CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM

INTEREST RATES ON VARIOUS LOANS LINKED WITH REPO RATE EBLR - Effective rate of interest @9.70% p.a. (From 17.02.2025)

(Current RBI Repo Rate: 6.25%)

PART A: 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	e of RBI)	
S.No.	Name of the Product/ Bureau Score		REVISED ROI (% p.a)
1	CUB Consumer Loan		
	Above 800	EBLR	9.70%
	Above 750- 800	EBLR+0.30%	10.00%
	Above 700- 750	EBLR+0.80%	10.50%
	Above 650-700	EBLR+1.30%	11.00%
	100 -200	EBLR+1.80%	11.50%
2	CUB Eazy Ride		
	Above 800	EBLR+2.00%	11.70%
	Above 750- 800	EBLR+2.50%	12.20%
	Above 700- 750	EBLR+ 3.00%	12.70%
	Above 650-700	EBLR+4.00%	13.70%
	100 -200	EBLR+4.50%	14.20%
3	CUB Yoha Vahana		
	Above 800	EBLR	9.70%
	Above 750- 800	EBLR+0.30%	10.00%
	Above 700- 750	EBLR+0.50%	10.20%
	Above 650-700	EBLR+1.50%	11.20%
	100 -200	EBLR+1.50%	11.20%

4	Home loans(Under Floating rates)	Min	Max
а	Affordable Housing loan (Upto Rs.35.00 lakh for Metro and Rs.30.00 lakh for other locations)	10.35% (EBLR+0.65%)	15.75% (EBLR+6.05%)
b	Prime Home loan(Above Rs.35.00 lakh for Metro and Rs.30.00 lakh for other locations)	10.15% (EBLR+0.45%)	14.05% (EBLR+4.35%)
5	Loan Against Property	10.35% (EBLR+0.65%)	15.75% (EBLR+6.05%)
6	Small and Micro LAP	10.85% (EBLR+1.15%)	17.25% (EBLR+7.55%)

	Education loans					Loans >7.50	Loans upto		
	Education loans	Loans upto Rs.4.00 lakh		Loans upto Rs.4.00	Loans upto Rs.4.00 to 7.50 lakh		Rs.20.00 lakh	Non Scheme	
	1	zouno up		Loans apto RS.4.00 to 7.50 lakii		lakh ## (Min sec covg-	ItSIZOIOO IUIKII	Hon Scheme	
		Merit	Management	Merit	Management	85%)	Foreign	Education loans	
		13.30%		-	14.00%	12.50%	12.30%		
	Vidhyavani- Girls	(EBLR+3.60%)	13.80% (EBLR+4.10%)	13.00% (EBLR+3.30%)	(EBLR+4.30%)	(EBLR+2.80%)	(EBLR+2.60%)	15.00% (EBLR+5.30%)	
		14.00%	, ,	,	14.50%	13.50%(EBLR+3	14.50%(EBLR+4.8		
	Vidhyavani- Boys	(EBLR+4.30%)	14.50% (EBLR+4.80%)	13.50% (EBLR+3.80%)	(EBLR+4.80%)	80%)	0%)	15.00% (EBLR+5.30%)	
		>130%	12.50%	(EBLR+2.80%)					
	##Exclusive security	>100 to 130	12.90%	(EBLR+3,20%)					
	1	<100%	13.40%	(EBLR+3.70%)					
	##Common Security//<100		13.40%	(EBLR+3.70%)					
8	Loan /OD against Sovere	oign Cold Bond							10.70% (EBLR+1.00%
9	Other Secured loans(for								10.70% (EBLR+1.00%
-	Above 800	, , , , , , , , , , , , , , , , , , , ,							11.50% (EBLR+1.809
	Above 750- 800								12.50% (EBLR+2.80%
	Above 700-750								13.00% (EBLR+3.30%
	Above 650-700								14.00% (EBLR+4.30%
	100-200								14.00% (EBLR+4.30%
10	Loan against shares/deb	entures/LIC Policy/k	(VIP						
	Above 800								13.50% (EBLR+3.80%
	Above 750- 800							14.00% (EBLR+4.30%	
	Above 700-750							14.50% (EBLR+4.80%	
	Above 650-700								4 = 0004 (=DID = 000
	100-200		DART	D. Miero Small an	d Madium Entarne	icos (MSMEs)			
			PART	B: Micro ,Small an	nd Medium Enterpr	ises (MSMEs)			
S.No.	100-200			Product/	Range of advance				15.00% (EBLR+5.30%
S.No.	ForAll MSME Advances in		Term loans / Project loa	Product/	Range of advance		shipment credit/ I	Bill finance / Drop line OD	15.00% (EBLR+5.30%
i.No.	100-200		Term loans / Project loa	Product/	Range of advance			Bill finance / Drop line OD	15.00% (EBLR+5.30%
S.No.	ForAll MSME Advances in Contractors/Service inst	titutions(Edu/ Hospita	Term loans / Project loa als)	Product/	Range of advance luding Hybrid)/Pre	e-shipment & Post	ApplicableROI	Bill finance / Drop line OD	15.00% (EBLR+5.30%
i.No.	ForAll MSME Advances in		Term loans / Project loa als)	Product/ ns/ CGTMSE scheme(Incl	Range of advance luding Hybrid)/Pre	e-shipment & Post	ApplicableROI (in%)	Bill finance / Drop line OD	15.00% (EBLR+5.30%
	ForAll MSME Advances in Contractors/Service inst	titutions(Edu/ Hospita Internal Risk Rating	Term loans / Project loa als) CMR	Product/ ns/ CGTMSE scheme(Ind	Range of advance luding Hybrid)/Pre Credit Risk Premium	e-shipment & Post Business Risk Premium	ApplicableROI	Bill finance / Drop line OD	15.00% (EBLR+5.30%
5.No. 1	ForAll MSME Advances in Contractors/Service inst Chariot Rating	itutions(Edu/ Hospita Internal Risk Rating CUB 1	Term loans / Project loa als) CMR CMR 1	Product/ ns/ CGTMSE scheme(Incl EBLR 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00	Business Risk Premium 0.65	ApplicableROI (in%) 12.35	Bill finance / Drop line OD	15.00% (EBLR+5.30%
	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2	Internal Risk Rating CUB 1 CUB 2	Term loans / Project loa als) CMR CMR 1 CMR 2	Product/ ns/ CGTMSE scheme(Incl EBLR 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25	Business Risk Premium 0.65 0.90	ApplicableROI (in%) 12.35 12.85	Bill finance / Drop line OD	15.00% (EBLR+5.30%
	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4	Term loans / Project loa als) CMR CMR 1 CMR 2 CMR 3 CMR 4	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50	Business Risk Premium 0.65 0.90 0.90 1.20	ApplicableROI (in%) 12.35 12.85 12.85 13.40	Bill finance / Drop line OD	15.00% (EBLR+5.30%
	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3	Internal Risk Rating CUB 1 CUB 2 CUB 3	Term loans / Project loa als) CMR CMR 1 CMR 2 CMR 3	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25	Business Risk Premium 0.65 0.90 0.90	ApplicableROI (in%) 12.35 12.85 12.85	Bill finance / Drop line OD	15.00% (EBLR+5.30%
5.No.	ForAll MSME Advances in Contractors/Service inst 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 CMR 6	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65	Business Risk Premium 0.65 0.90 0.90 1.20	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10	Bill finance / Drop line OD	15.00% (EBLR+5.30%
	ForAll MSME Advances in Contractors/Service inst 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	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50	Business Risk Premium 0.65 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40	Bill finance / Drop line OD	15.00% (EBLR+5.30%
1	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4 5 6 7 8 & 9	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6 CMR 7 CMR 7	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10 14.10	Bill finance / Drop line OD	15.00% (EBLR+5.30%) D/ Advances to
	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4 5 6 7 8 & 9 Discounting of Bills again	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6 CMR 7 CMR 7	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10 14.10	Bill finance / Drop line OD	15.00% (EBLR+5.30%) Of Advances to Minimum
1	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4 5 6 7 8 & 9	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6 CMR 7 CMR 7	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10 14.10	Bill finance / Drop line OD	15.00% (EBLR+5.30% D/ Advances to Minimum 6.25% (@REPO)
1	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4 5 6 7 8 & 9 Discounting of Bills again Less than 1 month	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6 CMR 7 CMR 7	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10 14.10	Bill finance / Drop line OD	Minimum 6.25% (@REPO) 6.75% to 7.75%
1	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4 5 6 7 8 & 9 Discounting of Bills again	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6 CMR 7 CMR 7	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10 14.10	Bill finance / Drop line OD	Minimum 6.25% (@REPO) 6.75% to 7.75% (Repo+0.50%- Min)
1	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4 5 6 7 8 & 9 Discounting of Bills again Less than 1 month Upto 180 days	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6 CMR 7 CMR 7	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10 14.10	Bill finance / Drop line OD	Minimum 6.25% (@REPO) 6.75% to 7.75% (Repo+0.50%- Min) 7.25% to 9.50%
1	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4 5 6 7 8 & 9 Discounting of Bills again Less than 1 month	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6 CMR 7 CMR 7	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.65 2.75	Business Risk Premium 0.65 0.90 1.20 1.20 1.75	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10 14.10	Bill finance / Drop line OD	Minimum 6.25% (@REPO) 6.75% to 7.75% (Repo+0.50% to 9.50%)
1	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4 5 6 7 8 & 9 Discounting of Bills again Less than 1 month Upto 180 days	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6 CMR 7	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.75 NTING OF BILLS	Business Risk Premium 0.65 0.90 1.20 1.20 1.75 1.75 2.50	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10 14.10	Bill finance / Drop line OD	Minimum 6.25% (@REPO) 6.75% to 7.75% (Repo+0.50%- Min) 7.25% to 9.50%
1	ForAll MSME Advances in Contractors/Service inst Chariot Rating 1 2 3 4 5 6 7 8 & 9 Discounting of Bills again Less than 1 month Upto 180 days	Internal Risk Rating CUB 1 CUB 2 CUB 3 CUB 4 CUB 5 CUB 6 CUB 7 CUB 8/Unrated	CMR CMR 1 CMR 2 CMR 3 CMR 4 CMR 5 CMR 6 CMR 7	Product/ ns/ CGTMSE scheme(Ind EBLR 9.70 9.70 9.70 9.70 9.70 9.70 9.70 9.70 PART C: DISCOU	Range of advance luding Hybrid)/Pre Credit Risk Premium 2.00 2.25 2.25 2.50 2.50 2.65 2.65 2.75 NTING OF BILLS	Business Risk Premium 0.65 0.90 1.20 1.20 1.75 1.75 2.50	ApplicableROI (in%) 12.35 12.85 12.85 13.40 13.40 14.10 14.10	Upto 75% Upto 90%	Minimum 6.25% (@REPO) 6.75% to 7.75% (Repo+0.50%- Min)