Specad over NULLING         Applicable Rate of Prof Calls Colligion (1999)         Properties (1999)         Properator (1999)         <				6.50	
NRLR fur b.         Interest far b.         Interest far b.           NRLPYPOR FLASA (LTY DIK JAD CLOUE) Ire far jurg         105         9.57         17.0         17.0           NRLPYPOR FLASA (LTY DIK JAD CLOUE) Ire far jurg         10.57         10.57         10.55         10.57           NRL JAD SIG 20.30 is         10.57         10.57         11.65         10.57         11.65           NRL JAD SIG 20.30 is         10.50         11.50         11.65         10.57         11.55           NRL JAD SIG 20.30 is         10.50         11.50         12.57         11.55           NRL JAD SIG 20.30 is         10.50         12.50         12.52         12.52           NRL JAD SIG 20.30 is         12.50         12.52         12.52         12.52           NRL JAD SIG 20.30 is         12.50         12.52         12.52         12.52           NRL JAD SIG 20.30 is         NRL Applicable         NRL Applicable         2.68         13.83           NRL JAD SIG 20.30 is         NRL Applicable         NRL Applicable         2.68         13.83           NRL SIG 20.30 is         NRL Applicable         NRL Applicable         NRL Applicable         1.68         1.68         1.68         1.68         1.68         1.68         1.68         1.68 </th <th>Naini Repo Linked Lending Rate "NRLLR"</th> <th></th> <th></th> <th>9.50</th> <th></th>	Naini Repo Linked Lending Rate "NRLLR"			9.50	
UNU LUYDOR FRASAR (UPTO B SLOB CORD) for first year           100 50 5000/1*         10 50 5000/1*         10 20         10 20         10 20           100 50 2000/1*         10 20 00         10 20         10 20         10 20           100 50 2000/1*         10 20 00         10 20         10 20         10 20         10 20           100 50 2000/1*         10 20 00         11 20         10 20         10 20         10 20           100 50 2000/1*         10 20 00         11 20         10 20         11 20         10 20           100 70         14 20         11 20         10 20         11 25         11 25           100 70         14 20         11 20         12 25         11 25         12 25           100 70         14 20         12 25         11 25         12 25           100 70         12 20         12 25         12 25         12 25           100 70         10 20         12 25         11 25         12 25           100 70         12 25         12 25         12 25         12 25         12 25           100 70         10 20         12 25         11 25         11 25         11 25         11 25         11 25         11 25         11 25         11 25 <t< th=""><th></th><th></th><th></th><th></th><th></th></t<>					
In Is Skolloy:         0.45         955         0.70         1320           IN Skolloy:         0.955         10.01         1.30         1370           IN Skolloy:         1.30         1.37         1.135         1.135           IN Coll by the NE Skollow         1.30         1.136         1.135         1.135           IN Coll by the NE Skollow         1.30         1.136         1.135         1.135           IN Coll by the NE Skollow         1.130         1.135         1.245         1.135           IN Coll by the NE Skollow         1.130         1.25         1.135         1.25           IN Coll by the NE Skollow         1.130         1.25         1.135         1.25           IN Coll by the NE Skollow         1.130         1.25         1.135         1.25           IN Coll by the NE Skollow         IN Co			edit/Overdraft	For Ter	m Loan
ower 80, 2000, IV Control0.96510.451.201.201.20ower 80, 2000, IV Control1.201.1201.251.145ower 80, 2000, IV Control1.201.1201.251.145control Useg Parant base on centrani, from second promoted by Do R.1.0001.201.251.125control Useg Parant base on centrani, from second promoted by Do R.1.0001.251.1251.125control Useg Parant base on centrani, from second promoted by Do R.1.0001.251.1251.125control Useg Parant base on centrani, from second promoted by Do R.1.0001.2551.1251.125control Useg Parant base on centrani, from second promoted by Do R.1.0001.2501.1251.125control Useg Parant base on centrani, from second promoted by Do R.1.0001.2501.1251.125control Useg Parant base on centrani, from second promoted by Do R.1.0001.2501.1251.125control Useg Parant base on centrani, from second promoted by Do R.1.0001.1251.1251.125control Useg Parant base on centrani, from second promoted by Do R.1.0001.1251.1251.125control Useg Parant base on centranic box regulation by Control Useg Parant base on centranic box regulation by Control Useg Parant base on centranic box regulation by Control Useg Parant base on centranic box regulation by Control Useg Parant base on centranic box regulation by Control Useg Parant base on centranic box regulation by Control Useg Parant base on centranic box regulation by Control Useg Parant base on centranic box regulation by Control Useg Parant base on centranic box regulation by Control Useg Parant base on centranic					
over Res 2000 (but to the S 1000 face         1.20         1.07         1.43         1.95         1.143           over R 1000 foc gam by S 2000 (and up to R. 1000 (but R.					
over Re 25:00 kand up Re 10:00 Lacs     2.20     11.70     2.45     11.95       initial Usage Pascy based on credit criting from socolay sero oversite by Re 10.00 CVF     11.00     17.5     11.25       Re 4     1.50     11.00     2.75     11.25       Re 4     2.80     11.00     2.75     11.25       Re 4     2.80     11.00     3.75     12.25       Re 4     3.50     11.00     3.75     12.25       Re 5     2.50     11.00     4.75     11.25       VICATION ICAN GAN     5.50     11.00     4.75     11.25       VICATION ICAN GAN     Not Applicable     Not Applicable     1.00     1.15       VICATION ICAN GAN     Not Applicable     Not Applicable     1.00     1.15       VICATION ICAN GAN     Not Applicable     Not Applicable     1.00     1.15       VICATION ICAN GAN     Not Applicable     Not Applicable     1.00     1.00       Not Applicable     Not Applicable     Not Applicable     1.00     1.00 </td <td>bove Rs 2.00 lac to Rs 10.00 lac</td> <td></td> <td></td> <td></td> <td></td>	bove Rs 2.00 lac to Rs 10.00 lac				
State         Sec         Sec           As a         1.00         1.00         1.75         1.125           As a         2.00         1.50         2.75         1.125           As a         2.00         1.50         2.75         1.125           B         2.00         1.50         2.75         1.125           B         3.50         1.50         2.75         1.125           B         3.50         1.50         2.75         1.125           B         3.50         1.50         2.75         1.125           Valo Students         Nor Applicable         Nor Applicable         2.00         1.150           Valo Students         Nor Applicable         Nor Applicable         1.50         1.150           Valo Students         Nor Applicable         Nor Applicable         1.50         1.150           Valo Students         Nor Applicable         Nor Applicable         Nor Applicable         1.50         1.00           Nor Applicable         Nor Applicable         Nor Applicable         0.60         0.55         50           Nor Applicable         Nor Applicable         Nor Applicable         0.60         0.55         50         50         50	bove Rs 10.00 lac up to Rs 25.00 lac				
Rate         Into         Into         Into           A++         100         175         1125           A++         200         1130         225         1125           B+         200         1130         225         1125           B+         200         1130         225         1125           B         330         1300         375         1325           C         430         1400         475         1425           C         430         Not Applicable         700         1150           Torbal Stadow         Not Applicable         Not Applicable         1075         1125           Torbal Stadow         Not Applicable         Not Applicable         1075         1125           Torbal Stadow         Not Applicable         Not Applicable         103         1075           Stadow         Not Applicable         Not Applicable         103         1055           Stadow         Not Applicable         Not				2.45	11.95
A++         150         1100         1.75         1125           A         2.00         11.50         2.25         11.75           B         2.53         12.00         2.75         12.35           B         2.53         12.00         2.75         12.35           C         4.50         12.00         2.75         12.35           C         7.01         Abstraction         7.02         11.50         11.25           C         7.02         Abstraction         Not Applicable         Not Applicable         1.00         1.75         12.35           To 5.01         Abstraction         Not Applicable         Not Applicable         Not Applicable         Not Applicable         Not Applicable         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00         1.00	Nami Udyog Prasar) based on credit rating from second year o r. Rate	nwards Up to Rs.1.00	Crore		
A         200         1150         223         1123           B++         250         11200         275         123           B         330         1300         375         1235           C         450         1500         375         1235           VECATION LOAN GYAN         500         1500         475         1235           VECATION LOAN GYAN         500         1600         475         1235           VECATION LOAN GYAN         500         1600         475         1235           VECATION LOAN GYAN         Not Applicable         Not Applicable         700         1150         1250           VECATION LOAN CICAL         Not Applicable         Not Applicable         Not Applicable         715         1125           VECATION LOAN CICAL CICAL CICAL ADDITION CICAL STATION CICAL STAT		1.50	11.00	1.75	11.25
B+         250         1200         275         1225           B         350         11.00         375         1323           C         430         11.00         375         1323           C         430         11.00         375         1323           UCATION ICAN CYAN         530         11.00         475         1325           UCATION ICAN CYAN         530         11.00         475         1325           Valis Students         Not Applicable         Not Applicable         2.00         11.50           ver 7.50 Labh         Not Applicable         Not Applicable         1.50         10.75           Valis Students         1.50         Not Applicable         1.50         10.75           NA ASHILANA - IOME LOAN Circuals No.: 400/10/ADV/322-25/116/454 Dateds 31.01.2203 (applicable from 01.04.203) "Conditions Applicable         0.05 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
Br         2.00         13.00         2.75         13.22           B         5.50         13.00         3.75         13.25           C         4.50         13.00         3.75         13.25           C         4.50         13.00         3.75         13.25           C         4.50         13.00         4.75         13.25           VILIS         VILIS         VILIS         VILIS         VILIS           VILIS         VILIS         VILIS         VILIS         VILIS           VILIS         VILIS         VILIS         VILIS         VILIS         VILIS           VILIS         VILIS         VILIS         VILIS         VILIS         VILIS         VILIS           VILIS					
C         4.50         14.00         4.75         14.25           DCCATION LOAN CYANI         DCCATION LOAN CYANI         DCCATION LOAN CYANI         DCCATION LOAN CYANI           To 7.36 Lah         Not Applicable         Not Applicable         2.00         11.50           To 7.36 Lah         Not Applicable         Not Applicable         1.75         11.25           To 7.36 Lah         Not Applicable         Not Applicable         1.35         11.00           See 7.50 Lah         Not Applicable         Not Applicable         1.35         11.00           See 7.50 Lah         Not Applicable         Not Applicable         4.05         8.65           NTM AASTILANA - HOME LOAN Circuit No: 100/HOADV/2022-252/H6454 Dated 51.03.2023 (applicable for 0.04.2023)         Continues         4.05         8.65           NTM Applicable         Not Applicable         Not Applicable         4.05         8.65           NTM Applicable         Not Applicable         0.00         9.50         9.65           Not Applicable         Not Applicable         0.00         9.50         9.65         4.00         9.65         9.65         9.65         9.65         9.65         9.65         9.65         9.65         9.65         9.65         9.65         9.65         9.65					
UCATION ICON CYANI         Not Applicable         Not Applicable         Zol         11.50           VML Students         Not Applicable         Not Applicable         Zol         11.50           remail Students         Not Applicable         Not Applicable         Zol         11.50           to 75.0 Laih         Not Applicable         Not Applicable         Zol         11.50           to 75.0 Laih         Not Applicable         Not Applicable         Zol         11.50           To 75.0 Laih         Not Applicable         Not Applicable         Zol         2.52         10.75           The Sore         Not Applicable         Not Applicable         Not Applicable         4.83         8.65           Stor24 and Lao 2         Not Applicable         Not Applicable         0.83         0.85         0.85           Stor24 and Lao 2         Not Applicable         Not Applicable         1.50         11.50         1.50         11.50         1.50         11.50         1.50					
Value Students         Not Applicable         Not Applicable         2.00         11.50           over 7.50 Lahn         Not Applicable         Not Applicable         2.00         11.50           over 7.50 Lahn         Not Applicable         Not Applicable         1.75         11.25           to 7.50 Lahn         Not Applicable         Not Applicable         1.50         11.00           ver 7.50 Lahn         Not Applicable         Not Applicable         1.25         10.75           NAASHLANA - HOME LOAN Clrewalt No: 100/HO/ADV/2022-23/H6/45B Detcl-51.03.2023 (applicable         0.435         8.65           N79/0.3.10 S         Not Applicable         Not Applicable         0.435         8.65           S79/0.3.10 S         Not Applicable         Not Applicable         0.30         9.85           10 G72         Not Applicable         Not Applicable         0.30         9.85           10 G72         Not Applicable         Not Applicable         0.30         1.05           10 G72         Not Applicable         Not Applicable         1.00         1.05           10 G72         Not Applicable         Not Applicable         1.00         1.05           10 G72         Not Applicable         Not Applicable         1.00         1.05 <t< td=""><td>L</td><td>4.50</td><td>14.00</td><td>4.75</td><td>14.25</td></t<>	L	4.50	14.00	4.75	14.25
100 750 Lahn     Not Applicable     Not Applicable     200     11.50       007 750 Lahn     Not Applicable     Not Applicable     1.75     11.25       007 850 Lahn     Not Applicable     Not Applicable     1.50     11.00       007 750 Lahn     Not Applicable     Not Applicable     1.50     11.00       007 750 Lahn     Not Applicable     Not Applicable     1.50     11.05       NA ASHLANA - HOME LOAN Circual Roc. 100/HOADV2022-23/Hird494 Dickel. 51.03.2023 (applicable from 01.04.2023) 'Coulifions Applicable     0.65     0.65       007 Addres     Not Applicable     Not Applicable     0.50     0.55       007 Addres     Not Applicable     Not Applicable     0.50     10.50       008 Addres     Applicable Rot	DUCATION LOAN GYANI				
over 7.50 Lahl     Not Applicable     1.75     1.125       to 7.50 Lahl     Not Applicable     1.75     1.125       to 7.50 Lahl     Not Applicable     Not Applicable     1.50     11.00       ver 7.50 Lahl     Not Applicable     Not Applicable     1.52     10.75       NA ASSHIANA - HOME LOAN Circual: No: 100/HO/ADV/2022-2371/16454 Datable 3.10.3223 (applicable from 01.04.3023) "Conditions Applicable     0.01     9.53       Bit Score     Not Applicable     Not Applicable     0.02     9.53       Bit Score     Not Applicable     Not Applicable     0.00     9.50       Bit Score     Not Applicable     Not Applicable     0.00     9.50       Bit Score     Not Applicable     Not Applicable     0.01     9.50       Bit Score     Not Applicable     Not Applicable     0.01     9.50       Bit Score     Not Applicable     Not Applicable     1.00     1.65       Not Applicable     Not Applicable     Not Applicable     1.00     1.05       Not Applicable     Not Applicable     Not Applicable     1.00     1.05       Not Applicable     Not Applicable     Not Applicable     1.05     1.05       Not Applicable     Not Applicable     Not Applicable     1.05     1.05       Not Applicable	or Male Students				
rFmails Students     Not Applicable     Not Applicable     Not Applicable       10 75 70 Lakh     Not Applicable     Not Applicable     1.25       NNA ASPLICABLE     Not Applicable     1.25     10.75       NNA ASPLICABLE     Not Applicable     1.25     10.75       NNA ASPLICABLE     Not Applicable     1.25     10.75       Start and 2     Not Applicable     Not Applicable     4.055     8.65       Stor 74 and 1 and 2     Not Applicable     Not Applicable     4.055     8.65       Stor 74 and 1 and 2     Not Applicable     Not Applicable     0.03     9.50       Stor 74 and 1 and 2     Not Applicable     Not Applicable     1.00     1.00       Ute 674     Not Applicable     Not Applicable     1.00     1.05       Star 650     Not Applicable     Not Applicable     1.00     1.05       UNI HOME INFROVEMINT     Second over Mol Applicable     Not Applicable     1.05     10.05       USING LOAN TOP LP     Second over Mol Applicable     Not Applicable     1.05     10.05       USING LOAN TOP LP     Second over Mol Applicable     Not Applicable     2.2     10.4       HL Score Edverem 6G anting Housing Loan     Not Applicable     Not Applicable     2.2     10.4       HL Score Edverem 6G anting Housing L					
107 550 Lakh     Not Applicable     Not Applicable     1.50     1.100       word 750 Lakh     Not Applicable     Not Applicable     1.25     10.075       WAA ASHLANA - HOME LOAN Circual: Not: 100/HO/ADV/2023-28/116/454 Dated: 31.03.2023 (applicable from 01.04.3023) "Conditions Applied)     1.05     1.05       Bit Score     Not Applicable     Not Applicable     Not Applicable     4.05     8.05       S799.1.3 10 5     Not Applicable     Not Applicable     0.05     9.50       Di Gr4     Not Applicable     Not Applicable     1.00     10.50       Tert Its transare Dates of concession for Credit life Insurance and Lostomers usion are not opting for credit life insurance and Lostomers usion are not opting for credit life insurance and Lostomers     1.00     10.50       Di Store Of 700 Or Above     Not Applicable     Not Applicable     1.00     10.50       Di Store Of 700 Or Above     Not Applicable     Not Applicable     2.2     10.4       Mit KI KI FOR PURCHASE OF RESIDENTIAL PLOTS     Mort Applicable	or Female Students	nocrippiicable	nocripplicable	1./ 3	11.43
NA AASHIANA - HOME LOAN         Circuit Nos: 109/HO/ADV/2022-23/11/6/54 Datadel 31.03.2023 (applicable from 01.04.3023) "Canditions Applied 0 and above         Not Applicable	p to 7.50 Lakh				
III. Score       Inst Applicable       Nort Applicable       -0.88       8.65         5790,7.13       5       Nort Applicable       -0.05       8.95         5797,7.24       0.5       Nort Applicable       0.00       9.50         50       724 and 1 and 2       Nort Applicable       0.03       9.85         50       724 and 1 and 2       Nort Applicable       Nort Applicable       0.35       9.85         50       724 and 1 and 2       Nort Applicable       Nort Applicable       1.30       1.100         the The return gine allows an inclusive of concession for Credit life insurance used meters usin an ene opting for credit life insurance will laws and the provide the transmose and transmose and the provide the transmose and transmose and the provide the transmose and trans	above 7.50 Lakh	Not Applicable	Not Applicable	1.25	10.75
III. Score       Inst Applicable       Nort Applicable       -0.88       8.65         5790,7.13       5       Nort Applicable       -0.05       8.95         5797,7.24       0.5       Nort Applicable       0.00       9.50         50       724 and 1 and 2       Nort Applicable       0.03       9.85         50       724 and 1 and 2       Nort Applicable       Nort Applicable       0.35       9.85         50       724 and 1 and 2       Nort Applicable       Nort Applicable       1.30       1.100         the The return gine allows an inclusive of concession for Credit life insurance used meters usin an ene opting for credit life insurance will laws and the provide the transmose and transmose and the provide the transmose and transmose and the provide the transmose and trans	PNA AASHIANA - HOME LOAN Circuit No. 100/110/471	/2022_22/116/454 P	tod: 31 02 2022 ( 1	icable from 01 04 2022) *	Conditions Amilian
Data Jabore     Not Applicable     Not Applicable     -0.485     8.65       5799,1.21     0.5     Not Applicable     Not Applicable     0.05     9.50       5 to 724 and 1 and 2     Not Applicable     Not Applicable     0.00     9.50       5 to 724 and 1 and 2     Not Applicable     Not Applicable     0.00     9.50       5 to 724 and 1 and 2     Not Applicable     Not Applicable     0.00     9.50       5 to 724 and 1 and 2     Not Applicable     Not Applicable     1.50     1.100       the The entre giper above are inclusive of concession for Credit life Issuemance and castomers who are not expting for credit life Issuemance will have a participable     1.00     10.50       Tridt Insurance not able in Not Applicable     Not Applicable     1.00     10.55       OSING CLOAN TOP UP     Different Year     Applicable     1.05     10.55       OSING CLOAN Concentre     MCLK for Y Year     Interest (B n/s)     1.04     Applicable     2.2     1.04       III. Score of 700 r Above     Not Applicable     Not Applicable     2.2     1.04     1.05       III. Score of COA rAbove     Not Applicable     Not Applicable     2.7     1.09     1.05       III. Score of COA rAbove     Not Applicable     Not Applicable     2.0     1.15     1.05       IIII.	TIA AASHIANA - HOME LOAN CIICUUII NO.: 100/HO/ADV	12022-25/110/454 Da	ieu. 51.05.2025 (appli	cuble from 01.04.2023) ~	conutions Applied)
5799.0.12 as 1     Not Applicable     0.40 Applicable     0.45 Applicable     0	IBIL Score				
Sin 224 and 1 and 2     Not Applicable     Not Applicable     0.00     9.50       St Dar 637     Not Applicable     Not Applicable     0.35     9.85       St Dar 600     Not Applicable     1.50     11.00       For The rate given alone or inclusion for Credit life Insurance and customers who are not opting for credit life insurance will have pay US* subtract and interest     11.00     10.50       INH HOME IMPROVEMENT     Terretit insurance not Taken IN Housing Loan     Not Applicable     Not Applicable     1.00     10.50       USING LOAN TOP UP     Off original Housing Loan     Not Applicable     Not Applicable     1.00     10.50       USING LOAN TOP UP     Off original Housing Loan     Not Applicable     Not Applicable     2.2     1.04       HIME FOR PURCHASE OR RISIDENTIAL PLOTS     Spread over MCR for 1 Yeat     Applicable Rate of Interest (in %)     10.50     10.50       III. Score Of Or Above     Not Applicable     Not Applicable     2.2     1.04       III. Score Of Credit (TU) score will be considered for loan pricing in case of joint applicants. If score of any co-applicant is -1 or 1 to 5, the same shall nith CRE Home Loan-Scheme for Graning Housing Loans for Mapplicable     1.00     10.50       Store Of Credit or Will be considered for loan pricing in case of joint applicable.     1.01     10.50     11.50       III. Score     Or Applicable     Not Applicable	00 and above				
Die 674         Not Applicable         Not Applicable         Out Applicable         Out Applicable         Out Applicable         Out Applicable         Dist         Dis         Dist <thdist< th="">         Dist</thdist<>	25-799,0,-1,3 to 5				
ss than 650 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Applicable Not Applicabl					
ter. The rates given above are inclusions of concession for Credit life Insurance and customers who are not opting for credit life insurance will have page 05% additional interest in page 05% additional interest in the insurance rate insurance rate in the insurance rate insurance rate in the insurance rate rate insurance rate insurance rate insurance rate insurance rate insurance rate insurance rate rate rate rate rate rate rate rat	50 to 674 ess than 650				
Nat HOME INFORVEMENT  Tridit Insurance Taken IN Housing Loan Not Applicable Not A					
Tredit insurance Taken IN Housing Loan       Not Applicable       Not Applicable       1.00       10.50         Outsing LOAN TOP UP       Web Applicable       Not Applicable       1.05       10.55         OWS over ROI of original Housing Loan       Applicable Rate of Spread over MCLR Applicable       Tot to 5, the same shall         II. Score BUNC Score of CIBL (TU) score will be considered for loan pricing in case of Joint applicable       Not Applicable       1.00       10.50         BL Score BUNC Score of CIBL (TU) score will be considered for loan pricing in case of Joint applicable       Not Applicable       1.00       10.50         BL Score BUNC Score Of CIBL (TU) score will be considered for loan pricing in case of Joint applicable       Not Applicable       1.00       10.50         Core of CIBL (TU) score will be considered for loan pricing in case of Joint applicable       Not Applicable       1.00	p pay 0.05% additional interest			, ,, ,	
Tredit Insurance not Taken IN Housing Loan     Not Applicable     Not Applicable     1.05     10.55       DUSING LOAN TOP UP <td< td=""><td>IAINI HOME IMPROVEMENT</td><td></td><td></td><td></td><td>1.1.44</td></td<>	IAINI HOME IMPROVEMENT				1.1.44
Disknet I oAN TOP UP         Disknet I oAN TOP UP           00% over R01 of Original Housing Loan         Applicable Rate of Interest (in %) for 1 Yeat         Applicable Rate of Interest (in %) for 1 Yeat         Applicable Rate of Interest (in %) for 1 Yeat         Applicable Rate of Spread over MCLR         Applicable Rate of Interest (in %) for 1 Yeat         Applicable Rate of Spread over MCLR         Applicable Rate of Spread over Applicable Rate of A					
DPS over R01 of Original Housing Loam       HEME FOR PURCHASE OF RESIDENTIAL PLOTS     Spread over MCLR for 1 Yeat     Applicable Rate of Interest (in %)     Applicable     Applicable     Applicable     Applicable     2.2     10.4       BIL Score Of 700 Or Above     Not Applicable     Not Applicable     2.2     10.4     10.9       BIL Score Between 650-699, -1 Or in The Range Of 1-5     Not Applicable     Not Applicable     2.7     10.9       isit Score Between 650-699, -1 Or in The Range Of 1-5     Not Applicable     Not Applicable     1.0     1.05       isit GRE Home Loan- Scheme for Granting Housing Loans for Third House Onwards     BIL Score     0     10.50       iait GRE Home Loan- Scheme for Granting Housing Loans for Third House Onwards     Not Applicable     Not Applicable     Not Applicable     1.00     10.50       0-799     Not Applicable     Not Applicable     1.00     10.50     11.50       0-699     Not Applicable     Not Applicable     2.00     11.50       HHANA SAER CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/10/406 dated 31 March, 2023 applciable for loans sanctioned     100       Interest (Un A)     1.00     0.60     9.00     9.05       Strappicable     Not Applicable     Not Applicable     0.60     9.05       In Interest (Un A)     1.00     1.50     1.50	0				
HEME FOR PURCHASE OF RESIDENTIAL PLOTS         Spread over MCLR for 1 Yeat         Applicable Interest (In %)         Applicable for 1 Yeat         Applicable Applicable         Spread over Spread over MCLR for 1 Yeat         Applicable Interest (In %)           3II. Score 07 00 Or Above         Not Applicable         Not Applicable         Not Applicable         2.2         10.4           3II. Score 07 CIBL (TU) score will be considered for loan pricing in case of joint applicable.         Not Applicable         Not Applicable         2.7         10.9           and abvoe         Not Applicable         Not Applicable         1.00         10.50           0.799         Not Applicable         Not Applicable         2.00         11.100           0.699         Not Applicable         Not Applicable         2.00         11.50           0.799         Not Applicable         Not Applicable         2.00         11.50           0.409         Not Applicable         Not Applicable         0.00         1.50           1150         Tor or dill file insurance/term life insurance for full value of the loan amount for tire loan period.         1.50         1.50           11740         Applicable         Not Applicable         Not Applicable         0.60         8.90           579,0,1,3 to 5         Not Applicable         Not Applicable         0.0					
NCLR for 1 YeatInterest (In %)for 1 YeatInterest (In %)III. Score 0f 700 0r AboveNot ApplicableNot Applicable2.210.4III. Score of 0700 or AboveNot ApplicableNot Applicable2.710.9ReVerage of CIBL (TU) score will be considered for loan pricing in case of joint applicable1.5 core of any co-applicant is 1 or 1 to 5, the same shallIII. Score of CIBL (TU) score will be considered for loan pricing in case of joint applicable1.0010.500 and abvoeNot ApplicableNot Applicable1.0010.500.799Not ApplicableNot Applicable2.0011.500.799Not ApplicableNot Applicable2.0011.500.6499Not ApplicableNot Applicable2.0011.500.799Not ApplicableNot Applicable2.0011.500.799Not ApplicableNot Applicable2.0011.500.799Not ApplicableNot Applicable2.0011.501.800Not ApplicableNot Applicable2.0011.501.910Appli 2.2330302.2312.501.921Individual New CarNot ApplicableNot Applicable-0.608.905.799,0,-1, 3 to 5Not ApplicableNot Applicable-0.459.055 to 724,Not ApplicableNot Applicable-0.608.905 to 724,Not ApplicableNot Applicable-0.608.905 to 724,Not ApplicableNot Applicable-0.609.50 <td>.50% over ROI of Original Housing Loan</td> <td></td> <td></td> <td></td> <td></td>	.50% over ROI of Original Housing Loan				
BIL Score 07 700 Or Above     Not Applicable     Not Applicable     2.2     10.4       3IL Score 07 700 Or Above     Not Applicable     Not Applicable     2.7     10.9       3IL Score 07 700 Or Above     Not Applicable     Not Applicable     2.7     10.9       in CRE Home Loan-Scheme for Granting Housing Loans for Third House Onwards     BIL Score     0     0       and abvoe     Not Applicable     Not Applicable     1.00     10.50       0.799     Not Applicable     Not Applicable     1.00     10.50       0.699     Not Applicable     Not Applicable     Not Applicable     2.00     11.50       104 Cencession 60.05% on ROI may be allowed if the applciant opts for credit life insurance/term life insurance for full value of the loan amount for tire loan period.     0     10.50       21HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/104/406 dated 31 March, 2023 applciable for loans sanctioned tween 01 Applicable     0.40     0       0.30 ad abve     Not Applicable     Not Applicable     0.40     0       2.70 A Not Applicable     Not Applicable     0.00     1.50       103 ad abve     Not Applicable     Not Applicable     0.45     9.05       2.71 AN S So     Not Applicable     Not Applicable     0.00     9.50       2.724,     Not Applicable     Not Applicable     <	CHEME FOR PURCHASE OF RESIDENTIAL PLOTS	Spread over	Applicable Rate of	Spread over MCLR	Applicable Rate of
BIL Score Between 650-699, -1 Or In The Range Of 1-5     Not Applicable     Not Applicable     2.7     10.9       in CRE Home Loan-Scheme for Granting Housing Loans for Third House Onwards     If a case of joint applicants. If score of any co-applicant is -1 or 1 to 5, the same shall       BIL Score But Score     Not Applicable     Not Applicable     1.00     10.50       0 and abvoe     Not Applicable     Not Applicable     1.00     10.50       0.799     Not Applicable     Not Applicable     1.00     10.50       0.699     Not Applicable     Not Applicable     1.00     11.50       HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/104/406 dated 31 March, 2023 applciable for loans sanctioned       Ween 01 April 2023 to 30 September 2023     in in Grave of Applicable     -0.60     8.90       5.799, 0, 1, 3 to 5     Not Applicable     Not Applicable     -0.60     8.90       5.792, 0, 1, 3 to 5     Not Applicable     Not Applicable     -0.60     8.90       5.792, 1, 3 to 5     Not Applicable     Not Applicable     -0.60     8.90       5.792, 1, 3 to 5     Not Applicable     Not Applicable     -0.60     8.90       5.792, 1, 3 to 5     Not Applicable     Not Applicable     -0.60     8.90       5.792, 1, 3 to 5     Not Applicable     Not Applicable     -0.50     9.00		MCLR for 1 Yeat	Interest (In %)	for 1 Yeat	Interest (In %)
BIL Score Between 650-699, -1 Or In The Range Of 1-5     Not Applicable     Not Applicable     2.7     10.9       in CRE Home Loan-Scheme for Granting Housing Loans for Third House Onwards     It score any co-applicant is -1 or 1 to 5, the same shall       BIL Score     Not Applicable     Not Applicable     1.00     10.50       0 and abvoe     Not Applicable     Not Applicable     1.00     10.50       0.799     Not Applicable     Not Applicable     1.00     10.50       0.699     Not Applicable     Not Applicable     1.00     10.50       0.479     Not Applicable     Not Applicable     1.00     10.50       0.699     Not Applicable     Not Applicable     1.00     10.50       11.50     II.50     II.50     11.50     11.50       12.01     12.02     2.00     11.50     11.50       14NA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/104/406 dated 31 March, 2023 applciable for loans sanctioned tween 01 April 2023 to 30 September 2023     in dividual New Car     0.00     1.50       11 TransUnion Score     Not Applicable     Not Applicable     -0.60     8.90       5.792.0, 1, 3 to 5     Not Applicable     Not Applicable     -0.60     8.90       5.792.0, 1, 3 to 5     Not Applicable     Not Applicable     0.00     1.50       1 co	IBIL Score Of 700 Or Above	Not Applicable	Not Applicable	2.2	10.4
init CRE Home Loan- Scheme for Granting Housing Loans for Third House Onwards           BIL Score           0 and abvoe         Not Applicable         Not Applicable         1.00         10.50           0-799         Not Applicable         Not Applicable         1.00         10.50           0-699         Not Applicable         Not Applicable         2.00         11.50           0-699         Not Applicable         Not Applicable         2.00         11.50           11 Consession @0.05% on ROI may be allowed if the applciant opts for credit life insurance/term life insurance for full value of the loan amount for tre loan period.         11.50         11.50           What ASAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/104/406 dated 31 March, 2023 applciable for loans sanctioned tween 01 Appli 2021 to 30 September 2023           rindividual New Car	IBIL Score Between 650-699, -1 Or In The Range Of 1-5				
BIL Score       Not Applicable       Not Applicable       Not Applicable       Not Applicable       1.00       10.50         0.799       Not Applicable       Not Applicable       1.00       10.50       11.00         0.699       Not Applicable       Not Applicable       1.50       11.100         0.699       Not Applicable       Not Applicable       2.00       11.50         1.50       1.50       11.50       11.50       11.50         1.50       1.50       11.50       11.50       11.50         1.50       1.50       11.50       11.50       11.50         1.50       1.50       11.50       11.50       11.50         1.50       1.50       11.50       11.50       11.50         1.51       1.51       1.51       1.50       11.50         1.50       1.50       1.50       1.50       1.50       1.50         1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50         1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       <	he Average of CIBIL (TU) score will be considered for loan prici	ng in case of joint ap	plicants. If score of a	ny co-applicant is -1 or 1	to 5, the same shall
BIL Score       Not Applicable       Not Applicable       Not Applicable       Not Applicable       1.00       10.50         0.799       Not Applicable       Not Applicable       1.00       10.50       11.00         0.699       Not Applicable       Not Applicable       1.50       11.100         0.699       Not Applicable       Not Applicable       2.00       11.50         1.50       1.50       11.50       11.50       11.50         1.50       1.50       11.50       11.50       11.50         1.50       1.50       11.50       11.50       11.50         1.50       1.50       11.50       11.50       11.50         1.50       1.50       11.50       11.50       11.50         1.51       1.51       1.51       1.50       11.50         1.50       1.50       1.50       1.50       1.50       1.50         1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50         1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       1.50       <					
0 and abvoe     Not Applicable     Not Applicable     1.00     10.50       0.799     Not Applicable     Not Applicable     1.50     11.00       0.699     Not Applicable     Not Applicable     2.00     11.50       te: Concession @0.05% on ROI may be allowed if the applciant opts for credit life insurance/term life insurance for full value of the loan amount for tire loan dependence     100/HO/ADV/2022-23/10/406 dated 31 March, 2023 applciable for loans sanctioned       HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/10/406 dated 31 March, 2023 applciable for loans sanctioned     100       HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/10/406 dated 31 March, 2023 applciable for loans sanctioned     100       HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/10/406 dated 31 March, 2023 applciable for loans sanctioned     100       HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/10/406 dated 31 March, 2023 applciable for loans sanctioned     100       HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/10/406 dated 31 March, 2023 applciable for loans sanctioned     100       HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/10/406 dated 31 March, 2023 applciable for loans sanctioned     100       HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/10/406 dated 31 March, 2023 applciable for loans for date 31 March, 2023 applciable for loans for date 31 March, 2023 applciable for loans for date 31 March, 2020     11.50       10 and abve     Sor	aini CRE Home Loan- Scheme for Granting Housing Loans fo				
0.799       Not Applicable       Not Applicable       1.50       11.00         0-699       Not Applicable       Not Applicable       2.00       11.50         0-699       Not Applicable       Not Applicable       2.00       11.50         0.699       Not Applicable       Not Applicable       2.00       11.50         0.799       Not Applicable       Not Applicable       2.00       11.50         0.699       Not Applicable       Not Applicable       2.00       11.50         VIMANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/104/406 dated 31 March, 2023 applciable for loans sanctioned       10.60       10.60         Di and above       Sof September 2023       11.50       11.50       10.60       10.60         10 and above       Not Applicable       Not Applicable       Not Applicable       0.45       9.05         5 to 724,       Not Applicable       Not Applicable       Not Applicable       2.00       11.50         11 row Wheeler Not linked to CIBIL Scores       Not Applicable       Not Applicable       1.50       11.00         1 row Wheeler Not linked to CIBIL Scores Only for four teeler       Not Applicable       Not Applicable       1.50       11.00         1 roans upto Rs. 10.00 Lakht or R. 75.00 Lakh       Not Appli	0 0	r Third House Onw	ards		
0-699     Not Applicable     Not Applicable     2.00     11.50       te: Concession @0.05% on ROI may be allowed if the applciant opts for credit life insurance/term life insurance for full value of the loan amount for tire loan period.     11.50       JHANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/104/406 dated 31 March, 2023 applciable for loans sanctioned tween 01 April 2023 to 30 September 2023     11.50       rindividual New Car     0     0       bil TransUnion Score     0     0       0 and above     Not Applicable     Not Applicable     0.06       5-799,0, -1, 3 to 5     Not Applicable     Not Applicable     0.00     11.50       s than 650     3.00     12.50     12.50     12.00       r Corporate Borrower     Not Applicable     Not Applicable     Not Applicable     2.50     12.00       r Staff and Ex Staff Not linked to CIBIL Scores     Not Applicable     Not Applicable     1.50     11.00       r Staff and Ex Staff Not linked to CIBIL Scores Only for four     Not Applicable     Not Applicable     2.50     12.00       r Loans from Rs. 10.00 Lakh     Not Applicable     Not Applicable     2.50     11.20       r Loans from Rs. 10.00 Lakh to Rs. 75.00 Lakh     Not Applicable     Not Applicable     2.00     11.50       r Loans from Rs. 10.00 Lakh to Rs. 75.00 Lakh     Not Applicable     Not Applicable <td>BIL Score</td> <td></td> <td></td> <td>1.00</td> <td>10.50</td>	BIL Score			1.00	10.50
tire loan period.  HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/104/406 dated 31 March, 2023 appleiable for loans sanctioned tween 01 April 2023 to 30 September 2023 r individual New Car bit ransUnion Score 0 0 and above 0 0 and a	IBIL Score 00 and abvoe	Not Applicable	Not Applicable		
HANA SAFAR CAR LOAN (modified vide cicular number 100/HO/ADV/2022-23/104/406 dated 31 March, 2023 appleiable for loans sanctioned tween 01 April 2023 to 30 September 2023         rindividual New Car <ul> <li>and above</li> <li>Not Applicable</li> <li>Not Applicable</li></ul>	IBIL Score 10 and abvoe 10-799	Not Applicable Not Applicable	Not Applicable Not Applicable	1.50	11.00
tween 01 April 2023 to 30 September 2023 r individual New Car bil TransUnion Score 0 Not Applicable Not Applicable Not Applicable 0.60 8.90 5.799,0,-1, 3 to 5 Not Applicable Not Applicable 0.60 8.90 5.799,0,-1, 3 to 5 Not Applicable Not Applicable 0.60 8.90 5.799,0,-1, 3 to 5 Not Applicable Not Applicable 0.60 8.90 5.799,0,-1, 3 to 5 Not Applicable Not Applicable 0.045 9.05 5.70 724, Not Applicable Not Applicable 0.00 9.50 r Two Wheeler Not linked to CIBIL Scores Not Applicable Not Applicable 2.50 12.00 r Od Car Not linked to CIBIL Scores Not Applicable Not Applicable 1.50 11.00 r Jac Not Linked to CIBIL Scores Not Applicable Not Applicable 1.50 11.00 r Jac Not Linked to CIBIL Scores Only for four teeler Not Applicable Not Applicable Not Applicable 0.00 11.50 r Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh Not Applicable Not Applicable 2.50 12.00 NOT Applicable Not Applicable 2.50 12.00 NOT Applicable Not Applicable 2.50 12.00 11.50 r Loans from Rs. 25.00 Lakh Not Applicable Not Applicable 2.50 12.00 11.50 r Loans from Rs. 25.00 Lakh Not Applicable Not Applicable 2.50 12.00 11.50 Sover 500 or Above/CMR-1 I .50 Sover 500 or Above/CMR-1 I .50 SIL Score 500 or Above/CMR-1 Sover 300 or 12.50 SIL Score 500 or 50/CMR-6 Sover 30 Sover 500 Sover	IBIL Score 10 and abvoe 10-799 10-699 te: Concession @0.05% on ROI may be allowed if the applciant	Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable Not Applicable	1.50 2.00	11.00 11.50
tween 01 April 2023 to 30 September 2023 r individual New Car bil TransUnion Score 0 Not Applicable Not Applicable Not Applicable 0.60 8.90 5.799,0,-1, 3 to 5 Not Applicable Not Applicable 0.045 9.05 5.797,0, -1, 3 to 5 Not Applicable Not Applicable 0.045 9.05 5.797,0, -1, 3 to 5 Not Applicable Not Applicable 2.00 11.50 ss than 650 r Corporate Borrower Not Applicable Not Applicable 0.00 9.50 r Two Wheeler Not linked to CIBIL Scores Not Applicable Not Applicable 2.50 12.00 r Od Car Not linked to CIBIL Scores Not Applicable Not Applicable 2.50 r Od Car Not linked to CIBIL Scores Not Applicable Not Applicable 1.50 11.00 r Staff and Ex Staff Not linked to CIBIL Scores Only for four teeler Not Applicable Not Applicable Not Applicable 1.50 11.00 r Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh Not Applicable Not Applicable 2.50 12.00 r Loans from Rs. 25.00 Lakh Not Applicable Not Applicable 2.50 12.00 11.50 r Loans from Rs. 25.00 Lakh Not Applicable Not Applicable 2.50 12.00 11.50 12.50 12.50 12.50 12.50 12.50 12.5	BIL Score 0 and abvoe 0-799 0-699 te: Concession @0.05% on ROI may be allowed if the applciant	Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable Not Applicable	1.50 2.00	11.00 11.50
bil TransUnion Score Not Applicable Not Applicable 0.60 8.90 0 and above Not Applicable Not Applicable 0.45 9.05 5 799,0, -1, 3 to 5 Not Applicable Not Applicable 0.45 9.05 5 to 724, Not Applicable Not Applicable 2.00 11.50 st ban 650 Not Applicable Not Applicable 0.00 9.50 r Corporate Borrower Not Inked to CIBIL Scores Not Applicable Not Applicable 0.00 9.50 r old Car Not linked to CIBIL Scores Not Applicable Not Applicable 1.50 11.00 r Staff and Ex Staff Not linked to CIBIL Scores Only for four r staff and Ex Staff Not linked to CIBIL Scores Only for four r staff and Ex Staff Not linked to CIBIL Scores Only for four r Loans from Rs. 10.00 Lakh Not Applicable Not Applicable 0.00 11.50 r Loans from Rs. 10.00 Lakh Not Applicable Not Applicable 2.25 11.75 r Loans from Rs. 10.00 Lakh to Rs. 75.00 Lakh Not Applicable Not Applicable 2.50 12.00 NACApplicable Not Applicable 2.50 11.20 NACING AGAINST IMMOVABLE PROPERTY (LAP) r Individual Borrower SIL Score 850 or Above/CMR-1 1.60 11.10 1.75 11.25 SIL Score 750 to 849/CMR-2 & 3 1.75 11.25 2.00 11.50 SIL Score 750 to 740, It.05 or -1/CMR-4 & 5 and unrated 2.25 11.75 2.50 12.00 SIL Score 750 to 740, VLAR-4 & 5 and unrated 2.25 11.75 12.25 2.75 12.25 SIL Score 700 to 749, It.05 or -1/CMR-4 & 5 and unrated 2.25 11.75 12.25 2.75 12.25 SIL Score 850 r Above/CMR-1 3.00 12.50 3.00 12.50 SIL Score 500 r CMR-1 6 & 7 2.75 12.25 2.75 12.25 SIL Score 850 r Above/CMR-1 0 1.50 SIL Score 500 r CMR-1 0 1.50 SIL Score 500 r CMR-1 0 1.50 SIL Score 500 r CMR-1 0 1.50 SIL Score 500 r Above/CMR-1 0 0 1.250 3.00 12.50 SIL Score 1070 J CMR-2 & 3 3.00 12.50 SIL Score 1070 J CMR-2 & 5 3 3.00 SI Score SIL Score 800 r CMR-1 LOAN SI Score SIL Sc	BIL Score 0 and abvoe 0-799 0-699 0:699 te: Concession @0.05% on ROI may be allowed if the applciant tire loan period.	Not Applicable Not Applicable Not Applicable opts for credit life in	Not Applicable Not Applicable Not Applicable surance/term life in	1.50 2.00 surance for full value of	11.00 11.50 the loan amount for
0 and above     Not Applicable     Not Applicable     -0.60     8.90       5.799,0,-1,3 to 5     Not Applicable     Not Applicable     -0.45     9.05       5 to 724,     Not Applicable     Not Applicable     -0.45     9.05       s than 650     3.00     12.50       r Corporate Borrower     Not Applicable     Not Applicable     0.00     9.50       r Two Wheeler Not linked to CIBIL Scores     Not Applicable     Not Applicable     2.50     12.00       r Odd Car Not linked to CIBIL Scores     Not Applicable     Not Applicable     1.50     11.00       r Staff and Ex Staff Not linked to CIBIL Scores Only for four     Not Applicable     Not Applicable     -0.50     9.00       r Loans upto Rs. 10.00 Lakh     CIBIL Scores Only for four     Not Applicable     Not Applicable     2.00     11.50       r Loans upto Rs. 10.00 Lakh to Rs. 25.00 Lakh     Not Applicable     Not Applicable     2.50     12.00       NANCAGAINST IMMOVABLE PROPERTY (LAP)       r Individual Borrower       BIL Score 850 or Above/CMR-1     1.60     11.10     1.75     11.25       BIL Score 750 to849/CMR-2 & 3     1.75     11.25     2.00     11.50       BIL Score 750 to849/CMR-4 & 5 and unrated     2.25     1.75     12.25       BIL Score 7	BIL Score 0 and abvoe 0-799 0-699 vte: Concession @0.05% on ROI may be allowed if the applciant tire Ioan period. JHANA SAFAR CAR LOAN (modified vide cicular number 1	Not Applicable Not Applicable Not Applicable opts for credit life in	Not Applicable Not Applicable Not Applicable surance/term life in	1.50 2.00 surance for full value of	11.00 11.50 the loan amount for
5-799,0, -1, 3 to 5     Not Applicable     Not Applicable     -0.45     9.05       5 to 724,     Not Applicable     Not Applicable     2.00     11.50       ss than 650     Not Applicable     Not Applicable     2.00     12.50       r Corporate Borrower     Not Applicable     Not Applicable     0.00     9.50       r Two Wheeler Not linked to CIBIL Scores     Not Applicable     Not Applicable     2.50     12.00       r old Car Not linked to CIBIL Scores     Not Applicable     Not Applicable     1.50     11.00       r Staff and Ex Staff Not linked to CIBIL Scores Only for four teeler     Not Applicable     Not Applicable     0.50     9.00       Not Applicable     Not Applicable     0.00     9.50       Not Applicable     Not Applicable     1.50     11.00       Staff and Ex Staff Not linked to CIBIL Scores Only for four teeler       Not Applicable     Not Applicable     0.00     9.50       Not Applicable     Not Applicable     2.00     11.50       Income Staff Not linked to CIBIL Scores Only for four teeler       Not Applicable     Not Applicable     2.00     11.50       Income Staff Not Individual Borrower       In Coans upto Rs. 10.00 Lakh to Rs. 75.00 Lakh     Not Applicable	IBIL Score 10 and abvoe 10.799 10.699 10:6	Not Applicable Not Applicable Not Applicable opts for credit life in	Not Applicable Not Applicable Not Applicable surance/term life in	1.50 2.00 surance for full value of	11.00 11.50 the loan amount for
5 to 724,       Not Applicable       Not Applicable       2.00       11.50         ss than 650       3.00       12.50       3.00       12.50         r Corporate Borrower       Not Applicable       Not Applicable       0.00       9.50         r Two Wheeler Not linked to CIBIL Scores       Not Applicable       Not Applicable       2.50       12.00         r Od Car Not linked to CIBIL Scores       Not Applicable       Not Applicable       1.50       11.00         r Staff and Ex Staff Not linked to CIBIL Scores Only for four eeler       Not Applicable       Not Applicable       -0.50       9.00         AINI COMMERCIAL VEHICLE       Not Applicable       Not Applicable       2.00       11.50         F Loans upto Rs. 10.00 Lakh       Not Applicable       Not Applicable       2.00       11.50         Not Applicable       Not Applicable       2.00       11.50         I Loans upto Rs. 10.00 Lakh       Not Applicable       Not Applicable       2.25       11.75         I Loans upto Rs. 10.00 Lakh       Not Applicable       Not Applicable       2.50       12.00         NANCING AGAINST IMMOVABLE PROPERTY (LAP)         I Individual Borrower         Sit Loare 850 or Above/CMR-1 <t< td=""><td>IBIL Score 10 and abvoe 10.799 10.699 10:699 10:509 10:509 10:500 10:5</td><td>Not Applicable Not Applicable Not Applicable opts for credit life ir</td><td>Not Applicable Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M</td><td>1.50 2.00 surance for full value of larch, 2023 applciable fo</td><td>11.00 11.50 the loan amount for or loans sanctioned</td></t<>	IBIL Score 10 and abvoe 10.799 10.699 10:699 10:509 10:509 10:500 10:5	Not Applicable Not Applicable Not Applicable opts for credit life ir	Not Applicable Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M	1.50 2.00 surance for full value of larch, 2023 applciable fo	11.00 11.50 the loan amount for or loans sanctioned
ss than 650 3.00 12.50 r Corporate Borrower 3.00 12.50 r Two Wheeler Not linked to CIBIL Scores Not Applicable Not Applicable 2.50 12.00 r Staff and Ex Staff Not linked to CIBIL Scores Only for four Not Applicable Not Applicable 1.50 11.00 r Staff and Ex Staff Not linked to CIBIL Scores Only for four Not Applicable Not Applicable 0.50 9.00 r Staff and Ex Staff Not linked to CIBIL Scores Only for four Not Applicable Not Applicable 0.50 9.00 r Staff and Ex Staff Not linked to CIBIL Scores Only for four Not Applicable Not Applicable 2.00 11.50 r Loans from Rs. 10.00 Lakh Not Applicable Not Applicable 2.00 11.50 r Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh Not Applicable Not Applicable 2.50 12.00 Not Applicable Not Applicable 2.50 12.00 NANCING AGAINST IMMOVABLE PROPERTY (LAP) r Individual Borrower SIL Score 850 or Above/CMR-1 1.60 11.10 1.75 11.25 SIL Score 700 to749,1to5 or -1/CMR-4 & 5 and unrated 2.25 11.75 2.50 12.00 11.50 SIL Score 650 to700 / CMR-4 & 5 and unrated 2.25 12.75 12.25 2.75 12.25 SIL Score 650 to700 / CMR-6 & 7 2.75 12.25 2.75 12.25 SIL Score 650 to700 / CMR-6 & 7 2.75 12.25 2.75 12.25 SIL Score 650 to700 / CMR-6 & 7 2.50 3.00 12.50 3.00 12.50 Sote: No fresh proposal or enhancement to be undertaken under CMR ratings CMr-8 to 10 or below 650 CIBIL score. VINI SAHYOG PERSONAL LOAN SIL Score Bour 70.0 -1 or above 3 3.00 12.50 3.00 12.50 3.00 12.50	IBIL Score 10 and abvoe 10-799 10-699 Dete: Concession @0.05% on ROI may be allowed if the applciant titre loan period. UHANA SAFAR CAR LOAN (modified vide cicular number 1 bit it construction of the second second second second prindividual New Car bit it TransUnion Score 10 and abve	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2	Not Applicable Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M	1.50 2.00 surance for full value of larch, 2023 applciable fo -0.60	11.00 11.50 the loan amount for or loans sanctioned 8.90
r Two Wheeler Not linked to CIBIL Scores Not Applicable Not Applicable 2.50 12.00 r old Car Not linked to CIBIL Scores Not Applicable Not Applicable 1.50 11.00 r Staff and Ex Staff Not linked to CIBIL Scores Only for four eeler Not Applicable Not Applicable 0.50 9.00 Not Applicable 0.50 9.00 Not Applicable 2.00 11.50 r Loans upto Rs. 10.00 Lakh to Rs. 25.00 Lakh Not Applicable Not Applicable 2.25 11.75 r Loans from Rs. 10.00 Lakh to Rs. 75.00 Lakh Not Applicable Not Applicable 2.50 12.00 Not Applicable 2.50 12.00 NANCING AGAINST IMMOVABLE PROPERTY (LAP) r Individual Borrower/Non Individual Borrower BIL Score 850 or Above/CMR-1 1.60 11.10 1.75 11.25 BIL Score 750 to 849/CMR-2& 3 1.75 11.25 2.00 11.50 BIL Score 650 to 700 /CMR-6 & 7 2.75 12.25 2.75 12.25 BIL Score 650 to 700 /CMR-6 & 7 2.75 12.25 2.05 BIL Score 650 to 700 /CMR-6 & 7 2.75 12.25 2.05 BIL Score 650 to 700 /CMR-6 & 7 2.75 12.25 2.05 BIL Score 650 to 700 /CMR-6 & 7 2.75 12.25 2.05 BIL Score 650 to 700 /CMR-6 & 7 2.75 12.25 BIL Score 700 to 749,1to5 or -1/CMR-4 & 5 and unrated 2.25 BIL Score 700 to 749,1to5 or -1/2MR-4 & 5 and unrated 2.25 BIL Score 650 to 700 /CMR-6 & 7 2.75 12.25 BIL Score 700 to 749,1to5 or -1/2MR-4 & 5 and unrated 2.25 BIL Score 700 to 749,1to5 or -1/2MR-4 & 5 and unrated 2.25 BIL Score 650 to 700 /CMR-6 & 7 2.75 12.25 BIL Score 650 to 700 /CMR-6 & 7 2.75 BIL Score 650 to 700 /CMR-6 & 7 2.75 BIL Score 650 to 700 /CMR-6 & 7 2.75 BIL Score 700 to 749,1to5 or -1/2MR-4 & 5 and unrated 2.25 BIL Score 650 to 700 /CMR-6 & 7 2.75 BIL Score 650 to 700 /CMR-6 & 7 2.75 BIL Score 650 to 700 /CMR-6 & 7 3.00 BIL Score 700 to 749,1to5 or -1/2MR-6 PERSONAL LOAN BIL Score 800 to 700, -1 or above 3 3.00 BIL Score 800 to 700, -1 or above 3 3.00 BIL Score 800 to 700, -1 or above 3 3.00 BIL Score 800 to 700, -1 or above 3 3.00 BIL Score 800 to 700, -1 or above 3 3.00 BIL Score 800 to 700, -1 or abov	IBIL Score 10 and abvoe 10-799 50-699 50te: Concession @0.05% on ROI may be allowed if the applciant titre loan period. JHANA SAFAR CAR LOAN (modified vide cicular number 1 bit ransUnion 2023 to 30 September 2023 or individual New Car bit TransUnion Score 10 and abvoe 15-799,0, -1, 3 to 5	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2	Not Applicable Not Applicable Surance/term life in 3/104/406 dated 31 M Not Applicable Not Applicable	1.50 2.00 surance for full value of larch, 2023 applciable for -0.60 -0.45	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05
r old Car Not linked to CIBIL Scores Not Applicable Not Applicable 1.50 11.00 r Staff and Ex Staff Not linked to CIBIL Scores Only for four reeler Not Applicable Not Applicable Not Applicable -0.50 9.00 Not Applicable 0.50 11.50 r Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh Not Applicable 0.250 11.50 Not Applicable 0.50 9.00 Not Applicable 0.50 11.50 Not Applicable 0.50 11.50 Not Applicable 0.50 11.50 Not Applicable 0.50 12.00 NANCING AGAINST IMMOVABLE PROPERTY (LAP) r Individual Borrower SIL Score 850 or Above/CMR-1 1.60 11.10 1.75 11.25 SIL Score 750 to 749/(NIR-2 & 3 1.75 11.25 2.00 11.50 SIL Score 750 to 749/(NIR-2 & 3 1.75 11.25 2.00 11.50 SIL Score 750 to 700 /CMR-4 & 5 and unrated 2.25 11.75 2.50 12.20 SIL Score bolv 0709/CMR-6 & 7 2.75 12.25 2.75 12.25 SIL Score bolv 0709/CMR-6 & 7 3.00 12.50 3.00 12.50 SIL Score SIO TO 700 /CMR-1 Score ADV SIC 1.50 SIL Score SIO TO 700 /CMR-1 Score 1.50 SIL Score SIO TO 700 /CMR-1 Score 1.50 SIL Score SIO TO 700 /CMR-1 Score ADV SIC 1.50 SIL Score SIO TO 700 /CMR-1 Score 3.00 12.50 3.00 12.50 SIL Score SIC 3.00 12.50 SIC SCORE SIL Score SIC 3.00 12.50 SIC SCORE SIL Score SIC 3.00 12.50 SIC SCORE SIL Score SIC 3.00 SIC SCORE SIC SCORE SIC SCORE SIC SCORE SIC SCORE SIC	IBIL Score 10 and abvoe 10-799 50-6	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2	Not Applicable Not Applicable Surance/term life in 3/104/406 dated 31 M Not Applicable Not Applicable	1.50 2.00 surance for full value of larch, 2023 appleiable fo -0.60 -0.45 2.00	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50
r Staff and Ex Staff Not linked to CIBIL Scores Only for four eleeler Not Applicable Not Applicable 0.50 9.00 11.50 Not Applicable 0.50 11.50 1.50 Not Applicable 0.50 11.50 1.50 Not Applicable 0.50 11.50 1.50 1.50 1.50 1.50 1.50 1.5	IBIL Score D0 and abvoe D0.799 S0-699 ote: Concession @0.05% on ROI may be allowed if the applciant titre loan period. UHANA SAFAR CAR LOAN (modified vide cicular number 1 etween 01 April 2023 to 30 September 2023 or individual New Car ibil TransUnion Score D0 and above 25-799,0,-1,3 to 5 75 to 724, ess than 650 or Carporate Borrower	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M Not Applicable Not Applicable Not Applicable Not Applicable	1.50 2.00 surance for full value of arch, 2023 applciable for -0.60 -0.45 2.00 3.00 0.00	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50
neeler         not Applicable         Not Applicable         2.00           AINI COMMERCIAL VEHICLE         Not Applicable         Not Applicable         2.00         11.50           r Loans upto Rs. 10.00 Lakh to Rs. 25.00 Lakh         Not Applicable         Not Applicable         2.25         11.75           r Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh         Not Applicable         Not Applicable         2.25         11.75           r Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh         Not Applicable         Not Applicable         2.50         12.00           NANCING AGAINST IMMOVABLE PROPERTY (LAP)         Not Applicable         Not Applicable         2.50         11.25           St. Score 850 or Above/CMR-1         1.60         11.10         1.75         11.25           BL Score 750 to 849/CMR-2 & 3         1.75         11.25         2.00         11.50           BL Score 750 to 74.91 to5 or -1/CMR-4 & 5 and unrated         2.25         11.75         2.50         12.00           BL Score 650 to 700 /CMR-6 & 7         2.75         12.25         2.75         12.25           BL Score 650 to 700 /CMR-6 & 7         3.00         12.50         3.00         12.50           St. Score Below 650 */CMRbelow 7*         3.00         12.50         3.00         12.50           S	IBIL Score D0 and abvoe D0799 S0-699 ote: Concession @0.05% on ROI may be allowed if the applciant titire loan period. UHANA SAFAR CAR LOAN (modified vide cicular number 1 etween 01 April 2023 to 30 September 2023 or individual New Car ibil TransUnion Score D0 and above 25-799,0, -1, 3 to 5 75 to 724, ess than 650 or Corporate Borrower or Two Wheeler Not linked to CIBIL Scores	Not Applicable Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable Surance/term life in 3/104/406 dated 31 M Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	1.50 2.00 surance for full value of Iarch, 2023 appleiable for -0.60 -0.45 2.00 3.00 0.00 2.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00
INI COMMERCIAL VEHICLE         Not Applicable         Not Applicable         2.00           r Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh         Not Applicable         Not Applicable         2.25         11.75           r Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh         Not Applicable         Not Applicable         2.25         11.75           r Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh         Not Applicable         Not Applicable         2.50         12.00           NANCING AGAINST IMMOVABLE PROPERTY (LAP)         Tridividual Borrower         Not Applicable         2.50         11.25           BIL Score 850 or Above/CMR-1         1.60         11.10         1.75         11.25           BIL Score 750 to849/CMR-2 & 3         1.75         11.25         2.00         11.50           BIL Score 700 to749,1to5 or -1/CMR-4 & 5 and unrated         2.25         1.75         12.25         2.75         12.25           BIL Score 650 to700 /CMR-6 & 7         2.75         12.25         2.75         12.25         12.50           BIL Score 650 to700 /CMR-16 & 7*         3.00         12.50         3.00         12.50           BIL Score 650 rCMRbelow 7*         3.00         12.50         3.00         12.50           BIL Score 650 rCMRbelow 7*         3.00         12.50         3.00 <t< td=""><td>IBIL Score 10 and abvoe 10.799 10.799 10.699 10.699 10.000 A SAFAR CAR LOAN (modified vide cicular number 12 10.000 A SAFAR C</td><td>Not Applicable Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable</td><td>Not Applicable Not Applicable Not Applicable surance/term life in //104/406 dated 31 M //104/406 dated 31 M //104/</td><td>1.50 2.00 surance for full value of larch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50</td><td>11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00</td></t<>	IBIL Score 10 and abvoe 10.799 10.799 10.699 10.699 10.000 A SAFAR CAR LOAN (modified vide cicular number 12 10.000 A SAFAR C	Not Applicable Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable Not Applicable surance/term life in //104/406 dated 31 M //104/406 dated 31 M //104/	1.50 2.00 surance for full value of larch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00
r Loans upto Rs. 10.00 Lakh         Not Applicable         Not Applicable         2.00         11.50           r Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh         Not Applicable         Not Applicable         2.25         11.75           r Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh         Not Applicable         Not Applicable         2.25         11.75           r Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh         Not Applicable         Not Applicable         2.50         12.00           NANCING AGAINST IMMOVABLE PROPERTY (LAP)          Not Applicable         2.50         12.00           NIL Score 850 or Above/CMR-1         1.60         11.10         1.75         11.25           BiL Score 750 to849/CMR-2 & 3         1.75         11.25         2.00         11.50           BiL Score 700 to749,1to5 or -1/CMR-4 & 5 and unrated         2.25         11.75         2.50         12.00           BiL Score 650 v6700 /CMR-6 & 7         2.75         12.25         2.75         12.25           BiL Score 650 v6700 /CMR-1 & 0 and unrated         2.25         1.75         2.00         11.50           BiL Score 650 v6700 /CMR-6 & 7         3.00         12.50         3.00         12.50           St. Score below 650 'CMRbelow 7*         3.00         12.50         3.00         12.50     <	IBIL Score 10 and abvoe 10-799 10-699 20:699 20:50 2	Not Applicable Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable Not Applicable surance/term life in //104/406 dated 31 M //104/406 dated 31 M //104/	1.50 2.00 surance for full value of larch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00
r Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh Not Applicable Not Applicable 2.25 11.75 r Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh Not Applicable 2.50 12.00 NANCING AGAINST IMMOVABLE PROPERTY (LAP) r Individual Borrower/Non Individual Borrower Bill. Score 750 to849/CMR-1 1.60 11.10 1.75 11.25 Bill. Score 750 to849/CMR-2 & 3 1.75 11.25 2.00 11.50 Bill. Score 750 to749,1to5 or -1/CMR-4 & 5 and unrated 2.25 11.75 2.50 12.00 Bill. Score 650 to700 /CMR-6 & 7 2.75 12.25 2.75 12.25 Bill. Score 650 to700 /CMR-6 & 7 2.75 12.25 2.75 12.25 Bill. Score 650 to700 /CMR-6 & 7 3.00 12.50 3.00 12.50 bit: No fresh proposal or enhancement to be undertaken under CMR ratings CMr-8 to 10 or below 650 CIBIL score. INI SAHVOG PERSONAL LOAN Bill. Score above 700, -1 or above 3 3.00 12.50 3.00 12.50 3.00 12.50	IBIL Score 10 and abvoe 10-799 50-699 ote: Concession @0.05% on ROI may be allowed if the applciant ntire loan period. UHANA SAFAR CAR LOAN (modified vide cicular number 1 etween 01 April 2023 to 30 September 2023 or individual New Car Ibil TransUnion Score 10 and above 25-799,0,-1,3 to 5 75 to 724, ses than 650 or Corporate Borrower or Wokeler Not linked to CIBIL Scores or old Car Not linked to CIBIL Scores or Suff and Ex Staff Not linked to CIBIL Scores Only for four	Not Applicable Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable Not Applicable surance/term life in //104/406 dated 31 M //104/406 dated 31 M //104/	1.50 2.00 surance for full value of larch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00
r Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh Not Applicable Not Applicable 2.50 12.00 NANCING AGAINST IMMOVABLE PROPERTY (LAP) r Individual Borrower BIL Score 850 or Above/CMR-1 1.60 11.10 1.75 11.25 BIL Score 750 to849/CMR-2 & 3 1.75 11.25 2.00 11.50 BIL Score 750 to849/CMR-4 & 5 and unrated 2.25 11.75 2.50 12.20 BIL Score 650 to700 /CMR-6 & 7 2.75 12.25 2.75 12.25 BIL Score below 650*/CMRbelow 7 * 3.00 12.50 3.00 12.50 BIL Score	IBIL Score 10 and abvoe 10-799 10-699 10-699 10:609 Det: Concession @0.05% on ROI may be allowed if the applicant titre loan period. JHANA SAFAR CAR LOAN (modified vide cicular number is triveen 01 April 2023 to 30 September 2023 pr individual New Car Ibil TransUnion Score 10 and above 15-799,0,-1,3 to 5 15 to 724, 15 to 724, 16 to 724, 17 to 70 Meeler Not linked to CIBIL Scores 17 to Vheeler Not linked to CIBIL Scores Only for four heeler ALNI COMMERCIAL VEHICLE	Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	1.50 2.00 surance for full value of arch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50	11.00 11.50 the loan amount for or loans sanctioned 9.05 11.50 12.50 9.50 12.00 11.00 9.00
NANCING AGAINST IMMOVABLE PROPERTY (LAP)           r Individual Borrower           BIL Score 850 or Above/CMR-1         1.60         11.10         1.75         11.25           BIL Score 850 or Above/CMR-2 & 3         1.75         11.25         2.00         11.50           BIL Score 700 to749,1to5 or -1/CMR-4 & 5 and unrated         2.25         11.75         2.50         12.00           BIL Score 650 to700 /CMR-6 & 7         2.75         12.25         2.75         12.25           BIL Score 650 to700 /CMR-6 & 7         3.00         12.50         3.00         12.50           BIL Score 650 to700 /CMR-8 to 10 or below 650 /CMRbelow 7*         3.00         12.50         3.00         12.50           BIL Score 650 to700 /CMR-8 to 10 or below 650 CIBIL score.         ININ SAHYOG PERSONAL LOAN         ININ SAHYOG PERSONAL LOAN         IScore           BI Score         3.00         12.50         3.00         12.50	BIL Score 0 and abvoe 0.799 0.699 tet: Concession @0.05% on ROI may be allowed if the appleiant titre loan period. JHANA SAFAR CAR LOAN (modified vide cicular number 1 treven 01 April 2023 to 30 September 2023 r individual New Car bil TransUnion Score 0 and abvoe 5.799,0, -1, 3 to 5 5 to 724, ss than 650 r Corporate Borrower r Two Wheeler Not linked to CIBIL Scores r old Car Not linked to CIBIL Scores r staff and Ex Staff Not linked to CIBIL Scores Only for four neeler AINI COMMERCIAL VEHICLE r Loans upto Rs. 10.00 Lakh	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	1.50 2.00 surance for full value of arch, 2023 appleiable for -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00
r Individual Borrower/Non Individual Borrower BIL Score 850 or Above/CMR-1  I.60  11.10  1.75  11.25  IL Score 850 or Above/CMR-2 & 3  IL Score 700 to749,1to 50 r -1/CMR-4 & 5 and unrated  2.25  IL Score 700 to749,1to 50 r -1/CMR-4 & 5 and unrated  2.25  IL Score 650 to700 /CMR-6 & 7  2.75  12.25  2.75  12.25  IL Score below 650*/CMRbelow 7*  3.00  12.50  3.00  12.50  IL Score Above 700, -1 or above 3  3.00  12.50  3.00  3.	BIL Score 0 and abvoe 0.0799 0.699 0.699 0.699 0.699 0.699 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.61 0.61 0.61 0.61 0.61 0.61 0.61 0.61	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	1.50 2.00 surance for full value of Iarch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 -0.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.50 11.50 11.50
Bill Score 850 or Above/CMR-1         1.60         11.10         1.75         11.25           Bill Score 750 to849/CMR-2 & 3         1.75         11.25         2.00         11.50           Bill Score 700 to749,1to5 or -1/CMR-4 & 5 and unrated         2.25         11.75         2.50         12.00           Bill Score 650 to700 /CMR-6 & 7         2.75         12.25         2.75         12.25         3.00         12.50           Bill Score 650 to700 /CMR-6 & 7         2.75         12.25         3.00         12.50         3.00         12.50           Bill Score 650 to700 /CMR-6 & 7         3.00         12.50         3.00         12.50         3.00         12.50           Bill Score below 650*/CMRbelow 7 *         3.00         12.50         3.00         12.50         3.00         12.50           Bill Score below 650*/CMR below 7 *         3.00         12.50         3.00         12.50         3.00         12.50           Bill Score above 700, -1 or above 3         3.00         12.50         3.00         12.50         3.00         12.50	IBIL Score 10 and abvoe 10.799 10.799 10.699 10.60 10.00 10.799 10.699 10.60 10.00 1	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	1.50 2.00 surance for full value of Iarch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 -0.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.50 11.50 11.50
BIL Score 750 to849/CMR-2 & 3         1.75         11.25         2.00         11.50           BIL Score 700 to749,1to5 or -1/CMR-4 & 5 and unrated         2.25         11.75         2.50         12.00           BIL Score 700 to749,1to5 or -1/CMR-4 & 5 and unrated         2.25         11.75         2.50         12.20           BIL Score 650 to700 /CMR-6 & 7         2.75         12.25         2.75         12.25           BL Score below 650 'CMRbelow 7*         3.00         12.50         3.00         12.50           te: No fresh proposal or enhancement to be undertaken under CMR ratings CMr-8 to 10 or below 650 CIBIL score.         ININ SAHYOG PERSONAL LOAN           vill Score         11.50         3.00         12.50         3.00         12.50           BL Score above 700, -1 or above 3         3.00         12.50         3.00         12.50	IBIL Score 10 and abvoe 10-799 10-799 10-699 10-799 10-699 10-10-799 10-699 10-10-799 10-699 10-10-70 10-709 10-70 10-70 10-70 10-70 10-70 10-70 10-70 10-70 10-70 10-70 10-7 10-7	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	1.50 2.00 surance for full value of Iarch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 -0.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00
BIL Score 700 to 749,1to5 or -1/CMR-4 & 5 and unrated         2.25         11.75         2.50         12.00           BIL Score 650 to 700 / CMR- 6 & 7         2.75         12.25         2.75         12.25           BIL Score below 650*/CMRbelow 7 *         3.00         12.50         3.00         12.50           AIN I SAHYOG PERSONAL LOAN         JIL Score above 700, -1 or above 3         3.00         12.50         3.00         12.50	TBIL Score O O O O O O O O O O O O O O O O O O O	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable Surance/term life in 3/104/406 dated 31 M //104/406 dated 31 M	1.50 2.00 surance for full value of arch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 -0.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.00 9.00
BIL Score 650 to700 /CMR- 6 & 7         2.75         12.25         2.75         12.25           BIL Score below 650*/CMRbelow 7 *         3.00         12.50         3.00         12.50           bit Score below 650*/CMRbelow 7 *         3.00         12.50         3.00         12.50           bit Score below 650 CIBIL score.         AINI SAHYOG PERSONAL LOAN         3.00         12.50         3.00         12.50           bit Score above 700, -1 or above 3         3.00         12.50         3.00         12.50         3.00         12.50	TBIL Score O O O O O O O O O O O O O O O O O O O	Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable	1.50 2.00 surance for full value of larch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 2.00 2.25 2.50 2.50	11.00 11.50 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.75 12.00 11.75 12.00 11.75 12.00 11.75 12.00
BIL Score below 650°/CMRbelow 7 *         3.00         12.50         3.00         12.50           te: No fresh proposal or enhancement to be undertaken under CMR ratings CMr-8 to 10 or below 650 CIBIL score.	TBIL Score O O O O O O O O O O O O O O O O O O O	Not Applicable Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2 Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M Not Applicable Not Applicable	1.50 2.00 surance for full value of arch, 2023 appleiable for -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 -0.50 -2.25 2.50	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.75 12.00 11.75 12.00 11.50 11.75 12.00
hte: No fresh proposal or enhancement to be undertaken under CMR ratings CMr-8 to 10 or below 650 CIBIL score. INN SAHVOG PERSONAL LOAN JII Score above 700, -1 or above 3 3.00 12.50 3.00 12.50	TBIL Score       0         00 and abvee       00.799         50-699       50-699         50-699       50-699         10te: Concession @0.05% on ROI may be allowed if the appleiant ntire loan period.       10         UHANA SAFAR CAR LOAN (modified vide cicular number 3         or individual New Car         tibil TransUnion Score         00 and above       25-799,0,-1,3 to 5         25.7 570, 24,       55         ess than 650         or Two Wheeler Not linked to CIBIL Scores         or Job Staff and Ex Staff Not linked to CIBIL Scores         or Job Staff and Ex Staff Not linked to CIBIL Scores         or Job Staff and Ex Staff Not linked to CIBIL Scores         or Job Staff and Ex Staff Not linked to CIBIL Scores         or Job Staff and Ex Staff Not linked to CIBIL Scores         or Job Staff Col Lakh to Rs. 75.00 Lakh         or Loans from Rs. 10.00 Lakh         INANCING AGAINST IMMOVABLE PROPERTY (LAP)         or Individual Borrower/Non Individual Borrower         IBIL Score 750 to 8049/CMR-1       IBIL Score 750 to 8049/CMR-1         IBIL Score 750 to 8049/CMR-2 & 3       IBIL Score 700 to 749,Ito 5 or -1/CMR-4 & 5 and unrated	Not Applicable Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable	Not Applicable Not Applicable Surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable 11.10 11.25 11.75	1.50 2.00 surance for full value of Iarch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.	11.00 11.50 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.75 12.00 11.50 11.75 12.00
AINI SAHYOG PERSONAL LOAN           bil Score           3IL Score above 700, -1 or above 3           3.00         12.50           3.00         12.50	TBIL Score O O O O O O O O O O O O O O O O O O O	Not Applicable Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable	Not Applicable Not Applicable Surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable	1.50 2.00 2.00 surance for full value of arch, 2023 appleiable for -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 2.25 2.50 2.50 1.75 2.00 2.50 2.50 2.50 2.50	11.00 11.50 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.75 12.00 11.75 12.00 11.50 11.75 12.00 11.25 11.20 11.25 11.20 12.25
bil Score 3IL Score above 700, -1 or above 3 3.00 12.50 3.00 12.50	<b>IBIL Score</b> 0         00 and abvoe       000-799         50-699       000-799         50-699       000-799         50-699       000-709         50-699       000-709         50-699       000-709         50-699       000-709         50-699       000-700         otte: Concession @0.05% on ROI may be allowed if the appliciant number is etween 01 April 2023 to 30 September 2023         or individual New Car       11         1510 TransUnion Score       00         00 and above       25-790,0,-1, 3 to 5         25-790,0,-1, 3 to 5       75 to 724,         52 set shan 650       or Corporate Borrower         or Odcar Not linked to CIBIL Scores       or of dcar Not linked to CIBIL Scores         or of Lar Not linked to CIBIL Scores       or of dcar Not linked to CIBIL Scores         or Staff and Ex Staff Not linked to CIBIL Scores Only for four       theeler         IAINI COMMERCIAL VEHICLE       or Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh       or Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh         INANCING AGAINST IMMOVABLE PROPERTY (LAP)       or Individual Borrower/Non Individual Borrower       IBIL Score 350 or Above/CMR-1         IBIL Score 750 to849/CMR-2 & 3       1BIL Score 550 to 740 (CMR -6 & 7       1BIL Score 550 to700 / CMR -6 & 7	Not Applicable Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable	Not Applicable Not Applicable Surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable	1.50 2.00 surance for full value of arch, 2023 appleiable for -0.60 -0.45 2.00 2.00 2.50 1.50 -0.50 2.50 2.50 2.50 1.75 2.00 2.50 2.50 2.75 3.00	11.00 11.50 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.75 12.00 11.75 12.00 11.50 11.75 12.00 11.25 11.20 11.25 11.20 12.25
	TBIL Score       0         00 and abvee       00-799         50-699       100-799         50-699       100-799         50-699       100-709         50-699       100-709         50-699       100-709         50-699       100-709         50-699       100-700         100-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         102-700       100-700         103-700       100-700         104-700       100-700         105-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-700       100-700         101-70	Not Applicable Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable	Not Applicable Not Applicable Surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable	1.50 2.00 surance for full value of arch, 2023 appleiable for -0.60 -0.45 2.00 2.00 2.50 1.50 -0.50 2.50 2.50 2.50 1.75 2.00 2.50 2.50 2.75 3.00	11.00 11.50 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.75 12.00 11.75 12.00 11.50 11.75 12.00 11.25 11.20 11.25 11.20 12.25
31L Score 700 & below, 3 or less than 3 3.50 13.00 3.50 13.00	IBIL Score       0         00 and abvoe       00.799         50-699       00.799         50-699       00.799         50-699       00.799         50-699       00.799         50-699       00.799         50-699       00.799         50-699       00.799         50-699       00.799         50-699       00.701         00 and paperiod.       00.799         150 TransUnion Score       00.300         00 and above       22-799,0,-1, 3 to 5         75 to 724,       28         ess than 650       00         or Corporate Borrower       00         or Wow Heeler Not linked to CIBIL Scores       00         or Staff and Ex Staff Not linked to CIBIL Scores       00         or Staff and Ex Staff Not linked to CIBIL Scores Or staff and Ex Staff Not linked to CIBIL Scores Only for four         heeler       10.00 Lakh       00 Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh         or Loans from Rs. 10.00 Lakh to Rs. 75.00 Lakh       10.00 Lakh         or Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh       10.100 Lakh         IBIL Score 750 to 849/CMR-2 & 3       10.100 Lakh         IBIL Score 750 to 849/CMR-2 & 3       10.100 Lakh         IBIL Score 50	Not Applicable Not Applicable opts for credit life in 00/HO/ADV/2022-2 Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable	1.50 2.00 2.00 surance for full value of 4arch, 2023 appleiable fo -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 2.00 2.25 2.50 2.50 2.50 2.50 2.50	11.00 11.50 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.75 12.00 11.75 12.00 11.50 11.25 11.50 12.50 12.50
	IBIL Score 10 and abvoe 10-799 10-799 10-699 10-799 10-699 10-10-799 10-699 10-10-799 10-699 10-10-709 10-70 10-709 10-70 10-70 10-7 10-7 10-7 10-7 10-7 10	Not Applicable Not Applicable opts for credit life ir 00/HO/ADV/2022-2 Not Applicable Not Applicable	Not Applicable Not Applicable surance/term life in 3/104/406 dated 31 M 3/104/406 dated 31 M Not Applicable Not Applicable Sot Applicable Not Applicable Not Applicable Not Applicable Sot Applicable Not Applicable Not Applicable Not Applicable Not Applicable Sot Applicable Not Applicable Not Applicable Sot Applicable Not Applicable Sot Applicable Not Applicable Sot Applicable Not Applicable	1.50 2.00 surance for full value of arch, 2023 appleiable for -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.	11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00 11.00 9.00 11.50 11.75 12.00 11.75 12.00 11.25 11.50 12.50 12.50

	VIAPAK SUVIDIA & UDTOG SUVIDIA											
		Margin on Imm. Property Less than 50%		Margin on Imm. Property 50% or more		Margin on Imm. Property Less than 50%		Margin on Imm. Property 50% or more				
		For Cash Credit/ Overdraft					For Term	Loan				
(	CMR-1/ CIBIL- 850	0.85	10.35	0.60	10.10	1.10	10.60	0.85	10.35			

CMR-2 to 4/Unrated/CIBIL- 750 to 849,1 to 5	1.25	10.75	1.00	10.50	1.50	11.00	1.25	10.75
CMR-5 to 7/CIBIL- 650 to 749	1.75	11.25	1.50	11.00	2.00	11.50	1.75	11.25
#CMR 8 TO 10	2.50	12.00	2.00	11.50	3.00	12.50	2.25	11.75

 WCMK 8 TO 100
 2.00
 11.50

 Note: No fresh proposal or enhancmeent to be taken under CMR ratings CMR 8 to 10 or below 650 CIBIL score.
 Special Concession may be provided as per Case Below 

 Case-1- A rebate of 0.50% may be provided to the borrowers who offer minimum 50% CRM security our of total Collaterl Security Offered in the form of Bank's Own FDR, LIC, NSC & KVP subject to minimum of NRLLR.

 Case-2- A rebate of 1.00% may be provided to the borrowers who offer minimum 100% CRM security in the for of Bank's own FDR,LIC, NSC & amp: KVP subject to minimum of NRLLR.

KVP subject to minimum of NRLLR.				
NAINI HEALTH CARE (DOCTORS SCHEME)				
Term loan Up to 100 lakh	Not Applicable	Not Applicable	1.95	11.45
Term loan above 100 lakh	Not Applicable	Not Applicable	2.45	11.95
Overdraft	2.20	11.70	Not Applicable	Not Applicable
NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE)	3.85	13.35	4.35	13.85
FUTURE RENT RECEIVABLES (FRR)				-
(Under Commercial Real Estate)	Not Applicable	Not Applicable	3.00	12.50
(Under Non Commercial Real Estate)	Not Applicable	Not Applicable	3.00	12.50
SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF HOTELS/LODGES/RESTAURANTS	2.45	11.95	2.70	12.20
General Advances Unrated				
Up to Rs.50000.00	1.95	11.45	2.20	11.70
Above Rs.50000.00 and up to Rs.2.00lakh	2.95	12.45	3.20	12.70
Above Rs.2.00lakh	3.45	12.95	3.70	13.20
Transport Operators /Commercial Vehicle				
For loans up to Rs 10 lakh	Not Applicable	Not Applicable	2.00	11.50
For loans from Rs 10 lakh to Rs 25 lakh	Not Applicable	Not Applicable	2.25	11.75
For loan above Rs 25 lakhs and up to Rs 75 lakh	Not Applicable	Not Applicable	2.5	12.00

Naini Tractor Loan Scheme	Spread over MCLR for 1 Year	Applicable Rate of Interest (In %)	Spread over MCLR for 1 Year	Applicable Rate of Interest (In %)
	Not Applicable	Not Applicable	3.20	11.40
NAINI GOLD LOAN	Spread over NRLLR (In %)		Spread over NRLLR (In %)	Applicable Rate of Interest (In %)
For Retail Sector NPS (Irresecpective of Limit)	Not Applicable	Not Applicable	2.65	12.15
For MSME Sector				
For MSME Sector Limit upto Rs. 3.00 Lac	Not Applicable	Not Applicable	0.65	10.15
For MSME Sector Limit above Rs. 3.00 Lac	Not Applicable	Not Applicable	1.65	11.15
For Agriculture Allied activity				
For Limit upto Rs. 3.00 Lac	Not Applicable	Not Applicable	0.5	10.00
For Limit above Rs. 3.00 Lac	Not Applicable	Not Applicable	1.5	11.00
Gold Loan for Agriculture Purposes:	Spread over MCLR of 1Y (In %)	Applicable Rate of Interest (In %)	Spread over MCLR Of 1 y (In %)	Applicable Rate of Interest (In %)
Farm Credit upto Rs. 3.00 Lac	0.50	8.70	0.5	8.7
Farm Credit Above Rs. 3.00 Lac	1.5	9.70	1.50	9.70
NAINI GOLD LOAN SCHEME (OVERDRAFT)	Spread over NRLLR (In %)		Spread over NRLLR (In %)	Applicable Rate of Interest (In %)
For Individuals (General Purpose)	2.75	12.25	Not Applicable	Not Applicable

## SCHEME FOR FINANCING TO REGISTERED GOVT. CONTRACTOR

Collateral Security Coverage			CMR		
	1 to 3	4 & 5	6	7 & Below	Unrated
More than 150%	MCLR 1Y +0.80	MCLR 1Y +1.05	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.55
100 to 150%	MCLR 1Y +1.05	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.80	MCLR1Y + 1.80
60 to 99%	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.80	MCLR1Y + 2.05	MCLR1Y + 2.05
INDIVIDUAL BORROWER	1			1	
Collateral Security Coverage			CIBIL Score	2	
2	Above 800	751-800	700-751	650-699 or above 3	Less than 650, -1 or le than 3
More than 150%	MCLR 1Y +0.80	MCLR 1Y +1.05	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.55
100 to 150%	MCLR 1Y +1.05	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.80	MCLR1Y + 1.80
60 to 99%	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.80	MCLR1Y + 2.05	MCLR1Y + 2.05
Temporary Overdrafts to MSME (NRLLR BASED)	7.95	17.45	8.20	17.70	1
Penal interest @ 2% should be levied if the TOD remains outs	tanding beyond 15 d	ays			
Bills Discounting facility against letter of Credit of our Bank/O	ther Bank sanctioine	d to MSME (NRLLR	BASED)		
1-Bills drawn under L/C of our Bank -					
a. Having contractual maturity up to 180 days	0.95	10.45	1.20	10.70	
b. Having contractual maturity more than 180 days but up to 1	1.20	10.70	1.45	10.95	
year					
a. Having contractual maturity up to 180 days	0.95	10.45	1.20	10.70	
B. Having contractual maturity more than 180 days but up to 1 year	1.20	10.70	1.45	10.95	
Remarks: The negotiation charges shall be recovered additionally	as hitherto.				
ADVANCES AGAINST DESPOSITS (NRLLR BASED)					
Advances against Govt. Securities, Postal Securities, i.e. NSCs/KVPs, LIC Policy	3.45	12.95	3.70	13.20	
Interest rate structure applicable to Trading advances other than	n Vyapar Suvidha ba	used on credit rating	is as under: (MCLR B.	ASED)	
Cr. Rate					l
A++	2.95	11.15	3.80	12.00	
A+					
A	3.45	11.65	4.30	12.50	
B++					
B+	3.95	12.15	4.80	13.00	
B					
С	4.45	12.65	5.30	13.50	

SCHEME FOR FINANCING TO LAND LORD OF THE BANK (UNDER FUTURE RENT RECIVABLES) based on NRLLR									
For all Borrowers 2.00 11.50 2.00 11.50									
Note: Concession of 1% be allowed on the applicable ROI:									
If the mortgage of leased property(ies) whose future rent is assigned)/or any other property in liew of leased property is available to the bank having Realizable Value at least 125% of the loan amount.									
OR									
OR Securities value having 50% of proposed credit faiclity amount in the form of CRM securities live Bank's own RIDS, Surrender Value of LIC policies, Face Vale of MSCs/KVPs.									

SCHEME FOR FINANCING TO EWS HOUSING (UNDER APNA ASHIANA) Ciruclar number 100/HO/ADV/94/368 dated 31.01.2023									
CIBIL Score									
Above 775	Not Applicable	Not Applicable	0.50	10.00					
725 to 775	Not Applicable	Not Applicable	0.75	10.25					
-1	Not Applicable	Not Applicable	1.00	10.50					
Note: 0.25% concession is offered in case of applciants margin exluding subsidy is more that 20% or liquid collateral of 20% in the shape of FDR is offered.									

Scheme for Financing Housing Loan under a special takeover scheme 'TAKEOVER /BALANCE TRANSFER OF HOUSING/ TOP-UP WITHOUT LATEST INCOME PROOF' Circular number 100/HO/ADV/95/369 dated 02/02/2023											
CIBIL Score		If only Housing loan is taken over				If additional Top-Up along with existing Housing loan(taken over) is sanctioned					
800 & above	Not Applicable	Not Applicable	-0.45	9.05	Not Applicable	Not Applicable	-0.45	9.05			
751 to 799	Not Applicable	Not Applicable	-0.25	9.25	Not Applicable	Not Applicable	-0.25	9.25			
700-750	Not Applicable	Not Applicable	0.00	9.50	Not Applicable	Not Applicable	0.00	9.50			