25	0.70	9.95	1.95	11.90

HEAD OFFICE: THIRUVANANTHAPURAM,

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LTRCF (Long Term Rural Credit Fund)						
Long term Refinance for Agriculture and allied sector under long term Rural Credit fund (LTRCF) with repayment of 5 years	5.28	6.03	0.90	6.93	1.07	8

The above interest rate revision will be applicable wef 03/01/2023 .

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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