

CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM		
Marginal Cost of Funds Based Lending rate with effect from 01.03.2024		
S.No.	Tenor Based	Revised Rate of Interest
1)	Overnight MCLR	7.40
2)	One month MCLR	7.65
3)	3 months MCLR	7.90
4)	6 months MCLR	8.15
5)	One Year MCLR	8.35
6)	Two Year MCLR	8.40
7)	Three Year MCLR	8.55
8)	Four Year MCLR	8.70
9)	Five Year MCLR	8.85
10)	Six Year MCLR	9.00
11)	Seven Year MCLR	9.15
12)	Eight Year MCLR	9.30
13)	Nine Year MCLR	9.45
14)	Ten Year MCLR	9.60
15)	Eleven Year MCLR	9.75
16)	Twelve Year MCLR	9.90
17)	Thirteen Year MCLR	10.05
18)	Fourteen Year MCLR	10.20
19)	Fifteen Year MCLR	10.35

A. AGRICULTURAL LOANS			
S.No.	Size of limit / loan	Revised Rate of Interest from 01.03.2024	
A.	Agri Jewel loans & other schemes on jewel loan.	1 year MCLR + 0.80	9.15
B.	Other Agricultural loans		
1	Kisan Credit Card(KCC)		
	• upto & Inclusive of Rs. 3.00 lakh	1 Year MCLR+0.80	9.15
	• Over Rs.3.00 lakh and upto Rs.5.00 lakh	1 Year MCLR+1.00	9.35
	• Over Rs.5.00 lakh	1 Year MCLR+1.40	9.75
2	Other Agri Credits		
	• upto & Inclusive of Rs. 20.00 lakh, upto 1 year	1 year MCLR + 0.90	9.25
	• over Rs.20.00 lakh and upto Rs.50.00 lakh, upto 1 year	1 year MCLR + 1.40	9.75
3	Agri Term Loans	Revised Rate of Interest from 01.03.2024	
	• Above 1 year and upto 3 years	Respective tenor MCLR + 1.90	10.45
	• above 3 years and upto 5 years	Respective tenor MCLR + 2.55	11.40
	• above 5 years	Respective tenor MCLR + 3.05	11.90

4	Adv to farmers against agricultural commodities / ware house receipts / cold storage bonds	Revised Rate of Interest from 01.03.2024	
	• upto Rs.5.00 lakh	1 year MCLR + 3.30	11.65
	• over Rs.5.00 lakh upto Rs.10.00 lakh	1 year MCLR + 3.80	12.15
	• over Rs.10.00 lakh upto Rs. 20.00 lakh	1 year MCLR + 4.30	12.65
	• over Rs.Rs 20.00 lakh	1 year MCLR + 4.80	13.15
5	Advances to Self Help Groups (SHGs)	1 year MCLR + 4.30	12.65
6	Advances under Swarojkar credit Cards (SCC)		
	• upto Rs.50000/-	1 year MCLR + 3.55	11.90
	• above Rs.50000/-	1 year MCLR + 4.80	13.15
7	Advances under General Credit Card (GCC)	1 year MCLR + 4.80	13.15

B. Rate of Interest for Large and other categories not covered under EBLR regime			
S.No.	Product/ Size of limit		Max
1	Lending for Large Enterprises	MCLR (respective tenor linked)	15.00
2	Lending for Commercial Real Estate and Capital Market Exposure	MCLR (respective tenor linked)	15.00