

INTEREST RATE - RETAIL ADVANCES - BASED UPON EXTERNAL BENCH MARK "REPO RATE" W.E.F. 10/07/2020 to 09/08/2020					
Repo Rate	4.00				MCLR1Y
Naini Repo Linked Lending Rate "NRLLR"	7.00				7.35
	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		
<b>NAINI UDYOG PRASAR (UPTO RS.1.00 CRORE) for first year</b>					
Up to Rs 50,000/-	0.45	7.45	0.70	7.70	
Above Rs 50,000/- to Rs 2.00 lakh	0.95	7.95	1.20	8.20	
Above Rs 2.00 lakh to Rs 10.00 lakh	1.20	8.20	1.45	8.45	
Above Rs 10.00 lakh up to Rs 25.00 lakh	1.70	8.70	1.95	8.95	
Above Rs 25.00 lakh and up to Rs. 100.00 lakhs	2.20	9.20	2.45	9.45	
<b>( Naini Udyog Prasar) based on credit rating from second year onwards Up to Rs.1.00 Crore</b>					
<b>Cr. Rate</b>					
A++	1.50	8.50	1.75	8.75	
A+					
A	2.00	9.00	2.25	9.25	
B++	2.50	9.50	2.75	9.75	
B+	3.50	10.50	3.75	10.75	
B	3.50	10.50	3.75	10.75	
C	4.50	11.50	4.75	11.75	
<b>EDUCATION LOAN GYANI</b>					
<b>For Male Students</b>					
Up to 7.50 Lakh	Not Applicable	Not Applicable	2.00	9.00	
Above 7.50 Lakh	Not Applicable	Not Applicable	1.75	8.75	
<b>For Female Students</b>					
Up to 7.50 Lakh	Not Applicable	Not Applicable	1.50	8.50	
Above 7.50 Lakh	Not Applicable	Not Applicable	1.25	8.25	
<b>APNA AASHIANA - HOME LOAN</b>					
<b>CIBIL Score</b>					
760 and above	Not Applicable	Not Applicable	0.00	7.00	
700-759	Not Applicable	Not Applicable	0.25	7.25	
650-699	Not Applicable	Not Applicable	0.60	7.60	
-1 or 3 to 5	Not Applicable	Not Applicable	0.25	7.25	
Note:- An additional ROI of 0.05% p.a. will be charged for the borrower/s who do not provide credit insurance cover for the loan for entire tenure of the loan					
<b>NAINI HOME IMPROVEMENT</b>					
If Credit Insurance Taken IN Housing Loan	Not Applicable	Not Applicable	1.00	8.00	
If Credit Insurance not Taken IN Housing Loan	Not Applicable	Not Applicable	1.05	8.05	
<b>HOUSING LOAN TOP UP</b>					
If Credit Insurance Taken IN Housing Loan	Not Applicable	Not Applicable	1.50	8.50	
If Credit Insurance not Taken IN Housing Loan	Not Applicable	Not Applicable	1.55	8.55	
<b>SUHANA SAFAR CAR LOAN</b>					
<b>For individual New Car</b>					
<b>Cibil TransUnion Score</b>					
Above 800	Not Applicable	Not Applicable	0.40	7.40	
750-800	Not Applicable	Not Applicable	0.65	7.65	
700-749,-1 or Higher than 3	Not Applicable	Not Applicable	0.75	7.75	
Below 700 or Less than Three	Not Applicable	Not Applicable	1.50	8.50	
For Corporate Borrower	Not Applicable	Not Applicable	0.75	7.75	
For Two Wheeler Not linked to CIBIL Scores	Not Applicable	Not Applicable	2.50	9.50	
For old Car Not linked to CIBIL Scores	Not Applicable	Not Applicable	1.50	8.50	
For Staff and Ex Staff Not linked to CIBIL Scores Only for four wheeler	Not Applicable	Not Applicable	0.40	7.40	
<b>FINANCING AGAINST IMMOVABLE PROPERTY (LAP)</b>					
<b>For Individual Borrower</b>					
CIBIL Score 700 or Above	2.75	9.75	2.75	9.75	
CIBIL Score below 700,1-5 or -1	3.00	10.00	3.00	10.00	
For Non Individual Borrower	3.00	10.00	3.00	10.00	
<b>NAINI SAHYOG PERSONAL LOAN</b>					
<b>Cibil Score</b>					
700 and Above,-1 and above 3	3.00	10.00	3.00	10.00	
Below 700, less than 3	3.50	10.50	3.50	10.50	
<b>VYAPAR SUVIDHA</b>					
Margin on immovable property Less than 50%	2.45	9.45	2.70	9.70	
Margin on immovable property 50% or more	1.95	8.95	2.20	9.20	
Margin on CRM security 20% or more	1.95	8.95	2.20	9.20	
Margin on immovable property 50% or more along with margin on CRM 20% or more	1.95	8.95	2.20	9.20	
<b>NAINI HEALTH CARE (DOCTORS SCHEME)</b>					
Term loan Up to 100 lakh	Not Applicable	Not Applicable	1.95	8.95	

Term loan above 100 lakh	Not Applicable	Not Applicable	2.45	9.45
Overdraft	2.20	9.20	Not Applicable	Not Applicable
<b>NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE)</b>	3.85	10.85	4.35	11.35
<b>FUTURE RENT RECEIVABLES (FRR)</b>				
(Under Commercial Real Estate)	Not Applicable	Not Applicable	3.00	10.00
(Under Non Commercial Real Estate)	Not Applicable	Not Applicable	3.00	10.00
<b>SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF HOTELS/LODGES/RESTAURANTS</b>	2.45	9.45	2.70	9.70
<b>NAINI UDYOG SUVIDHA</b>	2.45	9.45	2.70	9.70
<b>General Advances Unrated</b>				
Up to Rs.50000.00	1.95	9.30	2.20	9.55
Above Rs.50000.00 and up to Rs.2.00lakh	2.95	10.30	3.20	10.55
Above Rs.2.00lakh	3.45	10.80	3.70	11.05
<b>Transport Operators</b>				
a)Mortgage Immovable property Value 100% or More b)CRM security Value 50% or More Credit facility is covered under CGTMSE c)	Not Applicable	Not Applicable	1.95	8.95
d)IN All other Cases	Not Applicable	Not Applicable	2.45	9.45
<b>Trading Advances -other than Vyapar Suvidha</b>				
Up to Rs.10.00lakh	2.70	10.85	3.30	10.30
Above Rs.10.00lac	2.95	11.10	3.80	10.80
<b>NAINI GOLD LOAN</b>	<b>Spread over NRLLR (In %)</b>	<b>Applicable Rate of Interest (In %)</b>	<b>Spread over NRLLR (In %)</b>	<b>Applicable Rate of Interest (In %)</b>
	2.65	9.65	2.65	9.65

<b>SCHEME FOR FINANCING TO REGISTERED GOVT. CONTRACTORS</b>					
<b>CORPORATE BORROWERS</b>					
<b>Collateral Security Coverage</b>	<b>CMR</b>				
	<b>1 to 3</b>	<b>4 &amp; 5</b>	<b>6</b>	<b>7 &amp; Below</b>	<b>Unrated</b>
<b>More than 150%</b>	MCLR 1Y +0.80	MCLR 1Y +1.05	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.55
<b>100 to 150%</b>	MCLR 1Y +1.05	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.80	MCLR1Y + 1.80
<b>60 to 99%</b>	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.80	MCLR1Y + 2.05	MCLR1Y + 2.05
<b>INDIVIDUAL BORROWER</b>					
<b>Collateral Security Coverage</b>	<b>CIBIL Score</b>				
	<b>Above 800</b>	<b>751-800</b>	<b>700-750</b>	<b>650-699 or above 3</b>	<b>Less than 650, -1 or less than 3</b>
<b>More than 150%</b>	MCLR 1Y +0.80	MCLR 1Y +1.05	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.55
<b>100 to 150%</b>	MCLR 1Y +1.05	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.80	MCLR1Y + 1.80
<b>60 to 99%</b>	MCLR 1Y + 1.30	MCLR1Y + 1.55	MCLR1Y + 1.80	MCLR1Y + 2.05	MCLR1Y + 2.05

<b>Temporary Overdrafts to MSME</b>	7.95	15.30	8.20	15.55
Penal interest @ 2% should be levied if the TOD remains outstanding beyond 15 days				
<b>Bills Discounting facility against letter of Credit of our Bank/Other Bank sanctioned to MSME</b>				
1-Bills drawn under L/C of our Bank -				
a. Having contractual maturity up to 180 days	0.95	8.30	1.20	8.55
b. Having contractual maturity more than 180 days but up to 1 year	1.20	8.55	1.45	8.80
a. Having contractual maturity up to 180 days	0.95	8.30	1.20	8.55
B. Having contractual maturity more than 180 days but up to 1 year	1.20	8.55	1.45	8.80
Remarks: The negotiation charges shall be recovered additionally as hitherto.				
<b>ADVANCES AGAINST DESPOSITS</b>				
Advances against Govt. Securities, Postal Securities, i.e. NSCs/KVPs, LIC Policy	3.45	10.45	3.70	10.70
<b>Interest rate structure applicable to Trading advances other than Vyapar Suvidha based on credit rating is as under:</b>				
Cr. Rate				
A++	2.95	10.30	3.80	11.15
A+				
A	3.45	10.80	4.30	11.65
B++				
B+	3.95	11.30	4.80	12.15
B				
C	4.45	11.80	5.30	12.65