Dono Rato			E 2E		
Repo Rate	5.25 8.25				
Naini Repo Linked Lending Rate "NRLLR"	Spread over NRLLR (In %)	Applicable Rate of Interest (In %)	Spread over NRLLR (In %)	Applicable Rate of	
		edit/Overdraft		m Loan	
NAINI UDYOG PRASAR (UPTO RS.1.00 CRORE) for first year					
Up to Rs 50,000/-	0.45	8.70	0.70	8.95	
Above Rs 50,000/- to Rs 2.00 lac	0.95	9.20	1.20	9.45	
Above Rs 2.00 lac to Rs 10.00 lac	1.20	9.45	1.45	9.70	
Above Rs 10.00 lac up to Rs 25.00 lac	1.70	9.95	1.95	10.20	
Above Rs 25.00 lac and up to Rs. 100.00 Lacs	2.20	10.45	2.45	10.70	
Naini Udyog Prasar) based on credit rating from second year on	wards Up to Rs.1.00	Crore			
Cr. Rate					
A++	1.50	9.75	1.75	10.00	
A+					
A	2.00	10.25	2.25	10.50	
B++ B+	2.50 3.50	10.75 11.75	2.75 3.75	11.00 12.00	
В В	3.50	11.75	3.75	12.00	
C	4.50	12.75	4.75	13.00	
EDUCATION LOAN GYANI			I		
For Male Students	Not 41' 11	Not A1: 1.1	2.00	10.05	
Jp to 7.50 Lakh Above 7.50 Lakh	Not Applicable	Not Applicable	2.00 1.75	10.25	
Above 7.50 Lakh For Female Students	Not Applicable	Not Applicable	1./5	10.00	
Up to 7.50 Lakh	Not Applicable	Not Applicable	1.50	9.75	
Above 7.50 Lakh	Not Applicable Not Applicable	Not Applicable Not Applicable	1.25	9.50	
	Not Applicable	Not Applicable	1.25	9.50	
APNA AASHIANA - HOME LOAN					
CIBIL Score					
600 & above(Salaried With Government and Public Sector Entity/ Director/ Partner of the firm having credit facility with our bank)	Not Applicable	Not Applicable	-1.10	7.15	
800 & above(Others)	Not Applicable	Not Applicable	-1.00	7.25	
750 to 799	Not Applicable	Not Applicable	-0.80	7.45	
701 to 749, 0, -1, 3 to 5	Not Applicable	Not Applicable	-0.45	7.80	
575 to 700 and 1 & 2	Not Applicable	Not Applicable	0.20	8.45	
550 to 674	Not Applicable	Not Applicable	0.60	8.85	
Less than 650	Not Applicable	Not Applicable	1.75	10.00	
Note: 'The rates given above are inclusive of concession for Credit 1919 on the continuation of the	life Insurance and c	customers who are no	t opting for credit life i	nsurance will have	
NAINI HOME IMPROVEMENT					
If Credit Insurance Taken IN Housing Loan	Not Applicable	Not Applicable	1.00	9.25	
f Credit Insurance not Taken IN Housing Loan	Not Applicable	Not Applicable	1.05	9.30	
HOUSING LOAN TOP UP50% over ROI of Original Housing Loan					
SCHEME FOR PURCHASE OF RESIDENTIAL PLOTS	Spread over	Applicable Rate of	Spread over MCLR	Applicable Rate of Interest (In %)	
	MCLR for 1 Yeat	Interest (In %)	for 1 Yeat	interest (iii 70)	
CIBIL Score Of 700 Or Above		` '			
	Not Applicable	Not Applicable	2.2	10.95	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici	Not Applicable Not Applicable ing in case of joint ap	Not Applicable Not Applicable pplicants. If score of a	2.2 2.7	10.95 11.45	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not b	Not Applicable Not Applicable ing in case of joint application are reckoned for aver	Not Applicable Not Applicable pplicants. If score of a	2.2 2.7	10.95 11.45	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not b Naini CRE Home Loan- Scheme for Granting Housing Loans for	Not Applicable Not Applicable ing in case of joint application are reckoned for aver	Not Applicable Not Applicable pplicants. If score of a	2.2 2.7	10.95 11.45	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not b Naini CRE Home Loan- Scheme for Granting Housing Loans for CIBIL Score	Not Applicable Not Applicable ing in case of joint appereckoned for avera	Not Applicable Not Applicable pplicants. If score of a aging	2.2 2.7 ny co-applicant is -1 or	10.95 11.45 1 to 5, the same sha	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not b Naini CRE Home Loan- Scheme for Granting Housing Loans for CIBIL Score 00 and abvoe	Not Applicable Not Applicable ing in case of joint appereckoned for avera Third House Onw Not Applicable	Not Applicable Not Applicable pplicants. If score of a aging ards Not Applicable	2.2 2.7 ny co-applicant is -1 or 1.00	10.95 11.45 1 to 5, the same sha	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not b Naini CRE Home Loan- Scheme for Granting Housing Loans for CIBIL Score 600 and abvoe 700-799	Not Applicable Not Applicable ing in case of joint apereckoned for avera Third House Onw Not Applicable Not Applicable	Not Applicable Not Applicable pplicants. If score of a aging ards Not Applicable Not Applicable	2.2 2.7 ny co-applicant is -1 or 1.00 1.50	10.95 11.45 1 to 5, the same sha 9.25 9.75	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not be Naini CRE Home Loan- Scheme for Granting Housing Loans for CIBIL Score 800 and abvoe 700-799 550-699 Note: Concession @0.05% on ROI may be allowed if the applicant of Score 1.5	Not Applicable Not Applicable ing in case of joint apereckoned for avera Third House Onw Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable pplicants. If score of a aging ards Not Applicable Not Applicable Not Applicable Not Applicable	2.2 2.7 ny co-applicant is -1 or 1.00 1.50 2.00	10.95 11.45 1 to 5, the same sha 9.25 9.75 10.25	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not b Naini CRE Home Loan- Scheme for Granting Housing Loans for CIBIL Score 800 and abvoe 700-799 Note: Concession @0.05% on ROI may be allowed if the applicant centire loan period.	Not Applicable Not Applicable ing in case of joint apereckoned for avera Third House Onw Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable pplicants. If score of a aging ards Not Applicable Not Applicable Not Applicable Not Applicable	2.2 2.7 ny co-applicant is -1 or 1.00 1.50 2.00	10.95 11.45 1 to 5, the same sha 9.25 9.75 10.25	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not b Naini CRE Home Loan- Scheme for Granting Housing Loans for CIBIL Score 800 and abvoe 700-799 Note: Concession @0.05% on ROI may be allowed if the applicant of the control of the price of the concession will be applicant of the concession will be applied to the concess	Not Applicable Not Applicable ing in case of joint apereckoned for avera Third House Onw Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable pplicants. If score of a aging ards Not Applicable Not Applicable Not Applicable Not Applicable	2.2 2.7 ny co-applicant is -1 or 1.00 1.50 2.00	10.95 11.45 1 to 5, the same sha 9.25 9.75 10.25	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not b Naini CRE Home Loan- Scheme for Granting Housing Loans for CIBIL Score 800 and abvoe 700-799 Note: Concession @0.05% on ROI may be allowed if the applicant centire loan period. SUHANA SAFAR CAR LOAN For individual New Car	Not Applicable Not Applicable ing in case of joint apereckoned for avera Third House Onw Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable pplicants. If score of a aging ards Not Applicable Not Applicable Not Applicable Not Applicable	2.2 2.7 ny co-applicant is -1 or 1.00 1.50 2.00	10.95 11.45 1 to 5, the same shales 9.25 9.75 10.25	
CIBIL Score Between 650-699, -1 Or In The Range Of 1-5 The Average of CIBIL (TU) score will be considered for loan prici not b Naini CRE Home Loan- Scheme for Granting Housing Loans for CIBIL Score 300 and abvoe 700-799 550-699 Note: Concession @0.05% on ROI may be allowed if the applicant centire loan period. SUHANA SAFAR CAR LOAN For individual New Car Cibil TransUnion Score	Not Applicable Not Applicable ing in case of joint apereckoned for avera Third House Onw Not Applicable Not Applicable Not Applicable	Not Applicable Not Applicable pplicants. If score of a aging ards Not Applicable Not Applicable Not Applicable Not Applicable	2.2 2.7 ny co-applicant is -1 or 1.00 1.50 2.00	10.95 11.45 1 to 5, the same sha 9.25 9.75 10.25	
. ,	Not Applicable Not Applicable ing in case of joint apereckoned for aver. Third House Onw Not Applicable Not Applicable Not Applicable opts for credit life in	Not Applicable Not Applicable pplicants. If score of a aging ards Not Applicable Not Applicable Not Applicable surance/term life ins	2.2 2.7 ny co-applicant is -1 or 1.00 1.50 2.00 urance for full value of	10.95 11.45 1 to 5, the same sha 9.25 9.75 10.25 the loan amount for	

MCLR1Y 8.75

Silto 674					
Not Applicable Not Applicable Not Applicable 2.50 10.75	650 to 674	Not Applicable	Not Applicable	2.20	10.45
For Yow Wheeler Not Hacked to CHEL Scores Not Applicable 2.50 10.75	Less than 650	Not Applicable	Not Applicable	3.30	11.55
For Yow Wheeler Not Hacked to CHEL Scores Not Applicable 2.50 10.75					
Not Applicable Not	1	* * *	* *		
Not Applicable Not		* * *	* *		
NAINI COMMERCIAL VEHICLE		* * *	* *		
Not Applicable Not Applicable 2.00 10.25		Not Applicable	Not Applicable	-0.50	7.75
For Loans upto Rs. 10.00 Lakh to Rs. 25.00 Lakh	NAINI COMMERCIAI VEHICI E				
For Loans from Rs. 10.00 Lakh to Rs. 23.00 Lakh Not Applicable Not Applicable 2.50 10.50		Not Applicable	Not Applicable	2.00	10.25
Not Applicable Not Applicable 2.50 10.75		* * *	* *		
Stor Individual Borrower/Non Individual Borrower 1.60		* * *	* *		
Stort	FINANCING AGAINST IMMOVABLE PROPERTY (LAP)				
CIBIL Score 750 to 849/CMR-2 & 3					
CIBIL. Score 650 to 700 / CMR-6 & 7	,	1.60	9.85	1.75	10.00
CIBIL. Score 650 to700 / CMR- 6 & 7 2.75 11.00 2.75 11.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 11.25 3.00 3.00 11.25 3.00 11.25 3.00 3.00 11.25 3.00 3.00 3.00 3.00 3.00 3.00 3.00 3.0	CIBIL Score 750 to849/CMR-2 & 3	1.75	10.00	2.00	10.25
CIBIL Score below 650°, CMRbelow 7° 3.00 11.25 3.00 11.25 Note: No fresh proposal or enhancement to be undertaken under CMR ratings CMr-8 to 10 or below 650 CIBIL score. NAINI SAHVOG PERSONAL LOAN CIBIL Score above 700, 1 or above 3 3.00 11.25 3.00 11.25 CIBIL Score 700 & below, 3 or less than 3 3.50 11.75 3.50 11.75 VYAPAR SUVIDHA & UDYOG SUVIDHA 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 scheme/s as per the security our of total Collater Security Offered in the form of Bank's Own FDR, LIC, NSC & KVP subject to minimum of NRLLR. 1. No fresh proposal or enhancement to be taken under CMR ratings CMR to 10. Special Concession may be provided as per Case Below. Case-2 - A rebate of 5.05 % may be provided to the borrowers who offer minimum 50% CRM security our of total Collater Security Offered in the form of Bank's Own FDR, LIC, NSC & KVP subject to minimum of NRLLR. NAINI HEALTH CARE (DOCTORS SCHEME) Term loan Up to 100 lakh Not Applicable No	CIBIL Score 700 to749,1to5 or -1/CMR-4 & 5 and unrated	2.25	10.50	2.50	10.75
Note: No fresh proposal or enhancement to be undertaken under CMR ratings CMr-8 to 10 or below 650 CIBIL score. NAINI SAHYOG FERSONAL LOAN CIBIL Score 700 % below, 3 or less than 3 3.00 11.25 3.00 11.25 3.00 11.75 3.50 11.75 3.50 11.75 3.50 11.75 3.50 11.75 VYAPAR SUVIDHA & UDYOG SUVIDHA Note: The ROI for MSME-NRLIR 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 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 NRLIR.) 1. No fresh proposal or enhancmeent to be taken under CMR ratings CMR 8 to 10. 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 Collaterl Security Offered in the form of Bank's Own FIDR, LIC, NSC & WPV subject to minimum of NRLIR. 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 NRLIR. ANINI HEALTH CARE (DOCTORS SCHEME) Term loan above 100 lakh Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable 1.95 10.20 Overdraft Note If the flospital is providing the residential/commercial/industrial property other than the property of hospital as collateral coverage then the RO for MSME-NRLIR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE) 3.85 12.10 4.35 12.60 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-NRLIR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. FUTURE RENT RECEIVABLES (FRR) (Under Commercial Real	CIBIL Score 650 to700 / CMR- 6 & 7	2.75	11.00	2.75	11.00
NAINI SAHYOG PERSONAL LOAN Cibil Score CIBIL Score above 7001 or above 3 3.00 11.25 3.00 11.25 CIBIL Score 700 & below, 3 or less than 3 3.50 11.75 3.50 11.75 VYAPAR SUVIDHA & UDYOG SUVIDHA 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 scheme/s as per the security coverage and commercial MSME ranking. (Additional Discount of 0.30% would be applicable for the above scheme/s be previousle of the above scheme/s as per the security coverage and commercial MSME ranking. (Additional Discount of 0.30% would be applicable for the above scheme/s as per the security coverage and commercial MSME ranking. (Additional Discount of 0.30% would be applicable for the above scheme/s as per the security coverage and commercial MSME ranking. (Additional Discount of 0.30% would be applicable in the above scheme/s as per the security our of total Collaterl Security Offered in the form of Bank's Own FDR, LIC, NSC & KVP subject to minimum of NRLLR. (Asse-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 Not Applicable Not Applicable 1.95 10.20 1.95 10.20 Note: If the Hospital is providing the residential/commercial/industrial property ofher than the property of hospitals or NA Applicable Not Applicable in the above scheme/s as per the security coverage and commercial MSME ranking. NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE) 3.85 12.10 4.35 12.60 Note: If the Educational Institute is providing the residential/commercial/industrial property ofher than the property of school 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. FUTURE REIN RECEIVABLES (FRR) (Under	CIBIL Score below 650*/CMRbelow 7 *	3.00	11.25	3.00	11.25
CiBil. Score Accepted to the property of the PRENELLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. Content of 0.30% would be applicable for the above schemes with the security coverage and commercial MSME ranking.	Note: No fresh proposal or enhancement to be undertaken under	er CMR ratings CMr	-8 to 10 or below 650	CIBIL score.	•
CIBIL Score above 700, -1 or above 3 3.00 11.25 3.50 11.75 3.50	NAINI SAHYOG PERSONAL LOAN				
CIBIL Score 700 & below, 3 or less than 3 3.50 11.75 VYAPAR SUVIDHA & UDYOG SUVIDHA 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 scheme/s as per the security coverage and commercial MSME ranking. (Additional Discount of 0.30% would be applicable for the above scheme/s subject to minimum interest rate of NRLLR.) 1. No fresh proposal or enhancmeent to be taken under CMR ratings CMR 8 to 10. 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 Collaterl 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 MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE) 3.85 12.10 4.35 12.60 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 as per the security coverage and commercial MSME ranking. FUTURE RENT RECEIVABLES (FRR) (Under Non Commercial Real Estate) Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial MSME ranking. FUTURE RENT RECEIVABLES (FRR) (Under Non Commercial Real Estate) Not Applicable Not Applicable Not Applicable Not Applicable	Cibil Score				
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 scheme/s as per the security coverage and commercial MSME ranking. (Additional Discount of 0.30% would be applicable for the above scheme/s as per the security coverage and commercial MSME ranking. (Additional Discount of 0.30% would be applicable in the above scheme/s as per the security our of total Collater! Security Offered in the form of Special Concession may be provided to the borrowers who offer minimum 50% CRM security our of total Collater! Security Offered in the form of Bank's Own FDR, LIC, NSC & KVP subject to minimum of NRLLR. ASOM FDR, LIC, NSC & KVP subject to minimum of NRLLR. NAINI HEALTH CARE (DOCTORS SCHEME) Term loan Up to 100 lakh Not Applicable Not MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE) 3.85 12.10 4.35 12.60 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 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. FUTURE RENT RECEIVABLES (FRN) (Under Non Commercial Real Estate) Not Applicable Not Applicable Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial MSME ranking. FUTURE RENT RECEIVABLES (FRN) (Under Non Commercial Real Estate) Not Applic	CIBIL Score above 700, -1 or above 3	3.00	11.25	3.00	11.25
Note: The ROI for MSME-NRLIR 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 scheme/s ubject to minimum interest rate of NRLIR.) 1. No fresh proposal or enhancement to be taken under CMR ratings CMR 8 to 10. 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 Collaterl Security Offered in the form of Bank's Own FDR, LIC, NSC & KVP subject to minimum of NRLI.R. 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 NRLI.R. NOT Applicable Not Applicable 1.95 10.20 Term loan Up to 100 lakh Not Applicable Not Applicable 2.45 10.70 Overdraft 2.20 10.45 Not Applicable Not Applicable Not Applicable Not Applicable Note. If the Hospital is providing the residential/commercial/industrial property other than the property of hospital as collateral coverage then the RO for MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE) 3.85 12.10 4.35 12.60 Note: If the Educational Institute is providing the residential/commercial/industrial property other than the property of school as collateral coverage then the RO for MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. FUTURE RENT RECEIVABLES (FRR) (Under Commercial Real Estate) Not Applicable Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial Real Estate) Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial Real Estate) Not Applicable Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial Real Estate) Not Applicable Not Applicable in the above scheme/s as	CIBIL Score 700 & below, 3 or less than 3	3.50	11.75	3.50	11.75
Note: The ROI for MSME-NRLIR 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 scheme/s ubject to minimum interest rate of NRLIR.) 1. No fresh proposal or enhancement to be taken under CMR ratings CMR 8 to 10. 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 Collaterl Security Offered in the form of Bank's Own FDR, LIC, NSC & KVP subject to minimum of NRLI.R. 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 NRLI.R. NAINI HEALTH CARE (DOCTORS SCHEME) Term loan Up to 100 lakh Not Applicable Not MAPPlicable Not MAPPlicable Not Applicable Not MAPPlicable Not MAPPLANCH Not MAPPLANCH NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE) 3.85 12.10 4.35 12.60 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 as per the security coverage and commercial MSME ranking. FUTURE RENT RECEIVABLES (FRR) (Under Commercial Real Estate) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial MSME ranking. FUTURE RENT RECEIVABLES (FRR) (Under Commercial Real Estate) Not Appli					
Note: The ROI for MSME-NRLIR 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 scheme/s ubject to minimum interest rate of NRLIR.) 1. No fresh proposal or enhancement to be taken under CMR ratings CMR 8 to 10. 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 Collaterl Security Offered in the form of Bank's Own FDR, LIC, NSC & KVP subject to minimum of NRLI.R. 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 NRLI.R. NOT Applicable Not Applicable 1.95 10.20 Term loan Up to 100 lakh Not Applicable Not Applicable 2.45 10.70 Overdraft 2.20 10.45 Not Applicable Not Applicable Not Applicable Not Applicable Note. If the Hospital is providing the residential/commercial/industrial property other than the property of hospital as collateral coverage then the RO for MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE) 3.85 12.10 4.35 12.60 Note: If the Educational Institute is providing the residential/commercial/industrial property other than the property of school as collateral coverage then the RO for MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. FUTURE RENT RECEIVABLES (FRR) (Under Commercial Real Estate) Not Applicable Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial Real Estate) Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial Real Estate) Not Applicable Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial Real Estate) Not Applicable Not Applicable in the above scheme/s as	VYAPAR S	UVIDHA & UDYO	SUVIDHA		
Term loan Up to 100 lakh Not Applicable Not Applicable 1.95 10.20 Term loan above 100 lakh Not Applicable Not Applicable 1.95 10.70 Overdraft Not Applicable Not Applicable 1.95 Not Applicable Note: If the Hospital is providing the residential/commercial/industrial property other than the property of hospital as collateral coverage then the RO for MSME-NRLLR will be applicable in the above scheme/s as per the security coverage and commercial MSME ranking. NAINI SHIKSHA PRASAR (EDUCATIONAL INSTITUTE) 3.85 12.10 4.35 12.60 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 as per the security coverage and commercial MSME ranking. FUTURE RENT RECEIVABLES (FRR) (Under Commercial Real Estate) (Under Non Commercial Real Estate) Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable Not Applicable in the above scheme/s as per the security coverage and commercial MSME ranking. SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF security coverage and commercial MSME ranking. General Advances Unrated Up to Rs.50000.00 1.95 10.20 2.20 10.45 Above Rs.50000.00 and up to Rs.2.00lakh 2.95 11.20 3.20 11.45	Bank's Own FDR, LIC, NSC & KVP subject to minimum of NRLL Case-2- A rebate of 1.00% may be provided to the borrowers who	R.	,	•	
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Overdraft		* * *	* *		
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(Under Commercial Real Estate) Not Applicable Not	then the ROI for MSME-NRLLR will be applicable in the above so				11-41
(Under Commercial Real Estate) Not Applicable Not	FUTURE RENT RECEIVABLES (FRR)				
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Up to Rs.50000.00 1.95 10.20 2.20 10.45 Above Rs.50000.00 and up to Rs.2.00lakh 2.95 11.20 3.20 11.45	(Under Non Commercial Real Estate) SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF	Not Applicable The ROI for MSME	Not Applicable -NRLLR will be apple	3.00 icable in the above sche	above scheme/s as 11.25 11.25
Above Rs.50000.00 and up to Rs.2.00lakh 2.95 11.20 3.20 11.45	(Under Non Commercial Real Estate) SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF HOTELS/LODGES/RESTAURANTS	Not Applicable The ROI for MSME	Not Applicable -NRLLR will be apple	3.00 icable in the above sche	above scheme/s as 11.25 11.25
	(Under Non Commercial Real Estate) SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF HOTELS/LODGES/RESTAURANTS General Advances Unrated	Not Applicable The ROI for MSME security coverage a	Not Applicable S-NRLLR will be applind commercial MSM	3.00 icable in the above sche E ranking.	above scheme/s as 11.25 11.25 me/s as per the
Above ks.2.00lakh 3.45 11.70 3.70 11.95	(Under Non Commercial Real Estate) SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF HOTELS/LODGES/RESTAURANTS General Advances Unrated Up to Rs.50000.00	Not Applicable The ROI for MSME security coverage a	Not Applicable E-NRLLR will be applied to the commercial MSM 10.20	3.00 icable in the above sche E ranking.	11.25 11.25 11.25 me/s as per the
	(Under Non Commercial Real Estate) SCHEME FOR FINANCING TO HOTELIERS FOR THE REPAIR/RENOVATION/ UP KEEPING OF HOTELS/LODGES/RESTAURANTS General Advances Unrated Up to Rs.50000.00 Above Rs.50000.00 and up to Rs.2.00lakh	Not Applicable The ROI for MSME security coverage a 1.95 2.95	Not Applicable E-NRLLR will be applied commercial MSM 10.20 11.20	3.00 icable in the above sche E ranking. 2.20 3.20	11.25 11.25 11.25 me/s as per the

Naini Tractor Loan Scheme	Spread over MCLR for 1 Year	11	Spread over MCLR for 1 Year	Applicable Rate of Interest (In %)
	Not Applicable	Not Applicable	3.20	11.95

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	2.65	10.90		
Limit above Rs.5.00 lac	Not Applicable	Not Applicable	2.65	10.90		
	For MSME Sector					
Limit up to Rs.5.00 lac	Not Applicable	Not Applicable	0.65	8.90		
Limit above Rs.5.00 lac	Not Applicable	Not Applicable	1.65	9.90		
Gold	Loan for Agriculture l	Purposes:				
Limit up to Rs.5.00 lac	0.5	9.25	Not Applicable	Not Applicable		
Limit above Rs.5.00 lac	1.5	10.25	Not Applicable	Not Applicable		
NAINI GOLD LOAN SCHEME (OVERDRAFT)	Spread over NRLLR (In %)		Spread over NRLLR (In %)	* *		
For Individuals (General Purpose)	2.75	11.00	Not Applicable	Not Applicable		

Scheme for Financing to Registered Government Con	ntractors					
CORPORATE BORROWERS						
Collateral Security Coverage		CMR				
	1 to 3	4 & 5	6	7 & below	Unrated	
More than 150%	NRLLR + 0.10	NRLLR + 0.35	NRLLR + 0.60	NRLLR + 0.85	NRLLR + 0.85	
100% to 150%	NRLLR + 0.35	NRLLR + 0.60	NRLLR + 0.85	NRLLR + 1.10	NRLLR + 1.10	
60% to 99%	NRLLR + 0.60	NRLLR + 0.85	NRLLR + 1.10	NRLLR + 1.35	NRLLR + 1.35	
INDIVIDUAL BORROWERS	•		•	•		
Collateral Security Coverage			CIBIL Score			
	Above 800	751 -800	700-750	650-699 or above 3	Less than 650, -1 or less than 3	
More than 150%	NRLLR + 0.10	NRLLR + 0.35	NRLLR + 0.60	NRLLR + 0.85	NRLLR + 0.85	
100% to 150%	NRLLR + 0.35	NRLLR + 0.60	NRLLR + 0.85	NRLLR + 1.10	NRLLR + 1.10	
60% to 99%	NRLLR + 0.60	NRLLR + 0.85	NRLLR + 1.10	NRLLR + 1.35	NRLLR + 1.35	

16.20

8.20

16.45

Bills Discounting facility against letter of Credit of our Bank/Othe	a Dank Sanctionne	u to Mismie (NKLLK i	PASED)	
1-Bills drawn under L/C of our Bank -				
a. Having contractual maturity up to 180 days	0.95	9.20	1.20	9.45
b. Having contractual maturity more than 180 days but up to 1	1.20	9.45	1.45	9.70
year				
a. Having contractual maturity up to 180 days	0.95	9.20	1.20	9.45
B. Having contractual maturity more than 180 days but up to 1	1.20	9.45	1.45	9.70
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	11.70	3.70	11.95
NSCs/KVPs, LIC Policy				

7.95

SCHEME FOR FINANCING TO LAND LORD OF THE BANK (UNDER FUTURE RENT RECIVABLES) based on NRLLR					
For all Borrowers	2.00	10.25	2.00	10.25	

Note: Concession of 1% be allowed on the applicable ROI:

Temporary Overdrafts to MSME (NRLLR BASED)

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.

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) Ciruclar number 100/HO/ADV/94/368 dated 31.01.2023

CIBIL Score				
Above 775	Not Applicable	Not Applicable	0.50	8.75
725 to 775	Not Applicable	Not Applicable	0.75	9.00
-1	Not Applicable	Not Applicable	1.00	9.25
N (0.250/) ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ; ;	1 '1 ' (1)	200/ 1: :1 11 / 1	(200/: 11 1 CEI	D: 00 1

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 FDR is offered.

Scheme for Financing Housing Loan under a special takeover scheme 'TAKEOVER/BALANCE TRANSFER OF HOUSING/TOP-UP WITHOUT LATEST INCOME PROOF'

If only Housing loan is taken over:

Applicable as per bank's Apna Ashiana scheme (For CIBIL score 700 and above)

Rate of interest structure as applicable to additional Top-up loan (under the scheme: TAKEOVER / BALANCE TRANSFER OF HOUSING/ TOP-UP WITHOUT LATEST INCOME PROOF'): Intt on regular H/L+0.75%

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

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

Naini Residential Rooftop Solar					
CIBIL Transunion Score					
Above 800	NA	NA	0.00	8.25	
750-799	NA	NA	0.20	8.45	
725-749 and -1	NA	NA	0.50	8.75	
650-724*	NA	NA	1.25	9.50	

*Only existing home loan/home improvement customers are eligible

 $Concession \ of \ 0.25\% \ to \ existing \ home \ loan \ customers, subject \ to \ minimum \ rate \ of \ interest \ of \ NRLLR$