

CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM			
INTEREST RATES ON VARIOUS LOANS LINKED WITH REPO RATE EBLR - Effective rate of interest @ 8.90 % p.a. (Current RBI Repo Rate : 5.50% )			(From 11.06.2025)
1			
PART B : 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	8.90%
	Above 750- 800	EBLR+0.30	9.20%
	Above 700- 750	EBLR+0.80	9.70%
	Above 650-700	EBLR+1.30	10.20%
	100 -200	EBLR+1.80	10.70%
2	CUB Eazy Ride		
	Above 800	EBLR+2.00	10.90%
	Above 750- 800	EBLR+2.50	11.40%
	Above 700- 750	EBLR+3.00	11.90%
	Above 650-700	EBLR+4.00	12.90%
	100 -200	EBLR+4.50	13.40%
3	CUB Yoha Vahana		
	Above 800	EBLR	8.90%
	Above 750- 800	EBLR+0.30	9.20%
	Above 700- 750	EBLR+0.50	9.40%
	Above 650-700	EBLR+1.50	10.40%
	100 -200	EBLR+1.50	10.40%
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)	9.55% (EBLR+0.65%)	14.95% (EBLR+6.05%)
5	Loan Against Property	9.55% (EBLR+0.65%)	14.95% (EBLR+6.05%)

S.No.	Name of the Product/ Bureau Score							Revised rate of Interest	
6	Small and Micro LAP							10.05% (EBLR+1.15%)	16.45% (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	12.50% (EBLR+3.60%)	13.00% (EBLR+4.10%)	12.20% (EBLR+3.30%)	13.20% (EBLR+4.30%)	11.70% (EBLR+2.80%)	11.50% (EBLR+2.60%)	14.20% (EBLR+5.30%)	
	Vidhyavani- Boys	13.20% (EBLR+4.30%)	13.70% (EBLR+4.80%)	12.70% (EBLR+3.80%)	13.70% (EBLR+4.80%)	12.70% (EBLR+3.80%)	13.70% (EBLR+4.80%)	14.20% (EBLR+5.30%)	
	##Exclusive security	>130%	11.70%	(EBLR+2.80%)					
		>100 to 130	12.10%	(EBLR+3.20%)					
		<100%	12.60%	(EBLR+3.70%)					
	##Common Security//<100%		12.60%	(EBLR+3.70%)					
8	Loan /OD against Sovereign Gold Bond							(EBLR+1.00%)	9.90%
9	Other Secured loans(for any purposes)								
	Above 800							(EBLR+1.80%)	10.70%
	Above 750- 800							(EBLR+2.80%)	11.70%
	Above 700-750							(EBLR+3.30%)	12.20%
	Above 650-700							(EBLR+4.30%)	13.20%
	100-200							(EBLR+4.30%)	13.20%
10	Loan against shares/debentures/LIC Policy/KVIP								
	Above 800							(EBLR+3.80%)	12.70%
	Above 750- 800							(EBLR+4.30%)	13.20%
	Above 700-750							(EBLR+4.80%)	13.70%
	Above 650-700							(EBLR+5.30%)	14.20%
	100-200							(EBLR+5.30%)	14.20%

PART B : Micro ,Small and Medium Enterprises (MSMEs)										
S.No.	Product/ Range of advance									
1	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	8.90	2.00	0.65	11.55			
	2	CUB 2	CMR 2	8.90	2.25	0.90	12.05			
	3	CUB 3	CMR 3	8.90	2.25	0.90	12.05			
	4	CUB 4	CMR 4	8.90	2.50	1.20	12.60			
	5	CUB 5	CMR 5	8.90	2.50	1.20	12.60			
	6	CUB 6	CMR 6	8.90	2.65	1.75	13.30			
	7	CUB 7	CMR 7	8.90	2.65	1.75	13.30			
	8 & 9	CUB 8/Unrated	CMR 8/ 9/10/NA	8.90	2.75	2.50	14.15			
PART C: DISCOUNTING OF BILLS										
1	Discounting of Bills against L/Cs of other banks									Minimum
	Less than 1 month									5.50%(@REPO)
	Upto 180 days									6.00% to 7.75%(Repo+0.50%- Min)
	Upto 1 year									6.50% 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%	