

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 RBI Repo Rate : 6.50%)

1				PART A: STAFF LOANS				REVISED ROI (% p.a)				
Scheme Particulars												
a)	Staff Housing Loan – for all staff (Compound interest)							3.50				
b)	Staff OD – Compound Interest							One year FD Rate for General Customer + 2%				
c)	Vehicle loan- Two wheeler – under scheme (Simple interest)							5.00				
d)	Vehicle loan – Four wheeler- under scheme (Simple interest)							7.00				
e)	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 Customer + 2%				
h)	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 rate				
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 ((linked to Repo Rate of RBI)												
PART B:PERSONAL LOANS(Linked to Repo rate of RBI)												
S.No.	Name of the Product/ Size of the limit							REVISED ROI (% p.a)				
1	CUB Consumer Loan											
	Above 800							EBLR				
	Above 750- 800							EBLR+0.10%				
	Above 700- 750							EBLR+0.10%				
	Above 650-700							EBLR+1.10%				
	100 -200							EBLR+1.60%				
2	CUB Eazy Ride											
	Above 800							EBLR				
	Above 750- 800							EBLR+0.10%				
	Above 700- 750							EBLR+0.10%				
	Above 650-700							EBLR+1.10%				
	100 -200							EBLR+1.60%				
3	CUB Yoha Vahana											
	Above 800							EBLR				
	Above 750- 800							EBLR+0.10%				
	Above 700- 750							EBLR+0.10%				
	Above 650-700							EBLR+1.10%				
	100 -200							EBLR+1.60%				

4	Home loans(Under Floating rates)								
a	Affordable Housing loan (Upto Rs.30.00 lakh)							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)
b	Prime Home loan(>Rs.30.00 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)
c	Premium Home loan (>Rs.75.00 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 rates rates) - ABOVE 36 MONTHS								
a	Affordable Housing loan (Upto Rs.30.00 lakh)							Max	
	Bureau Score >800							8.35	
	700-800							8.85	
	100-200							9.35	
b	Prime Home loan(>Rs.30.00 lakh –Rs.75.00 lakh)							Max	
	Bureau Score >800							8.85	
	700-800							9.35	
	100-200							9.85	
c	Premium Home loan (>Rs.75.00 lakh –Rs. 7.50 Cr)								
	Bureau Score >800							9.35	
	700-800							9.85	
	100-200							10.35	
6	Loan Against Property (Personal)								
	Bureau Score >800							11.20%(EBLR+1.30)	
	700-800							11.95%(EBLR+2.05)	
	100-200							12.20%(EBLR+2.30)	
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	13.70(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+5.30%)	
	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%)	
	##Exclusive security	>130%	12.70%						
		>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%)	
9	Other Secured loans(for any purposes)								

	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/debentures/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%)	
PART C : 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	1	CUB 1	CMR 1	9.90	2.00	0.65	12.55			
	2	CUB 2	CMR 2	9.90	2.25	0.90	13.05			
	3	CUB 3	CMR 3	9.90	2.25	0.90	13.05			
	4	CUB 4	CMR 4	9.90	2.50	1.20	13.60			
	5	CUB 5	CMR 5	9.90	2.50	1.20	13.60			
	6	CUB 6	CMR 6	9.90	2.65	1.75	14.30			
	7	CUB 7	CMR 7	9.90	2.65	1.75	14.30			
		CUB 8/Unrated	CMR 8/ 9/10/NA	9.90	2.75	2.50	15.15			
PART D: DISCOUNTING OF BILLS										
1	Discounting of Bills against L/Cs of other banks									Minimum
	Less than 1 month								6.50%(repo)	
	Upto 180 days								7.00% to 7.75%(Repo linked)	
	Upto 1 years								7.50% to 9.50%(Repo + 1.00%)	
PART E:Loans and Advances against Non-Resident Deposits										
	FCNR (B) Deposits -In Indian Rupees							Upto 75%	EBLR + 1.50%	
								Upto 90%	EBLR + 1.75%	