

CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM

INTEREST RATES ON VARIOUS LOANS LINKED WITH REPO RATE EBLR - Effective rate of interest @ 9.40 % p.a.

(From 15.04.2025)

(Current RBI Repo Rate : 6.00%)

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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	9.40%	
	Above 750- 800			EBLR+0.30	9.70%	
	Above 700- 750			EBLR+0.80	10.20%	
	Above 650-700			EBLR+1.30	10.70%	
	100 -200			EBLR+1.80	11.20%	
2	CUB Eazy Ride					
	Above 800			EBLR+2.00	11.40%	
	Above 750- 800			EBLR+2.50	11.90%	
	Above 700- 750			EBLR+3.00	12.40%	
	Above 650-700			EBLR+4.00	13.40%	
	100 -200			EBLR+4.50	13.90%	
3	CUB Yoha Vahana					
	Above 800			EBLR	9.40%	
	Above 750- 800			EBLR+0.30	9.70%	
	Above 700- 750			EBLR+0.50	9.90%	
	Above 650-700			EBLR+1.50	10.90%	
	100 -200			EBLR+1.50	10.90%	
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)				10.05% (EBLR+0.65%)	15.45% (EBLR+6.05%)
b	Prime Home loan(Above Rs.35.00 lakh for Metro and Rs.30.00 lakh for other locations)				9.85% (EBLR+0.45%)	13.75% (EBLR+4.35%)
5	Loan Against Property				10.05% (EBLR+0.65%)	15.45% (EBLR+6.05%)
6	Small and Micro LAP				10.55% (EBLR+1.15%)	16.95% (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	13.00% (EBLR+3.60%)	13.50% (EBLR+4.10%)	12.70% (EBLR+3.30%)	13.70% (EBLR+4.30%)	12.20% (EBLR+2.80%)	12.00% (EBLR+2.60%)	14.70% (EBLR+5.30%)		
		Vidhyavani- Boys	13.70% (EBLR+4.30%)	14.20% (EBLR+4.80%)	13.20% (EBLR+3.80%)	14.20% (EBLR+4.80%)	13.20% (EBLR+3.80%)	14.20% (EBLR+4.80%)	14.70% (EBLR+5.30%)		
			>130%	12.20%	(EBLR+2.80%)						
		##Exclusive security	>100 to 130	12.60%	(EBLR+3.20%)						
			<100%	13.10%	(EBLR+3.70%)						
		##Common Security//<100%		13.10%	(EBLR+3.70%)						
	8	Loan /OD against Sovereign Gold Bond							(EBLR+1.00%)	10.40%	
	9	Other Secured loans(for any purposes)									
		Above 800							(EBLR+1.80%)	11.20%	
		Above 750- 800							(EBLR+2.80%)	12.20%	
		Above 700-750							(EBLR+3.30%)	12.70%	
		Above 650-700							(EBLR+4.30%)	13.70%	
		100-200							(EBLR+4.30%)	13.70%	
	10	Loan against shares/debentures/LIC Policy/KVIP									
		Above 800							(EBLR+3.80%)	13.20%	
		Above 750- 800							(EBLR+4.30%)	13.70%	
		Above 700-750							(EBLR+4.80%)	14.20%	
		Above 650-700							(EBLR+5.30%)	14.70%	
		100-200							(EBLR+5.30%)	14.70%	
	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	9.40	2.00	0.65	12.05			
		2	CUB 2	CMR 2	9.40	2.25	0.90	12.55			
		3	CUB 3	CMR 3	9.40	2.25	0.90	12.55			
		4	CUB 4	CMR 4	9.40	2.50	1.20	13.10			
		5	CUB 5	CMR 5	9.40	2.50	1.20	13.10			
		6	CUB 6	CMR 6	9.40	2.65	1.75	13.80			
		7	CUB 7	CMR 7	9.40	2.65	1.75	13.80			
		8 & 9	CUB 8/Unrated	CMR 8/ 9/10/NA	9.40	2.75	2.50	14.65			
	PART C: DISCOUNTING OF BILLS										
	1	Discounting of Bills against L/Cs of other banks							Minimum		
		Less than 1 month							6.00%(@REPO)		
		Upto 180 days							6.50% to 7.75%(Repo+0.50%- Min)		
		Upto 1 year							7.00% 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%	