Repo Rate 6.50					
Naini Repo Linked Lending Rate "NRLLR"	9.50				
The state of the s	Spread over NRLLR (In %)	Applicable Rate of Interest (In %)	Spread over NRLLR (In %)	Applicable Rate o Interest (In %)	
VINITION OF THE CONTROL OF THE CONTR		edit/Overdraft	For Ter	m Loan	
NAINI UDYOG PRASAR (UPTO RS.1.00 CRORE) for first ye			1 0 =0	10.00	
Up to Rs 50,000/- Above Rs 50,000/- to Rs 2.00 lac	0.45 0.95	9.95	0.70 1.20	10.20	
Above Rs 2.00 lac to Rs 10.00 lac	1.20	10.45 10.70	1.20	10.70 10.95	
Above Rs 10.00 lac up to Rs 25.00 lac	1.70	11.20	1.45	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			2.10	11.50	
Cr. Rate					
A++	1.50	11.00	1.75	11.25	
A+					
A	2.00	11.50	2.25	11.75	
B++ B+	2.50	12.00	2.75	12.25	
В	3.50 3.50	13.00 13.00	3.75 3.75	13.25 13.25	
C	4.50	14.00	4.75	14.25	
	·				
EDUCATION LOAN GYANI					
For Male Students	NT	.	2.00		
Up to 7.50 Lakh	Not Applicable	Not Applicable	2.00	11.50	
Above 7.50 Lakh For Female Students	Not Applicable	Not Applicable	1.75	11.25	
Up to 7.50 Lakh	Not Applicable	Not Applicable	1.50	11.00	
Above 7.50 Lakh	Not Applicable Not Applicable	Not Applicable	1.25	10.75	
100ve 7.00 Edikit	Not rippileable	Not ripplicable	1.20	10.70	
CIBIL Score	Not Applicable	Not Applicable	-1.10	8.40	
750 to 799	Not Applicable Not Applicable	Not Applicable	-0.85	8.65	
701 to 749, 0, -1, 3 to 5	Not Applicable	Not Applicable	-0.55	8.95	
675 to 700 and 1 & 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	dit life Insurance and	customers who are n	ot 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	
MOUGING LOAN TORUR					
HOUSING LOAN TOP UP 1.50% over ROI of Original Housing Loan					
1.50% over Not of Original Housing Loan					
SCHEME FOR PURCHASE OF RESIDENTIAL PLOTS	Spread over MCLR for 1 Yeat	Applicable Rate of Interest (In %)	Spread over MCLR for 1 Yeat	Applicable Rate of Interest (In %)	
CIBIL Score Of 700 Or Above	Not Applicable	Not Applicable	2.2	10.7	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5	NT 4 4 11 11	37 (4 1) 11	2.7	11.0	
LIDIL Score between 600-077, -1 Of In The Range Of 1-5	Not Applicable	Not Applicable	2.7	11.2	
The Average of CIBIL (TU) score will be considered for loan	1	t applicants. If score			
The Average of CIBIL (TU) score will be considered for loan shall Naini CRE Home Loan- Scheme for Granting Housing Loans	pricing in case of join not be reckoned for av	t applicants. If score overaging			
The Average of CIBIL (TU) score will be considered for loan shall Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score	pricing in case of join not be reckoned for av for Third House Onw	vards	of any co-applicant is -1	or 1 to 5, the same	
The Average of CIBIL (TU) score will be considered for loan shall Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 300 and abvoe	pricing in case of join not be reckoned for av for Third House Onw Not Applicable	vards Not Applicable	of any co-applicant is -1	or 1 to 5, the same	
The Average of CIBIL (TU) score will be considered for loan shall Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 100 and abvoe 100-799	pricing in case of join not be reckoned for an for Third House Onw Not Applicable Not Applicable	t applicants. If score overaging vards Not Applicable Not Applicable	1.00 1.50	10.50 11.00	
The Average of CIBIL (TU) score will be considered for loan shall Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 00 and abvoe 00-799 50-699	pricing in case of join not be reckoned for an of the reckoned for Third House Onw Not Applicable Not Applicable Not Applicable	vards Not Applicable Not Applicable Not Applicable Not Applicable	1.00 1.50 2.00	10.50 11.00 11.50	
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The Average of CIBIL (TU) score will be considered for loan shall Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 300 and abvoe 700-799 Note: Concession @0.05% on ROI may be allowed if the applicator entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular number between 01.10.2023 and 31.03.2024	pricing in case of join not be reckoned for an for Third House Onw Not Applicable Not Applicable Not Applicable Not Applicable not opts for credit life	t applicants. If score overaging vards Not Applicable Not Applicable Not Applicable insurance/term life in	1.00 1.50 2.00 nsurance for full value	10.50 11.00 11.50 of the loan amount	
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The Average of CIBIL (TU) score will be considered for loan shall Naini CRE Home Loan- Scheme for Granting Housing Loans CIBIL Score 300 and abvoe 700-799 550-699 Note: Concession @0.05% on ROI may be allowed if the applicator entire loan period. SUHANA SAFAR CAR LOAN (modified vide cicular number between 01.10.2023 and 31.03.2024 For individual New Car Cibil TransUnion Score 750 and above	pricing in case of join not be reckoned for an for Third House Onw Not Applicable Not Applicable Not Applicable not opts for credit life r 101/HO/ADV/2023-2	vards Not Applicable Not Applicable Not Applicable insurance/term life in	1.00 1.50 2.00 nsurance for full value 2023 applciable for loa -0.60	10.50 11.00 11.50 of the loan amount	
The Average of CIBIL (TU) score will be considered for loan	pricing in case of join not be reckoned for an for Third House Onw Not Applicable Not Applicable Not Applicable Not Applicable not opts for credit life r 101/HO/ADV/2023-2	vards Not Applicable Not Applicable Not Applicable insurance/term life in	1.00 1.50 2.00 nsurance for full value	10.50 11.00 11.50 of the loan amount	

MCLR1Y 8.5

Less than 650	Not Applicable	Not Applicable	3.00	12.50
East Commonate Postuaryou	Not Applicable	Not Applicable	0.00	0.50
For Corporate Borrower For Two Wheeler Not linked to CIBIL Scores	Not Applicable Not Applicable	Not Applicable Not Applicable	2.50	9.50 12.00
For old Car Not linked to CIBIL Scores	Not Applicable Not Applicable	Not Applicable Not Applicable	3.00	12.50
For Staff and Ex Staff Not linked to CIBIL Scores Only for four	Not Applicable Not Applicable	Not Applicable	-0.50	9.00
wheeler	тот пррисави	140t / ipplicable	-0.50	7.00
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	er CMR ratings CM	r-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
dibilibetic 700 & below, 5 of less than 5	0.00	10.00	0.00	10.00
VYAPAR SI	JVIDHA & UDYO	G SUVIDHA		
Note: The ROI for MSME-NRLLR will be applicable in the about (Additional Discount of 0.30% would be applicable for the about 1. No fresh proposal or enhancmeent to be taken under CMR rational Special Concession may be provided as per Case Below-	e schemes subject t			ME ranking.
(Additional Discount of 0.30% would be applicable for the abov 1. No fresh proposal or enhancmeent to be taken under CMR rati	re schemes subject to ngs CMR 8 to 10. To offer minimum 50% LLR.	6 CRM security our o	rate of NRLLR.) f total Collaterl Securit	y Offered in the form
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Naini Tractor Loan Scheme	Spread over MCLR for 1 Year	* *	Spread over MCLR for 1 Year	Applicable Rate of Interest (In %)
	Not Applicable	Not Applicable	3.20	11.70

NAINI GOLD LOAN	Spread over MCLR of 1Y (In	Applicable Rate of Interest (In %)	Spread over NRLLR (In %)	Applicable Rate of Interest (In %)		
For Retail Purpose (Non-Priority Sector)						
Limit up to Rs.5.00 lac	Not Applicable	Not Applicable	1	10.5		
Limit above Rs.5.00 lac	Not Applicable	Not Applicable	1.5	11		
	For MSME Sector					
Limit up to Rs.5.00 lac	Not Applicable	Not Applicable	0	9.5		
Limit above Rs.5.00 lac	Not Applicable	Not Applicable	0.25#	9.75		
#Concession of @0.25% on interest rate may be allowed by sanctioning authority for credit facility availed by Women Entrepreneurs. Gold Loan for Agriculture Purposes:						
Limit up to Rs.5.00 lac	0.25	8.75	Not Applicable	Not Applicable		
Limit above Rs.5.00 lac	0	8.5	Not Applicable	Not Applicable		
NAINI GOLD LOAN SCHEME (OVERDRAFT)	Spread over NRLLR (In %)	* *	Spread over NRLLR (In %)	Applicable Rate of Interest (In %)		
For Individuals (General Purpose)	2.75	12.25	Not Applicable	Not Applicable		

For Individuals (General Purpose)	2.73	12.23	Not Applicable	Not Applicable	1
SCHEME FOR FINANCING TO REGISTERED GOVT. CONT	RACTORS				
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 out	standing beyond 15	days		•	
					ĺ
Bills Discounting facility against letter of Credit of our Bank/O	ther Bank sanctioin	ed to MSME (NRLLI	R BASED)		
1-Bills drawn under L/C of our Bank -		·			
- IIi tt1 tit t- 100 1	0.05	40.45	4.00	40.50	1

Bills Discounting facility against letter of Credit of our Bank/Othe	r Bank sanctioine	ed to MSME (NRLLR I	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	s 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				

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 liew of leased property is available to the bank having Realizable Value at least 125% of the loan amount.

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) Ciruclar 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 applciants margin exluding	subsidy is more that	20% or liquid collateral	of 20% in the shape of F	DR 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	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	
751 to 799	Not Applicable	Not Applicable	-0.25	9.25	
700-750	Not Applicable	Not Applicable	0.00	9.50	

The interest rate structure for trading advances shall be applicable as per interest rate structure for MSME.