

INTEREST RATE - RETAIL ADVANCES - BASED UPON EXTERNAL BENCH MARK "REPO RATE"							
Repo Rate		6.50			MCLR1Y		
Naini Repo Linked Lending Rate "NRLLR"		9.50			8.4		
	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			
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							
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	10.6			
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5	Not Applicable	Not Applicable	2.7	11.1			
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			
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.							
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			
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	12.50	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 (circular dated 20.07.2022)							
	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

C	4.45	12.85	5.30	13.70
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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 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 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) Cirucilar 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 exluding 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