



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

F1/ IR/2024-25

29/06/2024

CIRCULAR No: 02/2024

Sub: - NABARD Assisted loan schemes – Interest revision with effect from 01/07/2024 – Reg:

- Ref: - 1) This Office Circular No: 21/2023 dated: 21/07/2023
2) NABARD e-mail dated 27/05/2024
3) Resolution No: A 7 of Board Meeting dated, 26/06/2024

The NABARD as per letter cited (2) has intimated the revised refinance rate of different loan products. In accordance with the rate revision by NABARD, the Board meeting dated 26/06/2024 decided to revise the rate of interest on various long term loan products at PCARD Banks level and at ultimate Borrowers level as detailed below:

Long Term Products

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

Category	NABARD Rate to KSCARDB	Cost of fund including guarantee commission @0.75%	Margin to KSCARDB	KSCARDB Rate to PCARDB	Margin to PCARDB	PCARDB Rate to Ultimate Borrower
For Loans with period of 18 months to Less than 3 years	8.25%	9.00%	0.70%	9.70%	1.90%	11.60%
For Loans with period 3 years to Less than 5 years	8.30%	9.05%	0.70%	9.75%	1.90%	11.65%

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

For Loans with period of 5 Years and above	8.35%	9.10%	0.70%	9.80%	1.90%	11.70%
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The above interest rate revision will be applicable w.e.f 01/07/2024.

This is for information and implementation by all concerned.


General Manager i/c
APARNA PRATHAP
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.