

INTEREST RATE OTHER THAN RETAIL						
	For Tenure 1 year (MCLR1Y)(In %)		For Tenure 2 years (MCLR2Y) (In %)		For Tenure above 2 years (MCLR3Y) (In %)	
	8.40		8.70		9.10	
	Spread (In %)	Applicable Rate of Interest (In %)	Spread (In %)	Applicable Rate of Interest (In %)	Spread (In %)	Applicable Rate Of Interest (In %)
<b>General Advnaces Unrated</b>						
Up to Rs.50000.00	1.95	10.35	1.65	10.35	1.50	10.60
Above Rs.50000.00 and up to Rs.2.00lac	2.95	11.35	2.65	11.35	2.50	11.60
Above Rs.2.00lac	3.45	11.85	3.15	11.85	3.00	12.10
<b>INTEREST RATES EFFECTIVE ON SPECIFIC CATEGORIES OF ADVANCES:</b>						
DRI ADVANCES	4.00		4.00		4.00	
<b>Dairy &amp; Poultry Activity</b>						
Up to Rs.50000.00	1.95	10.35	1.65	10.35	1.50	10.60
Above Rs.50000.00 and up to Rs.2.00 lac	2.70	11.10	2.40	11.10	2.25	11.35
Above Rs.2.00 lac	2.70	11.10	2.40	11.10	2.25	11.35
<b>NBKGC</b>						
Up to Rs.300000.00	0.95	9.35	0.65	9.35	0.50	9.60
Above Rs.300000.00	1.95	10.35	1.65	10.35	1.50	10.60
<b>Tractor &amp; Other Farm Machinery</b>						
Up to Rs.50000.00	1.45	9.85	1.15	9.85	1.00	10.10
Above Rs.50000.00	2.45	10.85	2.15	10.85	2.00	11.10
Advances to Self Help Groups	1.95	10.35	1.65	10.35	1.50	10.60
<b>AGRICULTURE ADVANCE-INDIRECT</b>						
Up to Rs.2.00lakh	3.20	11.60	2.90	11.60	2.75	11.85
Above Rs.2.00lac	3.70	12.10	3.40	12.10	3.25	12.35
For Gramin Bhandaran Yojna	3.45	11.85	3.15	11.85	3.00	12.10
<b>Transport Operators</b>						
a)Mortgage Immovable property Value 100% or More	1.70	10.10	1.40	10.10	1.25	10.35
b)CRM security Value 50% or More						
c) Credit facility is covered under CGTMSE						
d)IN All other Cases	2.20	10.60	1.90	10.60	1.75	10.85
<b>Trading Advances -other than Vyapar Savidha</b>						
Up to Rs.10.00lakh	2.70	11.10	2.75	11.45	2.60	11.70
Above Rs.10.00lac	2.95	11.35	3.25	11.95	3.10	12.20
<b>Small &amp; Medium Enterprises (SMEs) noT</b>						
Up to Rs.2.00lakh	2.45	10.85	2.15	10.85	2.00	11.10

Above Rs.2.00 lakh & up to Rs.25.00lakh	2.95	11.35	2.65	11.35	2.50	11.60
Above Rs.25.00lakh	2.95	11.35	2.65	11.35	2.50	11.60
<b>Real Estate Sector</b>	5.45	13.85	5.15	13.85	5.00	14.10
<b>For Construction of Hotels/Resorts/Banquet hall/Warehouse</b>	4.45	12.85	4.15	12.85	4.00	13.10
<b>Leasing &amp; Hire Purchase Advances</b>	7.95	16.35	7.65	16.35	7.50	16.60
<b>Temporary Overdrafts</b>	7.95	16.35	7.65	16.35	7.50	16.60
<b>Penal interest @ 2% should be levied if the TOD remains outstanding beyond 15 days</b>						
<b>Bills Discounting facility against letter of Credit of our Bank/Other Bank</b>						
<b>1-Bills drawn under L/C of our Bank -</b>						
a. Having contractual maturity up to 180 days	0.95	9.35	0.65	9.35	0.50	9.60
b. Having contractual maturity more than 180 days but up to 1 year	1.20	9.60	0.90	9.60	0.75	9.85
<b>2-Bills drawn under L/C of other Banks-</b>						
a. Having contractual maturity up to 180 days	0.95	9.35	0.65	9.35	0.50	9.60
B. Having contractual maturity more than 180 days but up to 1 year	1.20	9.60	0.90	9.60	0.75	9.85
Remarks: The negotiation charges shall be recovered additionally as hitherto.						
<b>VYAPAR SUVIDHA</b>						
Margin on immovable property Less than 50%	2.45	10.85	2.15	10.85	2.00	11.10
Margin on immovable property 50% or more	1.95	10.35	1.65	10.35	1.50	10.60
Margin on CRM security 15% or more	2.45	10.85	2.15	10.85	2.00	11.10
Margin on immovable property 50% or more along with margin on CRM 15% or more	1.95	10.35	1.65	10.35	1.50	10.60
<b>NAINI UDYOG PRASAR</b>						
Up to Rs 50,000/-	0.45	8.85	0.15	8.85	9.10	18.20
Above Rs 50,000/- to Rs 2.00 lac	0.95	9.35	0.65	9.35	0.50	9.60
Above Rs 2.00 lac to Rs 10.00 lac	1.20	9.60	0.90	9.60	0.75	9.85
Above Rs 10.00 lac upto Rs 25.00 lac	1.70	10.10	1.40	10.10	1.25	10.35
Above Rs 25.00 lac and up to Rs. 100.00 Lacs	2.20	10.60	1.90	10.60	1.75	10.85
<b>NAINI HEALTH CARE</b>						
Term loan Up to 100 lac	1.70	10.10	1.40	10.10	1.25	10.35
Term loan above 100 lac	2.20	10.60	1.90	10.60	1.75	10.85
Overdraft	2.20	10.60	1.90	10.60	1.75	10.85
<b>NAINI SHIKSHA PRASAR</b>						
For Demand Loan/Term loan	4.45	12.85	4.15	12.85	4.00	13.10
For Overdrafts	5.45	13.85	5.15	13.85	5.00	14.10

<b>SCHEME FOR FINANCING AGAINST FUTURE RENT RECEIVABLES</b>						
<b>(Under Commercial Real Estate)</b>	4.45	12.85	4.15	12.85	4.00	13.10
<b>SCHEME FOR GRANTING LOANS AGAINST FUTURE RENT RECEIVABLE</b>						
<b>(Under Non Commercial Real Estate)</b>	4.45	12.85	4.15	12.85	4.00	13.10
<b>SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OFHOTELS/LODGES/RESTAURANTS</b>						
For Term loan	2.45	10.85	2.15	10.85	2.00	11.10
For Overdrafts	2.45	10.85	2.15	10.85	2.00	11.10
<b>SCHEME FOR FINANCING TO COMMISSION AGENTS AGAINST IMMOVABLE PROPERTY</b>						
	3.45	11.85	3.15	11.85	3.00	12.10
<b>NAINI UDYOG SUVIDHA</b>	2.45	10.85	2.15	10.85	2.00	11.10
<b>ADVANCES AGAINST DESPOSITS</b>						
Advances against Govt. Securities, Postal Securities, i.e. NSCs/KVPs, LIC Policy	3.45	11.85	3.15	11.85	3.00	12.10
a. Term Deposit standing in the name of the borrower singly or jointly with others, in the name of the proprietor/partners of the borrowing firm, in the name of the ward whose guardian is competent to borrow on behalf of the ward and where the advance is made to the guardian of the ward in such capacity.						1.00% above the deposit rate.
b. Advances against third party term deposit	3.50% above deposit rate, subject to minimum 4.65% over MCLR		3.50% above deposit rate, subject to minimum 4.35% over MCLR		3.50% above deposit rate, subject to minimum 4.00% over MCLR	
c. Advances against term deposit to staff/retired staff/spouse of staff	1.00% above the deposit rate.					
Interest rate structure applicable to <b>Trading advances</b> other than Vyapar Suvidha based on credit rating is as under:						
<b>Cr. Rate</b>						
A++	2.95	11.90	3.25	11.95	3.10	12.20
A+						
A	3.45	12.90	3.75	12.45	3.60	12.70
B++						
B+	3.95	13.90	4.25	12.95	4.10	13.20
B						
C	4.45	12.85	4.75	13.45	4.60	13.70
Interest rate structure applicable to <b>MSE ( Naini Udyog Prasar)</b> based on credit rating is as under:						
<b>Cr. Rate</b>						
A++	1.50	12.90	1.20	9.90	1.05	10.15
A+						
A	2.00	10.40	1.70	10.40	1.55	10.65
B++						
	2.50	10.90	2.20	10.90	2.05	11.15

B+	3.50	11.90	2.20	10.90	3.05	12.15
B	3.50	11.90	3.20	11.90	3.05	12.15
C	4.50	12.90	4.20	12.90	4.05	13.15

Interest rate structure applicable to **MSME** based on credit rating is as under:

<b>Cr. Rate</b>						
A++	2.95	11.35	2.65	11.35	2.50	11.60
A+						
A	3.20	11.60	2.90	11.60	2.75	11.85
B++	3.45	11.85	3.15	11.85	3.00	12.10
B+	3.95	12.35	3.65	12.35	3.50	12.60
B	4.45	12.85	4.15	12.85	4.00	13.10
C	5.45	13.85	5.15	13.85	5.00	14.10

Interest rate structure applicable to **C & I AND general advances** based on credit rating are as under:

<b>Cr. Rate</b>						
A++	3.45	12.90	3.15	11.85	3.00	12.10
A+						
A	3.95	12.90	3.65	12.35	3.50	12.60
B++						
B+	4.45	12.85	4.15	12.85	4.00	13.10
B	4.95	13.35	4.65	13.35	4.50	13.60
C	5.95	14.35	5.65	14.35	5.50	14.60

Interest rate structure applicable to **Agro based Industries a (flour mill etc.)** account based on credit rating is proposed as under:-

<b>Cr. Rate</b>						
RA++	0.75	9.15	0.75	9.45	0.60	9.70
RA+						
RA						
RB++	1.25	9.65	1.25	9.95	1.10	10.20
RB+						
RB	2.75	11.15	2.75	11.45	2.60	11.70
RC						

Interest rate structure applicable to **Rice Millers** accounts based on credit rating is proposed as under:-

<b>Cr. Rate</b>						
RA++	0.25	8.65	0.25	8.95	0.10	9.20
RA+						
RA						
RB++	0.75	9.15	0.75	9.45	0.60	9.70
RB+						
RB	1.75	10.15	1.75	10.45	1.60	10.70
RC						

55 & less						
Interest rate structure already applicable to <b>Seed Processing Units</b> based on credit rating is proposed as under:-						
<b>Cr. Rate</b>						
RA++	0.25	8.65	0.25	8.95	0.10	9.20
RA+						
RA						
RB++						
RB+	0.75	9.15	0.75	9.45	0.60	9.70
RB						
RC						
	1.75	10.15	1.75	10.45	1.60	10.70