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CITY UNION BANK LIMITED

CENTRAL OFFICE

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ANNEXURE - I

INTEREST RATE STRUCTURE FOR DOMESTIC ADVANCES

Prime Lending Rate : 14.50 % (w.e.f 01.06.2009)

A. Rate of Interest on Advances for Agricultural purposes:
(Not related to PLR)

Sl. No.	Size of the Limit / Loan	RoI as on 31.12.2009 (% p.a)
Agricultural Jewel Loans:		
01	Upto & inclusive of Rs. 2.00 lakhs	7.00
02	Over Rs. 2.00 lakhs and upto Rs. 3.00 lakhs	9.50
03	Over Rs. 3.00 lakhs and upto Rs. 5.00 lakhs	11.00
04	Over Rs. 5.00 lakhs	12.50
Other Agri. Credits : (inclusive of KCC)		
05.	Upto & inclusive of Rs. 2.00 lakhs	7.00
06.	Over Rs. 2.00 lakhs but Upto & Inclusive of Rs.3.00 lakhs	9.50
07	Over Rs.3.00 lakhs but Upto Rs.5.00 lakhs	11.00
08	Over Rs.5.00 lakhs	12.00
09	Advances against Deposits for Agri purposes (both against own and third party deposits)	1% over the rate of interest on deposits
10	D R I ADVANCES	4.00
11	Advances to farmers against agricultural commodities/warehouse receipts/cold storage bonds a) upto Rs. 5.00 lakhs b) Over Rs. 5.00 lakhs upto Rs. 10.00 lakhs c) Above Rs. 10.00 lakhs	9.50 10.25 13.50
12	Advances to Self Help Groups (SHGs)	11.00
13	Advances under Swarojkar Credit Cards (SCC) a) Upto Rs. 50000 b) Above Rs. 50000	9.00 14.50
14	Advances under General credit Card (GCC) Upto Rs. 25,000/- only	14.50

B. Rate of Interest on Advances (Linked to PLR)

Sl. No.	Size of the Limit	ROI as on 31.12.2009 (% p.a.)
	Jewel Loans: (Non-Agri)	
01	Jewel Loan (upto & inclusive of Rs.50,000/- for <u>Non - Agri</u> purpose / Personal consumption purposes)	PLR – 3.50 (11.00)
02	All Other Jewel Loan (Over Rs. 50,000 - for <u>Non - Agricultural</u> purpose / personal consumption purposes)	PLR – 2.50 (12.00)
	Other Credits : (all categories of business credits)	
04.	Upto & Inclusive of Rs. 2.00 lakhs (For business purpose)	PLR (14.50)
05.	Over Rs. 2.00 lakhs**	PLR plus 1.50% (16.00)
06	Lending for Commercial Real Estate and Capital Market Exposure	PLR plus 2.00% (16.50)
07	Housing loans (Other than under Swayam Graha Scheme) Upto Rs. 25 lakhs Above Rs. 25.00 lakhs <ul style="list-style-type: none"> • Upto 5 years • Over 5 yrs to 10 Yrs • Above 10 yrs and upto 15 yrs 	PLR + 1.50 (16.00) PLR minus 2.50 (12.00) PLR – 2.00 (12.50) PLR minus 1.50 (13.00)
08.	Loans for purchase of Consumer Durables, two/four wheelers and other consumer loans , personal loans (irrespective of the quantum of Advance i.e., those which are not coming under banks own loan schemes)	PLR plus 1.50 (16.00)
09.	Advances against (own) Deposits with a minimum margin of 20% (For LAD/ODAD a/cs. of Rs. <u>25 lacs & above</u>)	1% over the rate of interest on deposits
10.	Advances against (own) Deposits with a minimum margin of 20% (For LAD/ODAD a/cs. of <u>less than</u> Rs. 25 lakhs)	2% over the rate of interest on deposits

****The rate of interest may vary (within the overall ceiling of PLR + 1.50 %) based on the risk rating made for the borrowers who are enjoying credit facilities of Rs. 10.00 lakh and above.**

Sl. No.	Size of the Limit	ROI as on 31.12.2009 (% p.a.)
11.	Advances against third party Deposits (other than agriculture credits)	PLR + 1.50 (16.00)
12	TOD in current account	PLR plus 2 (16.50 %)
13	For S.T increase in OD/CC limits	2% over & above the applicable rate

D. Rate of Interest for Advances under Special Loan Schemes of CUB:

Name of the Scheme	Rate of interest as on 31.12.2009 (%)
CUB Consumer Loan	PLR + 0.50 (15.00)
CUB Easy Ride	PLR – 1 (13.50)
CUB Yoga Vahana	PLR - 1 (13.50)
CUB Sulabh	PLR + 0.50 (15.00)
CUB Sona (overdraft)	PLR – 1.50 (13.00)
CUB Bazaar	PLR + 3 (17.50)
CUB Dharani (Special)	
- Above Rs. 50,000 & Upto Rs. 10.00 lakhs	PLR minus 2 (12.50)
- Above Rs. 10.00 lakhs & Upto Rs. 20.00 lakhs	PLR minus 1.50 (13.00)
CUB Easy Business (ROI may vary within the ceiling of PLR depending upon the credit rating)	PLR (14.50)
CUB Dharani	
a) Upto & inclusive of Rs. 2.00 lakhs	PLR – 1 (13.50)
b) Over Rs. 2.00 lakhs	PLR + 0.50 (15.00)

CUB Swayam Griha Scheme	
Upto Rs. 20 lakhs <ul style="list-style-type: none"> • Upto 5 years • • Over 5 yrs to 10 Yrs • Above 10 yrs and upto 15 yrs 	PLR minus 5 (9.50) PLR minus 4.50 (10.00) PLR minus 3 (11.50)
Above Rs. 20 lakhs and upto Rs. 25.00 lakhs <ul style="list-style-type: none"> • Upto 5 years • Over 5 yrs to 10 Yrs • Above 10 yrs and upto 15 yrs 	PLR minus 4.50 (10.00) PLR minus 4.00 (10.50) PLR minus 2.50 (12.00)
CUB Vidhya Vani => Upto Rs.4.00 lakhs <ul style="list-style-type: none"> • For Boys • For Girls => Above Rs.4.00 lakhs <ul style="list-style-type: none"> • For Boys • For Girls 	PLR minus 0.75 (13.75%) PLR minus 1.25 (13.25) PLR (14.50) PLR minus 0.50 (14.00)
Special Loan Scheme to RTOs. ***	
For advances Secured by new vehicles alone (without any collateral)	PLR minus 2.75 (11.75)
For advances Secured by new vehicles & any other collateral (value of collateral – Min 50%)	PLR minus 3.25 (11.25)
For Tie-up arrangement for Tractors, Dairy projects, Palm oil, Casuarina, etc	As per individual tie-up schemes in force

***For advances secured by second hand vehicles:

- a) upto and inclusive of Rs. 2 lakh : PLR (14.50 %)
b) Above Rs. 2.00 lakh : PLR + 1.50 (16 %)

Annexure – II

Interest rates on Rupee Export credit

Categories of Export Credit	ROI as on 31.12.2009 (% p.a.) (w.e.f. 01.06.2009)
A. Pre-shipment credit	
a) upto 270 days	PLR – 2.50 (12.00)
b) Against incentives receivable from Govt. Covered by ECGC Guarantee upto 90 days	PLR – 2.50 (12.00)
B. Post-shipment credit	
a) On demand bills for transit period as specified by FEDAI	PLR – 2.50 (12.00)
b) Usance bills (for total period comprising usance period of export bills, transit period as specified by FEDAI and grace period, wherever applicable)	PLR – 2.50 (12.00)
i) upto 180 days	
ii) upto 365 days for exporters under the Gold Card Scheme	PLR – 2.50 (12.00)
c) Against incentives receivable from Government covered by ECGC guarantee upto 90 days	PLR – 3.50 (11.00)
d) Against un drawn balance upto 90 days	PLR – 3.50 (11.00)
E. Against retention money (for supplies portion only) payable within one year from date of shipment - upto 90 days	PLR – 3.50 (11.00)
F. Export credit not otherwise specified (ECNOS)	
i) For overdue bills upto 180 days	PLR – 2.50 (12.00)
ii) For all others	PLR + 1.50 (16.00)

Annexure – III

Loans and Advances against Non-Resident Deposits

Nature of Deposits	Quantum	RoI for Loans p.a		RoI for Overdrafts p.a	
		For Depositors	For Third parties	For Depositors	For Third parties
NRE Deposits	Upto 75%	Deposit rate plus 2%	At commercial rates (i.e.,) as applicable to the quantum of advance and purpose / activity	Deposit rate plus 2.50%	At commercial rates (i.e.,) as applicable to the quantum of advance and purpose / activity
	Upto 90%	Deposit rate plus 2.50%		Deposit rate plus 3.00 %	
FCNR (B) Deposits					
a) In Indian Rupees	Upto 75%	PLR minus 3% p.a (11.50%)	At commercial rates (i.e.,) as applicable to the quantum of advance and purpose / activity	PLR minus 2.50% p.a (12.00%)	At commercial rates (i.e.,) as applicable to the quantum of advance and purpose / activity
	Upto 90% (only with the approval of Chairman / MD / ED / GM)	PLR minus 2% p.a (12.50%)		PLR minus 1.50% p.a (13.00%)	
b) In Foreign Currency	Upto 75%	Deposit rate plus 2.00% p.a	NOT APPLICABLE		
	Upto 90%	Deposit rate plus 2.50% p.a	NOT APPLICABLE		
NRO Deposits	Upto 80% only	Rate of Interest as applicable to Domestic Deposits			

Annexure IV

**“OUR BANK’S BENCHMARK PRIME
LENDING RATE IS 14.50 % p.a.”**

“MAXIMUM SPREAD OVER PLR IS 3.00 % p.a.”

“OUR BANK’S MAXIMUM LENDING RATE IS 17.50 % p.a.”

**THE ABOVE RATES ARE SUBJECT TO REVISION BY BANK
FROM TIME TO TIME**