CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM

INTEREST RATES ON VARIOUS LOANS LINKED WITH REPO RATE EBLR - Effective rate of interest @ 8.45 % p.a. (From 15.06.2026) (Current RBI Repo Rate : 5.25%)

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 Rate of Interest
1	**CUB Consumer Loan**					(%)
	Above 800				EBLR	8.45%
	Above 750- 800				EBLR+0.30	8.75%
	Above 700- 750				EBLR+0.80	9.25%
	Above 650-700				EBLR+1.30	9.75%
	100 -200				EBLR+1.80	10.25%
2	**CUB Eazy Ride**					
	Above 800				EBLR+2.00	10.45%
	Above 750- 800				EBLR+2.50	10.95%
	Above 700- 750				EBLR+3.00	11.45%
	Above 650-700				EBLR+4.00	12.45%
	100 -200				EBLR+4.50	12.95%
3	**CUB Yoha Vahana**					
	Above 800				EBLR	8.45%
	Above 750- 800				EBLR+0.30	8.75%
	Above 700- 750				EBLR+0.50	8.95%
	Above 650-700				EBLR+1.50	9.95%
	100 -200				EBLR+1.50	9.95%
4	**Home loans(Under Floating rates) ***		**Minimum**	**Maximum**	**Minimum(%)**	**Maximum(%)**
a	**Affordable Housing loan (Upto Rs.35.00 lakh for Metro and Rs.30.00 lakh for other locations)***	Repo rate+ Profit Margin+ Business Risk Premium+ Credit Risk Premium	5.25+ 3.75+ 0.25+ 0.10	5.25+ 3.75+ 0.25+ 5.50	9.35	14.75
b	**Prime Home loan(Above Rs.35.00 lakh for Metro and Rs.30.00 lakh for other locations)***	Repo rate+ Profit Margin+ Business Risk Premium+ Credit Risk Premium	5.25+ 3.65+ 0.15+ 0.10	5.25+ 3.65+ 0.15+ 4.00	9.15	13.05
5	**Loan Against Property/ Dropline OD ***	Repo rate+ Profit Margin + Business Risk Premium+ Credit Risk Premium	5.25+ 3.75+ 0.25+ 0.10	5.25+ 3.75+ 0.25+ 5.50	9.35	14.75
6	**Small and Micro LAP ***	Repo rate + Profit Margin + Business Risk Premium+ Credit Risk Premium	5.25+ 4.15+ 0.35+ 0.10	5.25+ 4.15+ 0.35+ 6.50	9.85	16.25

* No change in the ROI as they are directly linked to Repo

7	**CUB Vidhyavani (Meritorius) /Management - Education loans**										
	Education loans	**Loans upto Rs.5.00 lakh**		**Loans upto Rs.5.00 to 7.50 lakh**		**Loans >7.50 lakh to Rs.20.00 lakh##**	**Loans above Rs.20.00 lakh**				
		Merit	**Management**	**Merit**	**Management**	**(Min sec covg-85%)**	**Foreign**				
	Vidhyavani- Girls	12.05% (EBLR+3.60%)	12.55% (EBLR+4.10%)	11.75% (EBLR+3.30%)	12.75% (EBLR+4.30%)	11.25% (EBLR+2.80%)	11.05% (EBLR+2.60%)				
	Vidhyavani- Boys	12.75% (EBLR+4.30%)	13.25% (EBLR+4.80%)	12.25% (EBLR+3.80%)	13.25% (EBLR+4.80%)	12.25% (EBLR+3.80%)	13.25% (EBLR+4.80%)				
	##Exclusive security	>130%	11.25%	(EBLR+2.80%)							
		>100 to 130	11.65%	(EBLR+3.20%)							
		<100%	12.15%	(EBLR+3.70%)							
	##Common Security//<100%		12.15%	(EBLR+3.70%)							
8	**PM Vidyalaxmi Scheme**			Minimum : 8.45%(EBLR)		Maximum: 10.45%(EBLR+2.00%)					
9	**Loan /OD against Sovereign Gold Bond**									(EBLR+1.00%)	9.45%
10	**Other Secured loans(for any purposes)**										
	Above 800									(EBLR+1.80%)	10.25%
	Above 750- 800									(EBLR+2.80%)	11.25%
	Above 700-750									(EBLR+3.30%)	11.75%
	Above 650-700									(EBLR+4.30%)	12.75%
	100-200									(EBLR+4.30%)	12.75%
11	**Loan against shares/debentures/LIC Policy/KVIP**										
	Above 800									(EBLR+3.80%)	12.25%
	Above 750- 800									(EBLR+4.30%)	12.75%
	Above 700-750									(EBLR+4.80%)	13.25%
	Above 650-700									(EBLR+5.30%)	13.75%
	100-200									(EBLR+5.30%)	13.75%
	PART B : Micro ,Small and Medium Enterprises (MSMEs)										
S.No.	**Product/ Range of advance**										
1	**For All MSME Advances including CCOD limits / Term loans / Project loans / CGTMSE scheme (Including Hybrid) /Pre-shipment and 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	8.45	2.00	0.65	11.10				
	2	CUB 2	CMR 2	8.45	2.25	0.90	11.60				
	3	CUB 3	CMR 3	8.45	2.25	0.90	11.60				
	4	CUB 4	CMR 4	8.45	2.50	1.20	12.15				
	5	CUB 5	CMR 5	8.45	2.50	1.20	12.15				
	6	CUB 6	CMR 6	8.45	2.65	1.75	12.85				
	7	CUB 7	CMR 7	8.45	2.65	1.75	12.85				
	8 & 9	CUB 8/Unrated	CMR 8/ 9/10/NA	8.45	2.75	2.50	13.70				
	PART C: DISCOUNTING OF BILLS										
1	**Discounting of Bills against L/Cs of other banks**										Minimum
	Less than 1 month										5.25% (@REPO)
	Upto 180 days										5.75% to 7.75% (Repo+0.50%- Min)
	Upto 1 year										6.25% to 9.50% (Repo + 1.00% -Min)
	PART D: Loans and Advances against Non-Resident Deposits										
1	FCNR (B) Deposits -In Indian Rupees									Upto 75%	EBLR + 1.50%
										Upto 90%	EBLR + 1.75%