

	MCLR 1Y	
	8.75	
	Spread (in %)	Applicable Rate of Interest (In %)
Interest Rate Effective on Specific Categories of Advances		
DRI Advances	4.00	
Up to Rs. 50000	1.95	10.70
Above Rs. 50000 and upto Rs. 2.00 lakhs	2.95	11.70
Above Rs. 2.00 lakhs	3.45	12.20
Agriculture Allied Activities		
Up to Rs. 50000	1.95	10.70
Above Rs. 50000 and upto Rs. 2.00 lakhs	2.70	11.45
Above Rs. 2.00 lakhs	2.70	11.45
NSKGC		
Upto Rs. 300000	0.95	9.70
Above Rs. 300000	1.95	10.70
Naini Poultry Scheme (NPS)-Overdraft facility for Poultry Farmers		
CMR 1 & 2 and CIBIL 800 & Above	0.50	9.25
CMR- 3 & 4 and CIBIL 750 to 799	1.25	10.00
CMR-5 & 6 and CIBIL 700 to 749	2.50	11.25
CMR-7 & below and CIBIL Below 700	3.50	12.25
Unrated and Cibil -1	1.50	10.25
“NAINI RURAL GODOWN” SCHEME		
CIBIL Score 800 and Above Or CMR 1 & 2	1.25	10.00
CIBIL Score 701 to 799 OR CMR 3, 4 & 5	1.50	10.25
CIBIL Score 650 to 699, 1 to 5 or -1 OR CMR 6 & 7	1.75	10.50