

Coastal Local Area Bank Ltd.,
Corporate Office: Vijayawada

A) Interest Rates on Priority Sector Advances (with effect from 03-08-2011)

Particulars	Revised
Priority - Gold Loans up to Rs.2.00 lakhs	14.25% p.a.
Priority - Gold Loans exceeding Rs.2.00 lakhs	14.75% p.a.
Priority – Crop loans (less than or equal to Rs.2.00 lakhs)	14.75% p.a.
Palm oil - Tie up loans	13.25% p.a.
Sugarcane – Tie up loans	14.25% p.a.
Priority –Term loans / SOD (less than or equal to Rs.2.00 lakhs)	14.75% p.a.
Priority –Term loans / SOD (More than Rs.2.00 lakhs to Rs. 10.00 lakhs)	16.25% p.a.
Secured Over Drafts / Term loan above Rs.10.00 lakhs CB1 CB2 CB3 CB4	PLR PLR + 1.50% p.a. PLR + 2.50% p.a. PLR + 3.00% p.a.
Priority WHR Loans up to Rs.2.00 lakhs	14.25% p. a
Priority WHR Loans above Rs.2.00 lakhs	14.75% p. a
Self Help Group	14.75% p.a.

B) Non-Priority Sector

Particulars	Revised
Staff Overdraft (PLR- 1.00%)	13.75% p.a.
Staff Vehicle Loan (PLR – 1.00%)	13.75% p.a.
Staff Gold Loans (PLR – 1.00%) up to 50000.00	13.75% p.a.
Gold loans > 6 months (NGL)	15.50% p.a.
Gold loan 3 months (NGS)	14.25% p.a.
Gold loan 6 months (NGM)	15.00% p.a.
SOD against Gold ornaments	16.00% p.a.
Advances against NSC, KVP, LIC policies	16.00% p.a.
Secured Over Drafts / Term loan above Rs.10.00 lakhs CB1 CB2 CB3 CB4	PLR PLR + 1.50% p.a. PLR + 2.50% p.a. PLR + 3.00% p.a.
Non-Priority WHR Loans	14.75% p. a

Other Loans

LOANS	Rate of Interest		Processing charges
	Up to Rs.5 lakhs	More than Rs.5 lakhs Rs 20.Lakhs	
1. Housing Loan			
Up to 5 yrs	PLR	PLR + 2%	1%
Consumer durable loan	PLR + 4		1%
Personal loan scheme	PLR + 4		1%
3. Vehicle Loan			
Two wheeler loans N.P	PLR + 4		1%
Three Wheeler Loans	PLR + 2		1%
For new cars	PLR + 2		1%
For old cars	PLR + 4		1%
4. Educational Loans			
	Repayable in 5.yrs	Repayable in more than 7 yrs	Processing charges
Up to 4 lakhs	PLR	PLR	1%
Above 4 lakhs	PLR +1	PLR +1	1%

Prime Lending Rate (PLR) w.e.f 3rd August 2011 – 14.75% p.a

Note: For studies in India = 5 lakhs For studies in Abroad =10 lakhs

Rates of interest are negotiable on Personal loans, Vehicle loans & for Housing Loans & Educational loans above 4 lakhs