

INTEREST RATE - RETAIL ADVANCES - BASED UPON EXTERNAL BENCH MARK "REPO RATE"					
Repo Rate	6.50				MCLR1Y
Naini Repo Linked Lending Rate "NRLLR"	9.50				8.5
	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	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	
<b>(Naini Udyog Prasar) based on credit rating from second year onwards Up to Rs.1.00 Crore</b>					
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	
<b>EDUCATION LOAN GYANI</b>					
<b>For Male Students</b>					
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	
<b>For Female Students</b>					
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	
<b>APNA AASHIANA - HOME LOAN Circular No.: 101/HO/ADV/2023-24/95/303 Dated: 16.12.2023 (applicable from 18.12.2023) *Conditions Applied</b>					
<b>CIBIL Score</b>					
800 & above	Not Applicable	Not Applicable	-1.10	8.40	
750 to 799	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	
<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>					
<b>NAINI HOME IMPROVEMENT</b>					
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	
<b>HOUSING LOAN TOP UP</b>					
1.50% over ROI of Original Housing Loan					
<b>SCHEME FOR PURCHASE OF RESIDENTIAL PLOTS</b>					
	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	10.7	
CIBIL Score Between 650-699, -1 Or 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 pricing in case of joint applicants. If score of any co-applicant is -1 or 1 to 5, the same shall not be reckoned for averaging					
<b>Naini CRE Home Loan- Scheme for Granting Housing Loans for Third House Onwards</b>					
<b>CIBIL Score</b>					
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.					
<b>SUHANA SAFAR CAR LOAN (modified vide circular number 101/HO/ADV/2023-24/67/226 dated 29.09.2023 applicable for loans sanctioned between 01.10.2023 and 31.03.2024</b>					
<b>For individual New Car</b>					
<b>Cibil TransUnion Score</b>					
750 and above	Not Applicable	Not Applicable	-0.60	8.90	
701 to 749, 0,-1,3 to 5	Not Applicable	Not Applicable	-0.45	9.05	
675 to 700 and 1 & 2	Not Applicable	Not Applicable	1.00	10.50	
650 to 674	Not Applicable	Not Applicable	2.00	11.50	

Less than 650	Not Applicable	Not Applicable	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	3.00	12.50
For Staff and Ex Staff Not linked to CIBIL Scores Only for four wheeler	Not Applicable	Not Applicable	-0.50	9.00
<b>NAINI COMMERCIAL VEHICLE</b>				
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
<b>FINANCING AGAINST IMMOVABLE PROPERTY (LAP)</b>				
<b>For Individual Borrower/Non Individual Borrower</b>				
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
<b>Note: No fresh proposal or enhancement to be undertaken under CMR ratings CMr-8 to 10 or below 650 CIBIL score.</b>				
<b>NAINI SAHYOG PERSONAL LOAN</b>				
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
<b>VYAPAR SUVIDHA &amp; UDYOG SUVIDHA</b>				
<b>Note: The ROI for MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. (Additional Discount of 0.30% would be applicable for the above schemes subject to minimum interest rate of NRLLR.)</b>				
<b>1. No fresh proposal or enhancement to be taken under CMR ratings CMR 8 to 10.</b>				
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 our 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.				
<b>NAINI HEALTH CARE (DOCTORS SCHEME)</b>				
Term loan Up to 100 lakh	Not Applicable	Not Applicable	1.95	11.45
Term loan above 100 lakh	Not Applicable	Not Applicable	2.45	11.95
Overdraft	2.20	11.70	Not Applicable	Not Applicable
<b>Note: If the Hospital is providing the residential/commercial/industrial property other than the property of hospital as collateral coverage then the ROI for MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking.</b>				
<b>NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE)</b>				
	3.85	13.35	4.35	13.85
<b>Note: If the Educational Institute is providing the residential/commercial/industrial property other than the property of school as collateral coverage then the ROI for MSME-NRLLR will be applicable in the above scheme/s then the ROI for MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking.</b>				
<b>FUTURE RENT RECEIVABLES (FRR)</b>				
(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
<b>SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF HOTELS/LODGES/RESTAURANTS</b>				
The ROI for MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking.				
<b>General Advances Unrated</b>				
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
Above Rs.2.00lakh	3.45	12.95	3.70	13.20
<b>Naini Tractor Loan Scheme</b>				
	<b>Spread over MCLR for 1 Year</b>	<b>Applicable Rate of Interest (In %)</b>	<b>Spread over MCLR for 1 Year</b>	<b>Applicable Rate of Interest (In %)</b>
	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 %)
<b>For Retail Purpose (Non-Priority Sector)</b>				
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
<b>For MSME Sector</b>				
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.				
<b>Gold Loan for Agriculture Purposes:</b>				
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
<b>NAINI GOLD LOAN SCHEME (OVERDRAFT)</b>				
	Spread over NRLLR (In %)	Applicable Rate of Interest (In %)	Spread over NRLLR (In %)	Applicable Rate of Interest (In %)
For Individuals (General Purpose)	2.75	12.25	Not Applicable	Not Applicable

<b>SCHEME FOR FINANCING TO REGISTERED GOVT. CONTRACTORS</b>					
<b>CORPORATE BORROWERS</b>					
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
<b>INDIVIDUAL BORROWER</b>					
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

<b>Temporary Overdrafts to MSME (NRLLR BASED)</b>	7.95	17.45	8.20	17.70
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 (NRLLR BASED)</b>				
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 year	1.20	10.70	1.45	10.95
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 year	1.20	10.70	1.45	10.95
Remarks: The negotiation charges shall be recovered additionally as hitherto.				
<b>ADVANCES AGAINST DESPOSITS (NRLLR BASED)</b>				
Advances against Govt. Securities, Postal Securities, i.e. NSCs/KVPs, LIC Policy	3.45	12.95	3.70	13.20

<b>SCHEME FOR FINANCING TO LAND LORD OF THE BANK (UNDER FUTURE RENT RECIVABLES) based on NRLLR</b>				
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 facility amount in the form of CRM securities live Bank's own RIDS, Surrender Value of LIC policies, Face Vale of MSCs/KVPs.				

<b>SCHEME FOR FINANCING TO EWS HOUSING (UNDER APNA ASHIANA) Ciruclar number 100/HO/ADV/94/368 dated 31.01.2023</b>				
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 excluding 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*

<b>CIBIL Score</b>	<b>If only Housing loan is taken over/ If additional Top-Up along with existing Housing Loan(Taken Over) is sanctioned</b>			
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.**