

CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM

**INTEREST RATES ON VARIOUS LOANS LINKED WITH REPO RATE EBLR - Effective rate of interest @9.70% p.a. (From 17.02.2025)
(Current RBI Repo Rate : 6.25%)**

PART A : As per RBI guidelines all Personal loan, Retail loans(Education loan/ Housing loans etc) and Advances to Micro, Small and Medium Enterprises are linked to EBLR ((linked to Repo Rate of RBI)

PART A:PERSONAL LOANS(Linked to Repo rate of RBI)			
S.No.	Name of the Product/ Bureau Score		REVISED ROI (% p.a)
1	CUB Consumer Loan		
	Above 800	EBLR	9.70%
	Above 750- 800	EBLR+0.30%	10.00%
	Above 700- 750	EBLR+0.80%	10.50%
	Above 650-700	EBLR+1.30%	11.00%
	100 -200	EBLR+1.80%	11.50%
2	CUB Eazy Ride		
	Above 800	EBLR+2.00%	11.70%
	Above 750- 800	EBLR+2.50%	12.20%
	Above 700- 750	EBLR+ 3.00%	12.70%
	Above 650-700	EBLR+4.00%	13.70%
	100 -200	EBLR+4.50%	14.20%
3	CUB Yoha Vahana		
	Above 800	EBLR	9.70%
	Above 750- 800	EBLR+0.30%	10.00%
	Above 700- 750	EBLR+0.50%	10.20%
	Above 650-700	EBLR+1.50%	11.20%
	100 -200	EBLR+1.50%	11.20%

4	Home loans(Under Floating rates)	Min	Max
a	Affordable Housing loan (Upto Rs.35.00 lakh for Metro and Rs.30.00 lakh for other locations)	10.35% (EBLR+0.65%)	15.75% (EBLR+6.05%)
b	Prime Home loan(Above Rs.35.00 lakh for Metro and Rs.30.00 lakh for other locations)	10.15% (EBLR+0.45%)	14.05% (EBLR+4.35%)
5	Loan Against Property	10.35% (EBLR+0.65%)	15.75% (EBLR+6.05%)
6	Small and Micro LAP	10.85% (EBLR+1.15%)	17.25% (EBLR+7.55%)

7	CUB Vidhyavani (Meritorius) /Management - Education loans							
	Education loans	Loans upto Rs.4.00 lakh		Loans upto Rs.4.00 to 7.50 lakh		Loans >7.50 lakh ##	Loans upto Rs.20.00 lakh	Non Scheme
		Merit	Management	Merit	Management	(Min sec covg-85%)	Foreign	Education loans
	Vidhyavani- Girls	13.30% (EBLR+3.60%)	13.80% (EBLR+4.10%)	13.00% (EBLR+3.30%)	14.00% (EBLR+4.30%)	12.50% (EBLR+2.80%)	12.30% (EBLR+2.60%)	15.00% (EBLR+5.30%)
	Vidhyavani- Boys	14.00% (EBLR+4.30%)	14.50% (EBLR+4.80%)	13.50% (EBLR+3.80%)	14.50% (EBLR+4.80%)	13.50%(EBLR+3.80%)	14.50%(EBLR+4.80%)	15.00% (EBLR+5.30%)
		>130%	12.50%	(EBLR+2.80%)				
	##Exclusive security	>100 to 130	12.90%	(EBLR+3.20%)				
		<100%	13.40%	(EBLR+3.70%)				
	##Common Security//<100%		13.40%	(EBLR+3.70%)				
8	Loan /OD against Sovereign Gold Bond							
9	Other Secured loans(for any purposes)							
	Above 800							11.50% (EBLR+1.80%)
	Above 750- 800							12.50% (EBLR+2.80%)
	Above 700-750							13.00% (EBLR+3.30%)
	Above 650-700							14.00% (EBLR+4.30%)
	100-200							14.00% (EBLR+4.30%)
10	Loan against shares/debentures/LIC Policy/KVIP							
	Above 800							13.50% (EBLR+3.80%)
	Above 750- 800							14.00% (EBLR+4.30%)
	Above 700-750							14.50% (EBLR+4.80%)
	Above 650-700							15.00% (EBLR+5.30%)
	100-200							15.00% (EBLR+5.30%)
PART B : Micro ,Small and Medium Enterprises (MSMEs)								
S.No.	Product/ Range of advance							
	ForAll MSME Advances including CCOD limits/ Term loans / Project loans/ CGTMSE scheme(Including Hybrid)/Pre-shipment & Post shipment credit/ Bill finance / Drop line OD/ Advances to Contractors/Service institutions(Edu/ Hospitals)							
	Chariot Rating	Internal Risk Rating	CMR	EBLR	Credit Risk Premium	Business Risk Premium	ApplicableROI (in%)	
	1	CUB 1	CMR 1	9.70	2.00	0.65	12.35	
	2	CUB 2	CMR 2	9.70	2.25	0.90	12.85	
	3	CUB 3	CMR 3	9.70	2.25	0.90	12.85	
	4	CUB 4	CMR 4	9.70	2.50	1.20	13.40	
	5	CUB 5	CMR 5	9.70	2.50	1.20	13.40	
	6	CUB 6	CMR 6	9.70	2.65	1.75	14.10	
	7	CUB 7	CMR 7	9.70	2.65	1.75	14.10	
	8 & 9	CUB 8/Unrated	CMR 8/ 9/10/NA	9.70	2.75	2.50	14.95	
PART C: DISCOUNTING OF BILLS								
1	Discounting of Bills against L/Cs of other banks							Minimum
	Less than 1 month							6.25% (@REPO)
	Upto 180 days							6.75% to 7.75% (Repo+0.50%- Min)
	Upto 1 year							7.25% to 9.50% (Repo + 1.00% -Min)
PART D:Loans and Advances against Non-Resident Deposits								
	FCNR (B) Deposits -In Indian Rupees						Upto 75%	EBLR + 1.50%
							Upto 90%	EBLR + 1.75%