

CITY UNION BANK LTD - ADMINISTRATIVE OFFICE - KUMBAKONAM						
INTEREST RATES ON VARIOUS LOANS LINKED WITH REPO RATE EBLR - Effective rate of interest @ 8.70 % p.a. (From 15.10.2026) (Current RBI Repo Rate : 5.50%)						
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	8.70%
	Above 750- 800				EBLR+0.30	9.00%
	Above 700- 750				EBLR+0.80	9.50%
	Above 650-700				EBLR+1.30	10.00%
	100 -200				EBLR+1.80	10.50%
2	CUB Eazy Ride					
	Above 800				EBLR+2.00	10.70%
	Above 750- 800				EBLR+2.50	11.20%
	Above 700- 750				EBLR+3.00	11.70%
	Above 650-700				EBLR+4.00	12.70%
	100 -200				EBLR+4.50	13.20%
3	CUB Yoha Vahana					
	Above 800				EBLR	8.70%
	Above 750- 800				EBLR+0.30	9.00%
	Above 700- 750				EBLR+0.50	9.20%
	Above 650-700				EBLR+1.50	10.20%
	100 -200				EBLR+1.50	10.20%
4	Home loans(Under Floating rates) *					
a	Affordable Housing loan (Upto Rs.35.00 lakh for Metro and Rs.30.00 lakh for other locations)	Repo rate + Profit Margin + Business Risk Premium+ Credit Risk Premium	5.50 + 3.75+ 0.25+ 0.10	5.50+ 3.75+ 0.25+ 5.50	9.60	15.00
b	Prime Home loan(Above Rs.35.00 lakh for Metro and Rs.30.00 lakh for other locations)	Repo rate + Profit Margin + Business Risk Premium+ Credit Risk Premium	5.50+ 3.65+ 0.15+ 0.10	5.50 + 3.65+ 0.15 + 4.00	9.40	13.30
5	Loan Against Property/ Dropline OD	Repo rate + Profit Margin + Business Risk Premium+ Credit Risk Premium	5.50+ 3.75+ 0.25+ 0.10	5.50+ 3.75+ 0.25+ 5.50	9.60	15.00
6	Small and Micro LAP	Repo rate + Profit Margin + Business Risk Premium+ Credit Risk Premium	5.50+ 4.15+ 0.35+ 0.10	5.50+ 4.15+ 0.35+ 6.50	10.10	16.50

	S.No.	For All Corporate Advances Above Rs.7.50 Crores								
	2	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)								
		Internal Rating Solution(IRS)			EBLR	Credit Risk Premium	Business Risk Premium	Maximum Applicable ROI (in%)		
		IRS- 1			8.70	1.25	3.00	12.95		
		IRS-2			8.70	1.50	3.00	13.20		
		IRS- 3			8.70	1.75	3.00	13.45		
		IRS-4			8.70	2.00	3.00	13.70		
		IRS-5			8.70	2.50	3.00	14.20		
		IRS-6			8.70	2.75	3.00	14.45		
		IRS-7			8.70	3.00	3.00	14.70		
		IRS-8			8.70	3.25	3.00	14.95		
		IRS-9			8.70	3.50	3.00	15.20		
		IRS-10			8.70	4.00	3.00	15.70		
	PART C: DISCOUNTING OF BILLS									
	1	Discounting of Bills against L/Cs of other banks							Minimum	
		Less than 1 month							5.50%(@REPO)	
		Upto 180 days							6.00% to 7.75%(Repo+0.50%- Min)	
		Upto 1 year							6.50% 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%	