

INTEREST RATE - RETAIL ADVANCES - BASED UPON EXTERNAL BENCH MARK "REPO RATE" W.E.F. 10/06/2023 to 09/07/2023

Repo Rate		6.50			MCLR1Y	
Naini Repo Linked Lending Rate "NRLLR"		9.50			8.35	
	Spread over NRLLR (In %)	Applicable Rate of Interest (In %)	Spread over NRLLR (In %)	Applicable Rate of Interest (In %)		
	For Cash Credit/Overdraft		For Term Loan			
NAINI UDYOG PRASAR (UPTO RS.1.00 CRORE) for first year						
Up to Rs 50,000/-	0.45	9.95	0.70	10.20		
Above Rs 50,000/- to Rs 2.00 lac	0.95	10.45	1.20	10.70		
Above Rs 2.00 lac to Rs 10.00 lac	1.20	10.70	1.45	10.95		
Above Rs 10.00 lac up to Rs 25.00 lac	1.70	11.20	1.95	11.45		
Above Rs 25.00 lac and up to Rs. 100.00 Lacs	2.20	11.70	2.45	11.95		
(Naini Udyog Prasar) based on credit rating from second year onwards Up to Rs.1.00 Crore						
Cr. Rate						
A++	1.50	11.00	1.75	11.25		
A+						
A	2.00	11.50	2.25	11.75		
B++	2.50	12.00	2.75	12.25		
B+	3.50	13.00	3.75	13.25		
B	3.50	13.00	3.75	13.25		
C	4.50	14.00	4.75	14.25		
EDUCATION LOAN GYANI						
For Male Students						
Up to 7.50 Lakh	Not Applicable	Not Applicable	2.00	11.50		
Above 7.50 Lakh	Not Applicable	Not Applicable	1.75	11.25		
For Female Students						
Up to 7.50 Lakh	Not Applicable	Not Applicable	1.50	11.00		
Above 7.50 Lakh	Not Applicable	Not Applicable	1.25	10.75		
APNA AASHIANA - HOME LOAN Circular No. 100/HO/ADV/2022-23/116/454 Dated: 31.03.2023 (applicable from 01.04.2023) *Conditions Applied)						
CIBIL Score						
800 and above	Not Applicable	Not Applicable	-0.85	8.65		
725-799,0,-1,3 to 5	Not Applicable	Not Applicable	-0.55	8.95		
675 to 724 and 1 and 2	Not Applicable	Not Applicable	0.00	9.50		
650 to 674	Not Applicable	Not Applicable	0.35	9.85		
Less than 650	Not Applicable	Not Applicable	1.50	11.00		
<i>Note: The rates given above are inclusive of concession for Credit life Insurance and customers who are not opting for credit life insurance will have to pay 0.05% additional interest</i>						
NAINI HOME IMPROVEMENT						
If Credit Insurance Taken IN Housing Loan	Not Applicable	Not Applicable	1.00	10.50		
If Credit Insurance not Taken IN Housing Loan	Not Applicable	Not Applicable	1.05	10.55		
HOUSING LOAN TOP UP						
1.50% over ROI of Original Housing Loan						
SCHEME FOR PURCHASE OF RESIDENTIAL PLOTS						
	Spread over MCLR for 1 Year	Applicable Rate of Interest (In %)	Spread over MCLR for 1 Year	Applicable Rate of Interest (In %)		
CIBIL Score Of 700 Or Above	Not Applicable	Not Applicable	2.2	10.4		
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5	Not Applicable	Not Applicable	2.7	10.9		
The Average of CIBIL (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						
Naini CRE Home Loan- Scheme for Granting Housing Loans for Third House Onwards						
CIBIL Score						
800 and above	Not Applicable	Not Applicable	1.00	10.50		
700-799	Not Applicable	Not Applicable	1.50	11.00		
650-699	Not Applicable	Not Applicable	2.00	11.50		
<i>Note: Concession @0.05% on ROI may be allowed if the applicant opts for credit life insurance/term life insurance for full value of the loan amount for entire loan period.</i>						
SUHANA SAFAR CAR LOAN (modified vide circular number 100/HO/ADV/2022-23/104/406 dated 31 March, 2023 applicable for loans sanctioned between 01 April 2023 to 30 September 2023)						
For individual New Car						
Cibil TransUnion Score						
800 and above	Not Applicable	Not Applicable	-0.60	8.90		
725-799,0,-1,3 to 5	Not Applicable	Not Applicable	-0.45	9.05		
675 to 724,	Not Applicable	Not Applicable	2.00	11.50		
Less than 650			3.00	12.50		
For Corporate Borrower	Not Applicable	Not Applicable	0.00	9.50		
For Two Wheeler Not linked to CIBIL Scores	Not Applicable	Not Applicable	2.50	12.00		
For old Car Not linked to CIBIL Scores	Not Applicable	Not Applicable	1.50	11.00		
For Staff and Ex Staff Not linked to CIBIL Scores Only for four wheeler	Not Applicable	Not Applicable	-0.50	9.00		
NAINI COMMERCIAL VEHICLE						
For Loans upto Rs. 10.00 Lakh	Not Applicable	Not Applicable	2.00	11.50		
For Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh	Not Applicable	Not Applicable	2.25	11.75		
For Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh	Not Applicable	Not Applicable	2.50	12.00		
FINANCING AGAINST IMMOVABLE PROPERTY (LAP)						
For Individual Borrower/Non Individual Borrower						
CIBIL Score 850 or Above/CMR-1	1.60	11.10	1.75	11.25		
CIBIL Score 750 to849/CMR-2 & 3	1.75	11.25	2.00	11.50		
CIBIL Score 700 to749,1to5 or -1/CMR-4 & 5 and unrated	2.25	11.75	2.50	12.00		
CIBIL Score 650 to700 /CMR- 6 & 7	2.75	12.25	2.75	12.25		
CIBIL Score below 650*/CMRbelow 7 *	3.00	12.50	3.00	12.50		
<i>Note: No fresh proposal or enhancement to be undertaken under CMR ratings CMr-8 to 10 or below 650 CIBIL score.</i>						
NAINI SAHYOG PERSONAL LOAN						
Cibil Score						
CIBIL Score above 700, -1 or above 3	3.00	12.50	3.00	12.50		
CIBIL Score 700 & below, 3 or less than 3	3.50	13.00	3.50	13.00		
VYAPAR SUVIDHA & UDYOG SUVIDHA						
	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

Note: No fresh proposal or enhancement 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 out of total Collateral 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 form of Bank's own FDR, LIC, NSC & 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
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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
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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 %)	Applicable Rate of Interest (In %)	Spread over NRLLR (In %)	Applicable Rate of Interest (In %)
For Retail Sector NPS (Irrespective 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 %)	Applicable Rate of Interest (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. CONTRACTORS

CORPORATE BORROWERS					
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					
Collateral Security Coverage	CIBIL Score				
	Above 800	751-800	700-751	650-699 or above 3	Less than 650, -1 or less 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
Penal interest @ 2% should be levied if the TOD remains outstanding beyond 15 days				

Bills Discounting facility against letter of Credit of our Bank/Other Bank sanctioned 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 year	1.20	10.70	1.45	10.95
2-Bills drawn under L/C of Other 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 year	1.20	10.70	1.45	10.95

Remarks: The negotiation charges shall be recovered additionally as hitherto.

ADVANCES AGAINST DEPOSIT (NRLLR BASED)

Advances against Govt. Securities, Postal Securities, i.e. NSCs/KVPs, LIC Policy	3.45	12.95	3.70	13.20
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Interest rate structure applicable to Trading advances other than Vyapar Suvidha based on credit rating is as under: (MCLR BASED)

Cr. Rate				
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				
C	4.45	12.65	5.30	13.50

SCHEME FOR FINANCING TO LAND LORD OF THE BANK (UNDER FUTURE RENT RECEIVABLES) 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 lieu of leased property is available to the bank having Realizable Value at least 125% of the loan amount.				
OR				
Securities value having 50% of proposed credit facility 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) Circular 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 applicants margin excluding subsidy is more than 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