			c =0				
Repo Rate Naini Repo Linked Lending Rate "NRLLR"		6.50 9.50					
vann repo Enixed Leitung Rate Trielle	Spread over	Applicable Rate of	Spread over NRLLR	Applicable Rate of			
	NRLLR (In %)	Interest (In %)	(In %)	Interest (In %)			
NAINI UDYOG PRASAR (UPTO RS.1.00 CRORE) for first y		redit/Overdraft	For Terr	n Loan			
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 Cr. Rate	onwards Up to Rs.1.0	0 Crore	l I				
A++	1.50	11.00	1.75	11.25			
A+							
A	2.00	11.50	2.25	11.75			
B++	2.50	12.00 13.00	2.75 3.75	12.25 13.25			
B+ B	3.50 3.50	13.00	3.75	13.25			
C	4.50	14.00	4.75	14.25			
EDUCATION LOAN GYANI		1	T				
For Male Students	Not Applicable	Not Applicable	2.00	11.50			
Up to 7.50 Lakh Above 7.50 Lakh	Not Applicable Not Applicable	Not Applicable Not Applicable	1.75	11.50			
For Female Students	ippicubie	. voc rippiicable	1.75	11.20			
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 Circualr No.: 100/HO/A	DV/2022-23/116/454 D	ated: 31.03.2023 (appl	icable from 01.04.2023)	*Conditions Applie			
CIRII Seera							
CIBIL Score 800 and above	Not Applicable	Not Applicable	-0.85	8.65			
725-799,0,-1,3 to 5	Not Applicable	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 Cre	edit life Insurance and	customers who are no	t opting for credit life in	nsurance 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		Spread over MCLR	Applicable Rate of			
	MCLR for 1 Yeat	Interest (In %)	for 1 Yeat	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		2,2				
		Not Applicable	2.7	11.1			
The Average of CIBIL (TLI) score will be considered for loan p		Not Applicable		11.1			
The Average of CIBIL (TU) score will be considered for loan p				11.1			
	ricing in case of joint a	pplicants. If score of a		11.1			
Naini CRE Home Loan-Scheme for Granting Housing Loans CIBIL Score	ricing in case of joint a	pplicants. If score of a	ny co-applicant is -1 or	11.1 1 to 5, the same sha			
Naini CRE Home Loan-Scheme for Granting Housing Loans CIBIL Score 800 and abvoe	for Third House Onv	pplicants. If score of a vards Not Applicable	ny co-applicant is -1 or	11.1 1 to 5, the same sha 10.50			
Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700-799	for Third House Onv Not Applicable Not Applicable	pplicants. If score of a vards Not Applicable Not Applicable	1.00 1.50	11.1 1 to 5, the same sha 10.50 11.00			
Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700-799 650-699	for Third House One Not Applicable Not Applicable Not Applicable Not Applicable	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable	1.00 1.50 2.00	11.1 1 to 5, the same sha 10.50 11.00 11.50			
Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700-799 650-699 Note: Concession @0.05% on ROI may be allowed if the applcia	for Third House One Not Applicable Not Applicable Not Applicable Not Applicable	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable	1.00 1.50 2.00	11.1 1 to 5, the same sha 10.50 11.00			
Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700-799 650-699	for Third House One Not Applicable Not Applicable Not Applicable Not Applicable	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable	1.00 1.50 2.00	11.1 1 to 5, the same sha 10.50 11.00 11.50			
Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700.799 650-699 Note: Concession @0.05% on ROI may be allowed if the applica entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular number)	for Third House Ont Not Applicable Not Applicable Not Applicable Not Applicable not of Applicable	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable Not Applicable nsurance/term life insurance/term life insurance/term life insurance/term life insurance/term life insurance/term life insurance/	ny co-applicant is -1 or 1.00 1.50 2.00 surance for full value of	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount fo			
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Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700-799 650-699 Note: Concession @0.05% on ROI may be allowed if the applcia entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular numbe between 01 April 2023 to 30 September 2023	for Third House Ont Not Applicable Not Applicable Not Applicable Not Applicable not of Applicable	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable Not Applicable nsurance/term life insurance/term life insurance/term life insurance/term life insurance/term life insurance/term life insurance/	ny co-applicant is -1 or 1.00 1.50 2.00 surance for full value of	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount fo			
Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700-799 650-699 Note: Concession @0.05% on ROI may be allowed if the applcia entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular number between 01 April 2023 to 30 September 2023 For individual New Car	for Third House One Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable re 100/HO/ADV/2022-	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable Not Applicable nsurance/term life insurance/term life insurance/term life insurance/term life insurance/term life insurance/term life insurance/	1.00 1.50 2.00 surance for full value of	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount for			
Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700-799 850-699 Note: Concession @0.05% on ROI may be allowed if the applcie entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular numbe between 01 April 2023 to 30 September 2023 For individual New Car Cibil TransUnion Score 800 and above	for Third House One Not Applicable Not Applicable Not Applicable Int opts for credit life i	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable surance/term life ins 23/104/406 dated 31 M Not Applicable	1.00 1.50 2.00 surance for full value of arch, 2023 applicable for 40.60	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount for			
Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700-799 650-699 Note: Concession @0.05% on ROI may be allowed if the applcia entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular numbe between 01 April 2023 to 30 September 2023 For individual New Car Cibil TransUnion Score 800 and above 725-799,0, -1, 3 to 5	for Third House One Not Applicable Not Applicable Not Applicable The Applicable Not Applicable The Applicable Not Applicable The Applicable Not Applicable Not Applicable Not Applicable	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable nsurance/term life in: 23/104/406 dated 31 M Not Applicable Not Applicable Not Applicable	1.00 1.50 2.00 surance for full value of arch, 2023 applicable for -0.60 -0.45	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount for to loans sanctioned			
Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 800 and abvoe 700-799 650-699 Note: Concession @0.05% on ROI may be allowed if the applcia entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular number between 01 April 2023 to 30 September 2023 For individual New Car Cibil TransUnion Score 800 and above 725-799,0, -1, 3 to 5 675 to 724,	for Third House One Not Applicable Not Applicable Not Applicable Int opts for credit life i	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable surance/term life ins 23/104/406 dated 31 M Not Applicable	1.00 1.50 2.00 surance for full value of arch, 2023 applicable for -0.60 -0.45 2.00	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount for loans sanctioned 8.90 9.05 11.50			
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Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 900 and above 700-799 650-699 Note: Concession @0.05% on ROI may be allowed if the applcia entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular numbe between 01 April 2023 to 30 September 2023 For individual New Car Cibil TransUnion Score 800 and above 725-799,0, -1, 3 to 5 675 to 724, Less than 650 For Corporate Borrower For Two Wheeler Not linked to CIBIL Scores	for Third House One Not Applicable Not Applicable Not Applicable Int opts for credit life is Pr 100/HO/ADV/2022- Not Applicable	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable Not Applicable Surance/term life ins 23/104/406 dated 31 M Not Applicable	1.00 1.50 2.00 surance for full value of arch, 2023 applicable for -0.60 -0.45 2.00 3.00 0.00 2.50	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount for or loans sanctioned 8.90 9.05 11.50 12.50 9.50 12.00			
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Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 300 and above 700-799 550-699 Note: Concession @0.05% on ROI may be allowed if the applcia entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular numbe between 01 April 2023 to 30 September 2023 For individual New Car Cibil TransUnion Score 800 and above 725-799,0, -1, 3 to 5 575 to 724, Less than 650 For Corporate Borrower For Two Wheeler Not linked to CIBIL Scores For Staff and Ex Staff Not linked to CIBIL Scores For Staff and Ex Staff Not linked to CIBIL Scores For Staff and Ex Staff Not linked to CIBIL Scores For Staff and Ex Staff Not linked to CIBIL Scores For Staff and Ex Staff Not linked to CIBIL Scores For Staff and Ex Staff Not linked to CIBIL Scores Only for four wheeler For Loans upto Rs. 10.00 Lakh For Loans Irom Rs. 10.00 Lakh For Loans Irom Rs. 10.00 Lakh to Rs. 25.00 Lakh	for Third House One Not Applicable Not Applicable Into opts for credit life into opts for credi	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable surance/term life ins 23/104/406 dated 31 M Not Applicable	1.00 1.50 2.00 surance for full value of arch, 2023 applicable for -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount for loans sanctioned 8.90 9.05 11.50 9.50 12.00 11.00 9.00			
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Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 000 and abvoe 100-799 150-699 1	ricing in case of joint a for Third House One Not Applicable Not Applicable Not Applicable Into opts for credit life is re 100/HO/ADV/2022- Not Applicable	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable Not Applicable surance/term life ins 23/104/406 dated 31 M Not Applicable 11.10 11.25 11.75 11.25 11.25 11.25	1.00 1.50 2.00 surance for full value of arch, 2023 applicable for -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 2.00 2.55 1.50 -0.50 1.75 2.00 2.75 3.00 2.75 3.00	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount for 8.90 9.05 12.50 9.50 12.00 11.00 9.00 11.75 12.00 11.25 12.00 11.25 12.00 11.25 12.00			
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Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 300 and above 700-799 550-699 Note: Concession @0.05% on ROI may be allowed if the applica entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular numbe between 01 April 2023 to 30 September 2023 For individual New Car Cibil TransUnion Score 300 and above 725-799,0, -1, 3 to 5 575 to 724, Less than 650 For Corporate Borrower For Two Wheeler Not linked to CIBIL Scores For Wheeler Not linked to CIBIL Scores For Staff and Ex Staff Not linked to CIBIL Scores For Staff and Ex Staff Not linked to CIBIL Scores For Loans from Rs. 10.00 Lakh For Loans from Rs. 25.00 Lakh For Loans from Rs. 25.00 Lakh to Rs. 75.00 Lakh FINANCING AGAINST IMMOVABLE PROPERTY (LAP) FOR Individual Borrower/Non Individual Borrower CIBIL Score 750 to 849/CMR-2 & 3	ricing in case of joint a for Third House One Not Applicable Not Applicable Not Applicable Into opts for credit life is re 100/HO/ADV/2022- Not Applicable	pplicants. If score of a vards Not Applicable Not Applicable Not Applicable Not Applicable surance/term life ins 23/104/406 dated 31 M Not Applicable 11.10 11.25 11.75 11.25 11.25 11.25	1.00 1.50 2.00 surance for full value of arch, 2023 applicable for -0.60 -0.45 2.00 3.00 0.00 2.50 1.50 -0.50 2.00 2.55 1.50 -0.50 1.75 2.00 2.75 3.00 2.75 3.00	11.1 1 to 5, the same sha 10.50 11.00 11.50 the loan amount for 11.50 12.50 9.50 12.00 11.00 9.00 11.75 12.00 11.25 12.00 11.25 12.00 11.25 12.00 11.25			

VYAPAR SUVIDHA & UDYOG SUVIDHA (circular dated 20.07.2022)										
	Margin on Imm. Property A Less than 50% Margin on Imm. Property 50% or more				Margin on Imm. Proper	ty Less than 50%	Margin on Imm. Property 50% or more			
	For Cash Credit/ Overdraft					For Term 1	Loan			
CMR-1/ CIBIL- 850	0.85	10.35	0.60	10.10	1.10	10.60	0.85	10.35		

MCLR1Y 8.4

CMR-2 to 4/Unrated/CIBIL- 750 to 849,1 to 5	1.25	10.75	1.00	10.50	1.50	11.00
CMR-5 to 7/CIBIL- 650 to 749	1.75	11.25	1.50	11.00	2.00	11.50
CMR 8 TO 10	2.50	12.00	2.00	11.50	3.00	12.50
lote: No fresh proposal or enhancmeent to be taken under CMR pecial Concession may be provided as per Case Below-	ratings CNIK 8 to 10	or below 650 CIBIL'S	core.			
ase-1-A rebate of 0.50% may be provided to the borrowers who f Bank's Own FDR, LIC, NSC & KVP subject to minimum of NR ase-2-A rebate of 1.00% may be provided to the borrowers who VP subject to minimum of NRLLR. IAINI HEALTH CARE (DOCTORS SCHEME) erm loan Up to 100 lakh erm loan above 100 lakh	LLR.	*	*			
Overdraft	2.20	11.70	Not Applicable	Not Applicable		
IAINI 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		
bove Rs.2.00lakh	3.45	12.95	3.70	13.20		
10 1 10 111111						
ransport Operators /Commercial Vehicle or loans up to Rs 10 lakh	Not Applicable	Not Applicable	2.00	11.50		
or loans from Rs 10 lakh to Rs 25 lakh	Not Applicable	Not Applicable	2.25	11.75		
	Not Applicable Not Applicable	Not Applicable Not Applicable	2.25 2.5	11.75 12.00		
r Ioan above Rs 25 lakhs and up to Rs 75 lakh	Not Applicable	Not Applicable	2.5	12.00]	
or Ioan above Rs 25 lakhs and up to Rs 75 lakh						
or loan above Rs 25 lakhs and up to Rs 75 lakh	Not Applicable Spread over	Not Applicable Applicable Rate of	2.5 Spread over MCLR	12.00 Applicable Rate of		
or Ioan above Rs 25 lakhs and up to Rs 75 lakh	Not Applicable Spread over MCLR for 1 Year Not Applicable	Not Applicable Applicable Rate of Interest (In %) Not Applicable	2.5 Spread over MCLR for 1 Year 3.20	Applicable Rate of Interest (In %)		
or loan above Rs 25 lakhs and up to Rs 75 lakh Naini Tractor Loan Scheme NAINI GOLD LOAN	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %)	Not Applicable Applicable Rate of Interest (In %) Not Applicable Applicable Rate of Interest (In %)	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %)	Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %)		
or loan above Rs 25 lakhs and up to Rs 75 lakh Naini Tractor Loan Scheme NAINI GOLD LOAN or Retail Sector NPS (Irresecpective of Limit)	Not Applicable Spread over MCLR for 1 Year Not Applicable Spread over	Not Applicable Applicable Rate of Interest (In %) Not Applicable Applicable Rate of	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR	Applicable Rate of Interest (In %) 11.60 Applicable Rate of		
Naini Tractor Loan Scheme Naini GOLD LOAN For Retail Sector NPS (Irresecpective of Limit) For MSME Sector	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %) Not Applicable	Applicable Rate of Interest (In %) Not Applicable Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %)	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %) 2.65	Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %) 12.15		
NAINI GOLD LOAN For Retail Sector NPS (Irresecpective of Limit) For MSME Sector For MSME Sector For MSME Sector For MSME Sector Limit upto Rs. 3.00 Lac	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %)	Not Applicable Applicable Rate of Interest (In %) Not Applicable Applicable Rate of Interest (In %)	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %)	Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %)		
NAINI GOLD LOAN For Retail Sector Limit upto Rs. 3.00 Lac For MSME Sector Limit above Rs. 3.00 Lac For MSME Sector Limit above Rs. 3.00 Lac	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %) Not Applicable Not Applicable	Not Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Not Applicable	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %) 2.65 0.65	Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %) 12.15 10.15		
NAINI GOLD LOAN For Retail Sector NPS (Irresecpective of Limit) For MSME Sector For MSME Sector Limit upto Rs. 3.00 Lac For Agricultura Allied activity For Limit upto Rs. 3.00 Lac For Agricultura Allied activity For Limit upto Rs. 3.00 Lac	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Applicable Rate of Interest (In %) Not Applicable Applicable Rate of Interest (In %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %) 2.65 0.65 1.65	Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %) 12.15 10.15 11.15		
iaini Tractor Loan Scheme IAINI GOLD LOAN or Retail Sector NPS (Irresecpective of Limit) or MSME Sector or MSME Sector Limit upto Rs. 3.00 Lac or Agriculture Allied activity or Limit upto Rs. 3.00 Lac or Limit upto Rs. 3.00 Lac	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (in %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	Not Applicable Rate of Interest (In %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %) 2.65 0.65 1.65 0.5 1.5	12.00 Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %) 12.15 10.15 11.15 10.00 11.00		
For loans from Rs 10 lakh to Rs 25 lakh For loan above Rs 25 lakhs and up to Rs 75 lakh Naini Tractor Loan Scheme NAINI GOLD LOAN For Retail Sector NPS (Irresecpective of Limit) For MSME Sector For MSME Sector Limit upto Rs. 3.00 Lac For MSME Sector Limit above Rs. 3.00 Lac For Agriculture Allied activity For Limit upto Rs. 3.00 Lac For Limit above Rs. 3.00 Lac Gold Loan for Agriculture Purposes:	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %) Not Applicable	Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Interest (In %)	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %) 2.65 0.65 1.65 0.5 1.5 Spread over MCLR Of 1 y (In %)	Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %) 12.15 10.15 11.15 10.00 11.00 Applicable Rate of Interest (In %)		
or loan above Rs 25 lakhs and up to Rs 75 lakh Naini Tractor Loan Scheme NAINI GOLD LOAN or Retail Sector NPS (Irresecpective of Limit) or MSME Sector or MSME Sector or MSME Sector Limit upto Rs. 3.00 Lac or MSME Sector Limit above Rs. 3.00 Lac or Agriculture Allied activity or Limit upto Rs. 3.00 Lac or Limit above Rs. 3.00 Lac or Limit above Rs. 3.00 Lac or Limit above Rs. 3.00 Lac	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Spread over MCLR of 1Y (In	Not Applicable Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Applicable Rate of Interest (In %) 8.90	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %) 2.65 0.65 1.65 0.5 1.5 Spread over MCLR Of 1 y (In %) 0.5	Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %) 12.15 10.15 11.15 10.00 11.00 Applicable Rate of Interest (In %) 8.9		
or loan above Rs 25 lakhs and up to Rs 75 lakh Naini Tractor Loan Scheme NAINI GOLD LOAN or Retail Sector NPS (Irresecpective of Limit) or MSME Sector or MSME Sector or MSME Sector Limit upto Rs. 3.00 Lac or MSME Sector Limit above Rs. 3.00 Lac or Agriculture Allied activity or Limit upto Rs. 3.00 Lac or Limit above Rs. 3.00 Lac or Limit above Rs. 3.00 Lac or Limit above Rs. 3.00 Lac	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %) Not Applicable	Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Interest (In %)	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %) 2.65 0.65 1.65 0.5 1.5 Spread over MCLR Of 1 y (In %)	Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %) 12.15 10.15 11.15 10.00 11.00 Applicable Rate of Interest (In %)		
or loan above Rs 25 lakhs and up to Rs 75 lakh Naini Tractor Loan Scheme NAINI GOLD LOAN for Retail Sector NPS (Irresecpective of Limit) for MSME Sector or MSME Sector Limit upto Rs. 3.00 Lac for MSME Sector Limit above Rs. 3.00 Lac for Agriculture Allied activity for Limit upto Rs. 3.00 Lac for Limit above Rs. 3.00 Lac for Limit above Rs. 3.00 Lac for Limit data for Agriculture Purposes: farm Credit upto Rs. 3.00 Lac farm Credit Above Rs. 3.00 Lac	Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %) Not Applicable Spread over MCLR of 1Y (In %) 0.50 1.5	Not Applicable Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Applicable Rate of Interest (In %) 8.90	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %) 2.65 0.65 1.65 0.5 1.5 Spread over MCLR Of 1 y (In %) 0.5	12.00 Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %) 12.15 10.15 11.15 10.00 11.00 Applicable Rate of Interest (In %) 8.9 9.90		
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NAINI GOLD LOAN For Retail Sector NPS (Irresecpective of Limit) For MSME Sector For MSME Sector Limit upto Rs. 3.00 Lac For Agriculture Allied activity For Limit upto Rs. 3.00 Lac	Not Applicable Spread over MCLR for 1 Year Not Applicable Spread over NRLLR (In %) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Spread over NRLLR (In %) 0.50 1.5 Spread over MCLR of 1Y (In %) 2.75 RACTORS 1 to 3 MCLR 1Y +0.80 MCLR 1Y +1.05	Not Applicable Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Rate of Interest (In %) Not Applicable Not Applicable Not Applicable Not Applicable Applicable Rate of Interest (In %) 8.90 9.90 Applicable Rate of Interest (In %) 12.25	2.5 Spread over MCLR for 1 Year 3.20 Spread over NRLLR (In %) 2.65 0.65 1.65 0.5 1.5 Spread over MCLR Of 1 y (In %) 0.5 1.50 Spread over NRLLR (In %) Not Applicable CMR 6 MCLR 1Y + 1.30 MCLR1Y + 1.80	Applicable Rate of Interest (In %) 11.60 Applicable Rate of Interest (In %) 12.15 10.15 11.15 10.00 11.00 Applicable Rate of Interest (In %) 8.9 9.90 Applicable Rate of Interest (In %) Not Applicable 7 & Below MCLRIY + 1.55 MCLRIY + 2.05	MCLR1Y + 1.55 MCLR1Y + 1.80 MCLR1Y + 2.05 Less than 650, -1 or less	
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Temporary Overdrafts to MSME (NRLLR BASED)	7.95	17.45	8.20	17.70
Penal interest @ 2% should be levied if the TOD remains outstar	nding beyond 15	days		
Bills Discounting facility against letter of Credit of our Bank/Othe	r Bank sanctioin	ed 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	1.20	10.70	1.45	10.95
year				
Remarks: The negotiation charges shall be recovered additionally as	hitherto.	•		•
· · · · · · · · · · · · · · · · · · ·				
ADVANCES AGAINST DESPOSITS (NRLLR BASED)				
Advances against Govt. Securities, Postal Securities, i.e.	3.45	12.95	3.70	13.20
NSCs/KVPs, LIC Policy				
· · · · · · · · · · · · · · · · · · ·		l		I.
Interest rate structure applicable to Trading advances other than V	yapar Suvidha b	ased on credit rating i	s as under: (MCLR B	ASED)
Cr. Rate	, · ·		,	,
A++	2.95	11.35	3.80	12.20
A+				
	3.45	11.85	4.30	12.70
A	3.45			12.70
A B++	3.43	11.00		12.70
	3.45	12.35	4.80	13.20

C	4.45	12.85	5.30	13.70

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:								
The temporary 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
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.

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

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		