

INTEREST RATE - RETAIL ADVANCES - BASED UPON EXTERNAL BENCH MARK "REPO RATE" W.E.F. 10/01/2023 to 09/02/2023

Repo Rate	5.90				MCLR1Y
Naini Repo Linked Lending Rate "NRLLR"	9.25				8.2
	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	9.70	0.70	9.95	
Above Rs 50,000/- to Rs 2.00 lac	0.95	10.20	1.20	10.45	
Above Rs 2.00 lac to Rs 10.00 lac	1.20	10.45	1.45	10.70	
Above Rs 10.00 lac up to Rs 25.00 lac	1.70	10.95	1.95	11.20	
Above Rs 25.00 lac and up to Rs. 100.00 Lacs	2.20	11.45	2.45	11.70	
(Naini Udyog Prasar) based on credit rating from second year onwards Up to Rs.1.00 Crore					
Cr. Rate					
A++	1.50	10.75	1.75	11.00	
A+					
A	2.00	11.25	2.25	11.50	
B++	2.50	11.75	2.75	12.00	
B+	3.50	12.75	3.75	13.00	
B	3.50	12.75	3.75	13.00	
C	4.50	13.75	4.75	14.00	
EDUCATION LOAN GYANI					
For Male Students					
Up to 7.50 Lakh	Not Applicable	Not Applicable	2.00	11.25	
Above 7.50 Lakh	Not Applicable	Not Applicable	1.75	11.00	
For Female Students					
Up to 7.50 Lakh	Not Applicable	Not Applicable	1.50	10.75	
Above 7.50 Lakh	Not Applicable	Not Applicable	1.25	10.50	
APNA AASHIANA - HOME LOAN Circular No.: 100/HO/ADV/CIR/49/182 Dated: 30/08/2022 (applicable from 31.08.2022) *Conditions Applied)					
CIBIL Score					
800 and above	Not Applicable	Not Applicable	-0.45	8.80	
725-799,-1	Not Applicable	Not Applicable	-0.25	9.00	
675 to 724 and 3 to 5	Not Applicable	Not Applicable	0.00	9.25	
650 to 674	Not Applicable	Not Applicable	0.35	9.60	
<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	10.25	
If Credit Insurance not Taken IN Housing Loan	Not Applicable	Not Applicable	1.05	10.30	
HOUSING LOAN TOP UP					
If Credit Insurance Taken IN Housing Loan	Not Applicable	Not Applicable	1.50	10.75	
If Credit Insurance not Taken IN Housing Loan	Not Applicable	Not Applicable	1.55	10.80	
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	10.25	
700-799	Not Applicable	Not Applicable	1.50	10.75	
650-699	Not Applicable	Not Applicable	2.00	11.25	
<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					
For individual New Car					
Cibil TransUnion Score					
Above 750	Not Applicable	Not Applicable	0.25	9.50	
700-749, -1 or Higher than 3	Not Applicable	Not Applicable	0.50	9.75	
Below 700 or Less than Three	Not Applicable	Not Applicable	1.50	10.75	
For Corporate Borrower	Not Applicable	Not Applicable	0.75	10.00	
For Two Wheeler Not linked to CIBIL Scores	Not Applicable	Not Applicable	2.50	11.75	
For old Car Not linked to CIBIL Scores	Not Applicable	Not Applicable	1.50	10.75	
For Staff and Ex Staff Not linked to CIBIL Scores Only for four wheeler	Not Applicable	Not Applicable	0.40	9.65	
NAINI COMMERCIAL VEHICLE					
For Loans upto Rs. 10.00 Lakh	Not Applicable	Not Applicable	2.00	11.25	
For Loans from Rs. 10.00 Lakh to Rs. 25.00 Lakh	Not Applicable	Not Applicable	2.25	11.50	
For Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh	Not Applicable	Not Applicable	2.50	11.75	
FINANCING AGAINST IMMOVABLE PROPERTY (LAP)					
For Individual Borrower/Non Individual Borrower					
CIBIL Score 850 or Above/CMR-1	1.60	10.85	1.75	11.00	
CIBIL Score 750 to 849/CMR-2 & 3	1.75	11.00	2.00	11.25	
CIBIL Score 700 to 749, 1 to 5 or -1/CMR-4 & 5 and unrated	2.25	11.50	2.50	11.75	
CIBIL Score 650 to 700 /CMR- 6 & 7	2.75	12.00	2.75	12.00	
CIBIL Score below 650*/CMRbelow 7 *	3.00	12.25	3.00	12.25	
Note: No fresh proposal or enhancement to be undertaken under CMR ratings CMR-8 to 10 or below 650 CIBIL score.					

NAINI SAHYOG PERSONAL LOAN				
Cibil Score				
CIBIL Score above 700, -1 or above 3	3.00	12.25	3.00	12.25
CIBIL Score 700 & below, 3 or less than 3	3.50	12.75	3.50	12.75

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	10.10	0.60	9.85	1.10	10.35	0.85	10.10
CMR-2 to 4/Unrated/CIBIL- 750 to 849,1 to 5	1.25	10.50	1.00	10.25	1.50	10.75	1.25	10.50
CMR-5 to 7/CIBIL- 650 to 749	1.75	11.00	1.50	10.75	2.00	11.25	1.75	11.00
#CMR 8 TO 10	2.50	11.75	2.00	11.25	3.00	12.25	2.25	11.50

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 for of Bank's own FDR, LIC, NSC & amp: KVP subject to minimum of NRLLR.

NAINI HEALTH CARE (DOCTORS SCHEME)				
Term loan Up to 100 lakh	Not Applicable	Not Applicable	1.95	11.20
Term loan above 100 lakh	Not Applicable	Not Applicable	2.45	11.70
Overdraft	2.20	11.45	Not Applicable	Not Applicable

NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE)	3.85	13.10	4.35	13.60
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FUTURE RENT RECEIVABLES (FRR)				
(Under Commercial Real Estate)	Not Applicable	Not Applicable	3.00	12.25
(Under Non Commercial Real Estate)	Not Applicable	Not Applicable	3.00	12.25

SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF HOTELS/LODGES/RESTAURANTS	2.45	11.70	2.70	11.95
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General Advances Unrated				
Up to Rs.50000.00	1.95	11.20	2.20	11.45
Above Rs.50000.00 and up to Rs.2.00lakh	2.95	12.20	3.20	12.45
Above Rs.2.00lakh	3.45	12.70	3.70	12.95

Transport Operators /Commercial Vehicle				
For loans up to Rs 10 lakh	Not Applicable	Not Applicable	2.00	11.25
For loans from Rs 10 lakh to Rs 25 lakh	Not Applicable	Not Applicable	2.25	11.50
For loan above Rs 25 lakhs and up to Rs 75 lakh	Not Applicable	Not Applicable	2.5	11.75

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		#VALUE!

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	11.90
For MSME Sector				
For MSME Sector Limit upto Rs. 3.00 Lac	Not Applicable	Not Applicable	0.65	9.90
For MSME Sector Limit above Rs. 3.00 Lac	Not Applicable	Not Applicable	1.65	10.90
For Agriculture Allied activity				
For Limit upto Rs. 3.00 Lac	Not Applicable	Not Applicable	0.5	9.75
For Limit above Rs. 3.00 Lac	Not Applicable	Not Applicable	1.5	10.75
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

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	17.20	8.20	17.45
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	10.20	1.20	10.45
b. Having contractual maturity more than 180 days but up to 1 year	1.20	10.45	1.45	10.70
a. Having contractual maturity up to 180 days	0.95	10.20	1.20	10.45
B. Having contractual maturity more than 180 days but up to 1 year	1.20	10.45	1.45	10.70

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	12.70	3.70	12.95
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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 RECIVABLES) based on NRLLR

For all Borrowers	2.00	11.25	2.00	11.25
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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.

Trading Advances -other than Vyapar Suvidha

Up to Rs.10.00lakh	2.70	11.95	3.30	12.55
Above Rs.10.00lac	2.95	12.20	3.80	13.05