

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% |