	CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM		
	INTEREST RATES ON VARIOUS LOANS LINKED WITH REPO RATE EBLR - Effective rate of interest @ 9.90% p.a.	(Current B	BI Repo Rate : 6.50%)
	INTEREST RATES ON VARIOUS LUANS LINKED WITH REPORATE EBER - Effective fate of interest @ 9.90% p.a.	(Current R	BI Repo Rate : 0.50%)
1	PART A: STAFF LOANS		
	Scheme Particulars		REVISED ROI (% p.a)
	Staff Housing Loan – for all staff (Compound interest)		3.50
			One year FD Rate for General Custom
b)	Staff OD – Compound Interest		+ 2%
c)	Vehicle loan- Two wheeler – under scheme (Simple interest)		5.00
d)	Vehicle loan – Four wheeler- under scheme (Simple interest)		7.00
	Consumer loan – under scheme (Simple interest)		6.25
f)	Computer loan - (Simple interest)		3.50
g)	Education Loan for Sons/Daughters of Staff members		One year FD Rate for General Custor
			+ 2%
	Staff – Clean Loan (Compound interest)		13.50
i)	Secured Loans – other than Scheme (compound interest)		13.25
j)	Staff Jewel loan scheme		1.00% above the 1 year deposit rat
	PART C : 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	t ((linked to Repo Rate of	f RBI)
		t ((linked to Repo Rate of	f RBI)
	PART B:PERSONAL LOANS(Linked to Repo rate of RBI)	t ((linked to Repo Rate of	
	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit	t ((linked to Repo Rate of	REVISED ROI (% p.a)
1	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit CUB Consumer Loan		REVISED ROI (% p.a)
1	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit CUB Consumer Loan Above 800	EBLR	REVISED ROI (% p.a) 9.90%
1	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit CUB Consumer Loan Above 800 Above 750- 800	EBLR EBLR+0.10%	REVISED ROI (% p.a) 9.90% 10.00%
1	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit	EBLR EBLR+0.10% EBLR+0.10%	9.90% 10.00% 10.50%
1	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit CUB Consumer Loan	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10%	9.90% 10.00% 10.50% 11.00%
1	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit	EBLR EBLR+0.10% EBLR+0.10%	9.90% 10.00% 10.50%
2	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit CUB Consumer Loan	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60%	9.90% 10.00% 10.50% 11.00%
2	### PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit CUB Consumer Loan	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60%	9.90% 10.00% 10.50% 11.00% 11.50%
2	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit CUB Consumer Loan Above 800 Above 750- 800 Above 770- 750 Above 700- 750 Above 650-700 I 00 -200 CUB Eazy Ride	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60% EBLR EBLR	9.90% 10.00% 11.50% 11.50% 11.50%
2	PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit CUB Consumer Loan Above 800 Above 750- 800 Above 750- 800 Above 700- 750 Above 650-700 In 00 - 200 CUB Eazy Ride Above 800 Above 800 Above 800 Above 800 Above 800	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60%	9.90% 10.00% 10.50% 11.50% 11.50%
2	### PART B:PERSONAL LOANS(Linked to Reporte of RBI) Name of the Product/ Size of the limit #### CUB Consumer Loan Above 800	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60% EBLR EBLR+0.10% EBLR+0.10% EBLR+0.10%	9.90% 10.00% 11.50% 11.50% 9.90% 10.00% 11.50%
2	### PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit Above 800	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60% EBLR+1.60% EBLR+0.10% EBLR+0.10%	9.90% 10.00% 11.50% 11.50% 9.90% 10.00% 11.50% 11.50%
2	### PART B:PERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit Above 800	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60% EBLR EBLR+0.10% EBLR+0.10% EBLR+0.10%	9.90% 10.00% 11.50% 11.50% 9.90% 10.00% 11.50% 11.50% 9.90% 10.00% 11.50% 11.50%
2	### SPERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit Above 800	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60% EBLR+1.60% EBLR EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.10%	9.90% 10.00% 11.00% 11.50% 9.90% 11.00% 11.50% 9.90% 10.00% 11.50% 9.90% 10.00% 10.00% 11.00% 11.00% 11.00%
2	### SPERSONAL LOANS(Linked to Report of RBI) Name of the Product/ Size of the limit	EBLR EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60% EBLR EBLR+0.10% EBLR+0.10% EBLR+0.10% EBLR+0.10% EBLR+1.60%	9.90% 10.00% 11.50% 9.90% 11.50% 9.90% 11.50% 9.90% 10.00% 11.50% 9.90% 10.00% 11.50%
2	### SPERSONAL LOANS(Linked to Repo rate of RBI) Name of the Product/ Size of the limit Above 800	EBLR EBLR+0.10% EBLR+0.10% EBLR+0.10% EBLR+1.10% EBLR+1.60% EBLR EBLR EBLR+0.10% EBLR+1.10% EBLR+1.10% EBLR+1.10% EBLR+1.10% EBLR+1.10%	9.90% 10.00% 11.50% 9.90% 11.50% 11.50% 9.90% 10.50% 11.50% 9.90% 10.00% 10.50% 11.00% 11.50%

4	Home loans(Under Floating	rates)								
a	Affordable Housing loan (U								Min	Max
									,_,	
	Bureau Score >800								8.45(EBLR- 1.45)	8.70(EBLR-1.20)
	700-800								8.70(EBLR-1.20)	9.20(EBLR-0.70)
	100-200								9.20(EBLR-0.70)	9.70(EBLR-0.20)
	100 200								3.20(LDLK 0.70)	3.70(EDER 0.20)
b	Prime Home loan(>Rs.30.0	0 lakh -Rs.75.00 lakh)							Min	Max
	Bureau Score >800								8.70(EBLR-1.20)	9.20(EBLR-0.70)
	700-800								8.95(EBLR-0.95)	9.70(EBLR-0.20)
	100-200								9.45(EBLR-0.45)	10.20(EBLR+0.30)
С	Premium Home loan (>Rs.7	5.00 lakh –Rs. 7.50 Cr)						Min	Max
	Bureau Score >800								8.95(EBLR-0.95)	9.70(EBLR-0.20)
	700-800								9.20(EBLR-0.70)	10.20(EBLR+0.30)
	100-200								9.70(EBLR-0.20)	10.70(EBLR+0.80)
5	Home loans (Under Fixed ra	toc rates) - AROVE 26	MONTHS							
a	Affordable Housing loan (U		HOMING						Max	
<u> </u>	Bureau Score >800								8.35	
	700-800								8.85	
	100-200								9.35	
b	Prime Home loan(>Rs.30.0	0 lakh -Rs.75.00 lakh)							Max	
	Bureau Score >800								8.85	
	700-800								9.35	
	100-200								9.85	
С	Premium Home loan (>Rs.7	5.00 lakh –Rs. 7.50 Cr)							
	Bureau Score >800								9.35	
	700-800								9.85	
	100-200								10.35	
6	Loan Against Property (Pers	anal \								
0	Bureau Score >800	ouldi)							11.20%(EBLR+1.30)	
	700-800								11.95%(EBLR+2.05)	
	100-200								12.20%(EBLR+2.30)	
	100 200								12.20 /0(EDER 12.50)	
7	CUB Vidhyavani (Meritorius) /Management - Educ	cation 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	lon Schem	e	
		Merit	Management	Merit	Management	(Min sec covg-85%)	Foreign	ucation lo		
	Vidhyavani- Girls	13.70(EBLR+3.60%)	14.20(EBLR+4.10%)	13.20(EBLR+3.30%)	14.2(EBLR+4.30%)	12.70(EBLR+2.80%)	12.50(EBLR+2.60%))%(EBLR+5		
	Vidhyavani- Boys	14.20(EBLR+4.30%)	14.70(EBLR+4.80%)	13.70(EBLR+3.80%)	14.70(EBLR+4.80%)	13.7%(EBLR+3.80%)	14.70%(EBLR+4.80%)	%(EBLR+5.	30%)	
		4800/	1,5							
	##Evelusive security	>130%	12.70%			1				
	##Exclusive security	>100 to 130	13.20%			+				
		<100%	13.70%			-				
	##Common Security//<100%		13.70%							
8	Loan / OD against Sovereign	Gold Bond							10.90%(EBLR+1.00%)	
	Other Secured loans(for any									

	Above 800							11.70%(EBLR+1.80%)	
	Above 750- 800							12.70%(EBLR+2.80%)	
	Above 700-750							13.20%(EBLR+3.30%)	
	Above 650-700							14.20%(EBLR+4.30%)	
	100-200							14.20%(EBLR+4.30%)	
10	Loan against shares/deb	entures/LIC Policy/KVIP							
	Above 800							13.70%(EBLR+3.80%)	
	Above 750- 800							14.20%(EBLR+4.30%)	
	Above 700-750							14.70%(EBLR+4.80%)	
	Above 650-700							15.20%(EBLR+5.30%)	
	100-200							15.20%(EBLR+5.30%)	
	100 200			PΔR	T C: Micro ,Small and	Medium Enterprises (MSMEs)		1512070(252111515070)	-
	I								
S.No.					Product/ Range of advance				
1101	ForAll MSME Advances in	cluding CCOD limits/ Term		s/ CGTMSE scheme(In		nt & Post shipment credit/ Bil	I finance / Drop line OD/ Advan	ces to Contractors/Service instit	utions(Edu/ Hospitals)
101	ForAll MSME Advances in Chariot Rating	cluding CCOD limits/ Term Internal Risk Rating	n loans / Project loans	s/ CGTMSE scheme(In EBLR		Business Risk Premium	ApplicableROI (in%)	ces to Contractors/Service instit	utions(Edu/ Hospitals)
		Internal Risk Rating	CMR CMR 1	EBLR 9.90	Credit Risk Premium 2.00	Business Risk Premium 0.65	ApplicableROI (in%) 12.55	ces to Contractors/Service instit	utions(Edu/ Hospitals)
		Internal Risk Rating	CMR	EBLR 9.90 9.90	Credit Risk Premium 2.00 2.25	Business Risk Premium 0.65 0.90	ApplicableROI (in%) 12.55 13.05	ces to Contractors/Service instit	utions(Edu/ Hospitals)
1	Chariot Rating	Internal Risk Rating	CMR CMR 1	EBLR 9.90 9.90 9.90	cluding Hybrid)/Pre-shipme Credit Risk Premium 2.00 2.25 2.25 2.25	Business Risk Premium	ApplicableROI (in%) 12.55 13.05 13.05	ces to Contractors/Service instit	utions(Edu/ Hospitals)
1	Chariot Rating 1 2	CUB 1 CUB 2	CMR CMR 1 CMR 2	EBLR 9.90 9.90	cluding Hybrid)/Pre-shipme Credit Risk Premium 2.00 2.25 2.25 2.50	Business Risk Premium	ApplicableROI (in%) 12.55 13.05	ces to Contractors/Service instit	utions(Edu/ Hospitals)
1	Chariot Rating 1 2 3	CUB 1 CUB 2 CUB 3	CMR CMR 1 CMR 2 CMR 3	s/ CGTMSE scheme(In EBLR 9.90 9.90 9.90 9.90 9.90	cluding Hybrid)/Pre-shipme Credit Risk Premium 2.00 2.25 2.25 2.50 2.50	Business Risk Premium 0.65 0.90 0.90 1.20 1.20	ApplicableROI (in%) 12.55 13.05 13.05 13.05 13.60 13.60	ces to Contractors/Service instit	utions(Edu/ Hospitals)
1	Chariot Rating 1 2 3 4	CUB 1 CUB 2 CUB 3 CUB 4	CMR CMR 1 CMR 2 CMR 3 CMR 4	s/ CGTMSE scheme(In EBLR 9.90 9.90 9.90 9.90 9.90 9.90 9.90	Credit Risk Premium 2.00 2.25 2.50 2.50 2.50 2.50 2.50 2.65 2.65	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.55 13.05 13.05 13.05	ces to Contractors/Service instit	utions(Edu/ Hospitals)
1	Chariot Rating 1 2 3 4 5	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5	s/ CGTMSE scheme(In EBLR 9.90 9.90 9.90 9.90 9.90	Credit Risk Premium 2.00 2.25 2.50 2.50 2.65 2.65 2.65	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75	ApplicableROI (in%) 12.55 13.05 13.05 13.05 13.60 13.60	ces to Contractors/Service instit	utions(Edu/ Hospitals)
1	Chariot Rating 1 2 3 4 5 6	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6	s/ CGTMSE scheme(In EBLR 9.90 9.90 9.90 9.90 9.90 9.90 9.90	Credit Risk Premium 2.00 2.25 2.50 2.50 2.50 2.50 2.50 2.65 2.65	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30	ces to Contractors/Service instit	utions(Edu/ Hospitals)
1	Chariot Rating 1 2 3 4 5 6	Internal Risk Rating	CMR CMR1 CMR2 CMR3 CMR3 CMR4 CMR5 CMR5	### STAND STAND ### STAND	cluding Hybrid)/Pre-shipme Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75 2.50	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30 14.30	ces to Contractors/Service instit	utions(Edu/ Hospitals)
1	Chariot Rating 1 2 3 4 5 6 7	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR1 CMR2 CMR3 CMR3 CMR4 CMR5 CMR5	### STAND STAND ### STAND	Credit Risk Premium 2.00 2.25 2.50 2.50 2.65 2.65 2.65	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75 2.50	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30 14.30	ces to Contractors/Service instit	utions(Edu/ Hospitals)
1	Chariot Rating	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR1 CMR2 CMR3 CMR3 CMR4 CMR5 CMR5	### STAND STAND ### STAND	cluding Hybrid)/Pre-shipme Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75 2.50	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30 14.30	ces to Contractors/Service instit	Minimum
1	Chariot Rating	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR1 CMR2 CMR3 CMR3 CMR4 CMR5 CMR5	### STAND STAND ### STAND	cluding Hybrid)/Pre-shipme Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75 2.50	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30 14.30	ces to Contractors/Service instit	Minimum 6.50%(repo)
1	Chariot Rating	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR1 CMR2 CMR3 CMR3 CMR4 CMR5 CMR5	### STAND STAND ### STAND	cluding Hybrid)/Pre-shipme Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75 2.50	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30 14.30	ces to Contractors/Service instit	Minimum 6.50%(repo) 7.00% to 7.75%(Repo linked)
1	Chariot Rating	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR1 CMR2 CMR3 CMR3 CMR4 CMR5 CMR5	### STAND STAND ### STAND	cluding Hybrid)/Pre-shipme Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75 2.50	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30 14.30	ces to Contractors/Service instit	Minimum 6.50%(repo) 7.00% to 7.75%(Repo linked)
1	Chariot Rating	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR1 CMR2 CMR3 CMR3 CMR4 CMR5 CMR5	### STAND ST	Credit Risk Premium 2.00 2.25 2.50 2.50 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75 2.50 FING OF BILLS	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30 14.30	ces to Contractors/Service instit	Minimum 6.50%(repo) 7.00% to 7.75%(Repo linked)
1	Chariot Rating	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR1 CMR2 CMR3 CMR3 CMR4 CMR5 CMR5	### STAND ST	cluding Hybrid)/Pre-shipme Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75 2.50 FING OF BILLS	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30 14.30		Minimum 6.50%(repo) 7.00% to 7.75%(Repo linked) 7.50% to 9.50%(Repo + 1.00%
1	Chariot Rating	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR1 CMR2 CMR3 CMR3 CMR4 CMR5 CMR5	### STAND ST	Credit Risk Premium 2.00 2.25 2.50 2.50 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 0.90 1.20 1.20 1.75 1.75 2.50 FING OF BILLS	ApplicableROI (in%) 12.55 13.05 13.05 13.60 13.60 14.30 14.30	Upto 75% Upto 90%	Minimum 6.50%(repo) 7.00% to 7.75%(Repo linked)