

<b>CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM</b>			
<b>INTEREST RATES ON VARIOUS LOANS LINKED WITH REPO RATE EBLR - Effective rate of interest @10.00 % p.a. (From</b>			
<b>1</b>	<b>PART A: STAFF LOANS</b>		
	<b>Scheme Particulars</b>	<b>REVISED ROI (% p.a)</b>	
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	
<b>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)</b>			
<b>PART B:PERSONAL LOANS(Linked to Repo rate of RBI)</b>			
<b>S.No.</b>	<b>Name of the Product/ Bureau Score</b>		<b>REVISED ROI (% p.a)</b>
<b>1</b>	<b>CUB Consumer Loan</b>		
	Above 800	EBLR	10.00%
	Above 750- 800	EBLR+0.30%	10.30%
	Above 700- 750	EBLR+0.80%	10.80%
	Above 650-700	EBLR+1.30%	11.30%
	100 -200	EBLR+1.80%	11.80%
<b>2</b>	<b>CUB Eazy Ride</b>		
	Above 800	EBLR	10.00%
	Above 750- 800	EBLR+0.30%	10.30%
	Above 700- 750	EBLR+0.80%	10.80%
	Above 650-700	EBLR+1.30%	11.30%
	100 -200	EBLR+1.80%	11.80%

3	<b>CUB Yoha Vahana</b>		
	Above 800	EBLR	10.00%
	Above 750- 800	EBLR+0.30%	10.30%
	Above 700- 750	EBLR+0.80%	10.80%
	Above 650-700	EBLR+1.30%	11.30%
	100 -200	EBLR+1.80%	11.80%
4	<b>Home loans (Under Floating rates)</b>		
a	<b>Affordable Housing loan (Upto Rs.30.00 lakh)</b>	<b>Min</b>	<b>Max</b>
	Bureau Score >800	8.55% (EBLR- 1.45%)	8.80% (EBLR-1.20%)
	700-800	8.80% (EBLR-1.20%)	9.30% (EBLR-0.70%)
	100-200	9.30% (EBLR-0.70)	9.80% (EBLR-0.20%)
b	<b>Prime Home loan (&gt;Rs.30.00 lakh –Rs.75.00 lakh)</b>	<b>Min</b>	<b>Max</b>
	Bureau Score >800	8.80% (EBLR-1.20%)	9.30% (EBLR-0.70%)
	700-800	9.05% (EBLR-0.95%)	9.80% (EBLR-0.20%)
	100-200	9.55% (EBLR-0.45%)	10.30% (EBLR+0.30%)
c	<b>Premium Home loan (&gt;Rs.75.00 lakh –Rs. 7.50 Cr)</b>	<b>Min</b>	<b>Max</b>
	Bureau Score >800	9.05% (EBLR-0.95%)	9.80% (EBLR-0.20%)
	700-800	9.30% (EBLR-0.70%)	10.30% (EBLR+0.30%)
	100-200	9.80% (EBLR-0.20%)	10.80%(EBLR+0.80%)

5	<b>Home loans (Under Fixed rates rates) - ABOVE 36 MONTHS</b>		
a	<b>Affordable Housing loan (Upto Rs.30.00 lakh)</b>	<b>Max</b>	
	Bureau Score >800	8.35%	
	700-800	8.85%	
	100-200	9.35%	
b	<b>Prime Home loan(&gt;Rs.30.00 lakh –Rs.75.00 lakh)</b>	<b>Max</b>	
	Bureau Score >800	8.85%	
	700-800	9.35%	
	100-200	9.85%	
c	<b>Premium Home loan (&gt;Rs.75.00 lakh –Rs. 7.50 Cr)</b>		
	Bureau Score >800	9.35%	
	700-800	9.85%	
	100-200	10.35%	
6	<b>Loan Against Property (Personal )</b>		
	Bureau Score >800	11.30% (EBLR+1.30)	
	700-800	12.05% (EBLR+2.05)	
	100-200	12.30% (EBLR+2.30)	

<b>CUB Vidhyavani (Meritorius) / Management - Education loans</b>							
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
<b>Vidhyavani- Girls</b>	13.60% (EBLR+3.60%)	14.10% (EBLR+4.10%)	13.30% (EBLR+3.30%)	14.30% (EBLR+4.30%)	12.80% (EBLR+2.80%)	12.60% (EBLR+2.60%)	15.30% (EBLR+5.30%)
<b>Vidhyavani- Boys</b>	14.30% (EBLR+4.30%)	14.80% (EBLR+4.80%)	13.80% (EBLR+3.80%)	14.80% (EBLR+4.80%)	13.80% (EBLR+3.80%)	14.80% (EBLR+4.80%)	15.30% (EBLR+5.30%)
##Exclusive security	>130%	12.80%	(EBLR+2.80%)				
	>100 to 130	13.20%	(EBLR+3.20%)				
	<100%	13.70%	(EBLR+3.70%)				
##Common Security//<100%		13.70%	(EBLR+3.70%)				
<b>8</b>	<b>Loan /OD against Sovereign Gold Bond</b>						11.00% (EBLR+1.00%)
<b>9</b>	<b>Other Secured loans(for any purposes)</b>						
	Above 800						11.80% (EBLR+1.80%)
	Above 750- 800						12.80% (EBLR+2.80%)
	Above 700-750						13.30% (EBLR+3.30%)
	Above 650-700						14.30% (EBLR+4.30%)
	100-200						14.30% (EBLR+4.30%)

<b>Loan against shares/debentures/LIC Policy/KVIP</b>							
10	Above 800						13.80% (EBLR+3.80%)
	Above 750- 800						14.30% (EBLR+4.30%)
	Above 700-750						14.80% (EBLR+4.80%)
	Above 650-700						15.30% (EBLR+5.30%)
	100-200						15.30% (EBLR+5.30%)
<b>PART C : Micro ,Small and Medium Enterprises (MSMEs)</b>							
<b>S.No.</b>	<b>Product/ Range of advance</b>						
1	<b>ForAll MSME Advances including CCOD limits/ Term loans / Project loans/ CGTMSE scheme(Including Hybrid)/Pre-shipment &amp; Post shipment credit/ Bill finance / Drop line OD/ Advances to Contractors/Service institutions(Edu/ Hospitals)</b>						
	<b>Chariot Rating</b>	<b>Internal Risk Rating</b>	<b>CMR</b>	<b>EBLR</b>	<b>Credit Risk Premium</b>	<b>Business Risk Premium</b>	<b>ApplicableROI (in% )</b>
	1	CUB 1	CMR 1	10.00	2.00	0.65	12.65
	2	CUB 2	CMR 2	10.00	2.25	0.90	13.15
	3	CUB 3	CMR 3	10.00	2.25	0.90	13.15
	4	CUB 4	CMR 4	10.00	2.50	1.20	13.70
	5	CUB 5	CMR 5	10.00	2.50	1.20	13.70
	6	CUB 6	CMR 6	10.00	2.65	1.75	14.40
7	CUB 7	CMR 7	10.00	2.65	1.75	14.40	
	CUB 8/ Unrated	CMR 8/ 9/10/NA	10.00	2.75	2.50	15.25	
<b>PART D: DISCOUNTING OF BILLS</b>							
1	<b>Discounting of Bills against L/Cs of other banks</b>						<b>Minimum</b>
	Less than 1 month						6.50% (repo)
	Upto 180 days						7.00% to 7.75% (Repo linked)
Upto 1 year						7.50% to 9.50% (Repo + 1.00% -Min)	
<b>PART E:Loans and Advances against Non-Resident Deposits</b>							
FCNR (B) Deposits -In Indian Rupees						Upto 75%	EBLR + 1.50%
						Upto 90%	EBLR + 1.75%