



TRIPURA GRAMIN BANK
(A Government Undertaking)
HEAD OFFICE: ABHOYNAGAR
AGARTALA, WEST TRIPURA-799005
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CREDIT & REFINANCE DEPARTMENT

C&R/CDT/F.2/Cir-277/ /2021

Date: 02.01.2021

**ALL BRANCHES & USBs
All Regional Offices
ALL Departments at Head Office
PMO, Kolkata**

Revision in Interest Rate of Loans & Advances

In reference to the ALCO meeting of Tripura Gramin Bank held on 01.01.2021 we are modifying our circular No. C&R/CDT/F.2/Cir-274/ /20 dated 30.04.2020, the rate of interest of Loans and Advances have been revised w.e.f 04.01.2021 as under:

Activity & Size of Loan	Existing Rate of Interest (%)	Revised Rate of Interest (%)
Agriculture:		
i) Short term crop Loan up to Rs. 3,00,000/-	7.00	7.00
ii) Short term Loan to agri allied KCC Animal husbandry/ KCC fishery up to Rs. 2,00,000/- (As per Govt./ NABARD directives) (Short term means repayment within one year)		
Agriculture:		
i) Short term crop Loan above Rs. 3,00,000/-	9.00	9.00
ii) Short term Loan to agri allied KCC Animal husbandry/ KCC fishery above Rs. 2,00,000/- (As per Govt./ NABARD directives) (Short term means repayment within one year)		
Other Agri. & Allied for other than short term		
i. Loan limit up to Rs. 1,60,000/-	10.00-10.50	9.75
ii. Loan limit above Rs. 1,60,000/-	10.25	9.50
MSME –For TL/CC/OD & Composite Loans { Loan to SSIs, Small Business Loans, Loans to Transport Operators, Retail Trade, & Other Service Sectors}		
i. Loan limit up to Rs. 10,00,000/-	10.75	10.00
ii. Loan limit above Rs. 10,00,000/- & up to Rs. 1,00,00,000/-	10.50	9.75

iii.	Loan limit above Rs. 1,00,00,000/-	10.00	9.50
Term Loans Other than MSME (Non Schematic & Non Priority)			
i.	Loan limit up to Rs. 25,000/-	10.80	10.80
ii.	Loan limit above Rs. 25,000/- & up to Rs. 2,00,000/-	11.45	11.45
iii.	Loan limit above Rs. 2,00,000/- & up to Rs. 5,00,000/-	11.95	11.95
iv.	Loan limit above Rs. 5,00,000/- & up to Rs. 10,00,000/-	12.45	12.45
v.	Loan limit above Rs. 10,00,000/- & up to Rs. 25,00,000/-	12.80	12.80
vi.	Loan limit above Rs. 25,00,000/-	12.95	12.95
Cash Credit/ Overdraft Other than MSME (Non Schematic & Non Priority)			
i.	Loan limit up to Rs. 25,000/-	10.80	10.80
ii.	Loan limit above Rs. 25,000/- & up to Rs. 2,00,000/-	11.45	11.45
iii.	Loan limit above Rs. 2,00,000/- & up to Rs. 5,00,000/-	11.95	11.95
iv.	Loan limit above Rs. 5,00,000/- & up to Rs. 10,00,000/-	12.45	12.45
v.	Loan limit above Rs. 10,00,000/- & up to Rs. 25,00,000/-	12.80	12.80
vi.	Loan limit above Rs. 25,00,000/-	12.95	12.95
Housing Loan			
i.	Repayment up to 15 Years	8.00-8.20	7.75
ii.	Repayment above 15 years & up to 30 years	8.50	7.90
House Building Loan (Commercial)		11.70	11.00
HBL to Land Lord (Bank Building)		11.00	10.50
Loan to SHG (Except west, North & Dhalai District)			
i.	Loan limit up to Rs. 1,00,000/-	9.75-11.00	9.50
ii.	Loan limit above 1,00,000/-	11.00-12.00	10.50
Loan to SHG within West, North & Dhalai District		7.00	7.00
Education Loan			
i.	Loan limit up to Rs. 4,00,000/-	11.00	10.75
ii.	Loan limit above Rs. 4,00,000/- & up to Rs. 7,50,000/-		
iii.	Loan limit above Rs. 7,50,000/-	11.05	10.50
For Girl students 0.50% concession from rate card			
Own Your Car Scheme		9.15	8.75

Demand Loans			
i.	For TL/OD facility to deposit holder (s)	1% above rate of interest on deposit (no ceiling)	1% above rate of interest on deposit (no ceiling)
ii.	For TL/OD facility to against 3 rd Party Deposits	2.00% above rate of interest on deposit (no ceiling)	2.00% above rate of interest on deposit (no ceiling)
iii.	For TL/OD facility against LIP/NSC/KVPs	11.00	11.00
Note: In case more than 1 deposit is offered, higher rate of interest paid on deposits is to be taken for calculation of interest.			
	Consumer Durable Loan	12.50	12.50
	Utsav Wrin Prakalpa	12.50	12.50
	Overdraft to TTAADC Employees	12.50	12.50
	Two Wheeler Loan Scheme	11.00	11.00
	Ad-Hoc/ Temporary Overdraft Facilities	2% above normal rate of interest. In case of MSMEs 1% above rate of interest	2% above normal rate of interest. In case of MSMEs 1% above rate of interest
	Personal Demand Loan	12.50	12.50
	NariKalyan Scheme	12.50	12.50
	TGB Mortgage Term Loan	10.80	10.00
	TGB Mortgage OD Loan	10.50	9.50
	Bharat Darshan Scheme	12.50	12.50
	Loan to pensioners	12.50	12.50
	Unnayan (LAUNY) (subject to the revision of interest rate by NSFDC),	5.00	5.00
	KhudraVavsayaYojna (LAKHU) (subject to the revision of interest rate by NSFDC)	6.00	6.00
	Emergency Credit Line Guarantee Scheme	Launched after last interest rate circular	9.25

Please Note:

1. The interest rate will be compounded at monthly rest in all cases except Crop Loans and Other Direct Agricultural Advances. All concerned are advised to strictly adhere to the above rates of interest and act accordingly.
2. Interest rates are revised in case of loan schemes where refinance is involved and will be communicated time to time to all branches.


GENERAL MANAGER

