



Coastal Local Area Bank Ltd.,
Corporate Office: Vijayawada

A) Interest Rates on Priority Sector Advances (with effect from 01.04.2010)

Particulars	ROI
Priority - Gold Loans upto Rs.2.00 lakhs	13.00% p.a.
Priority – Crop loans (less than or equal to Rs.2.00 lakhs)	13.00% p.a.
Priority –Term loans (less than or equal to Rs.2.00 lakhs)	13.00% p.a.
Self Help Group (For new groups and Renewals)	13.00% p.a.
Priority – Gold Loans exceeding Rs.2.00 lakhs	13.50% p.a.

B) Non-Priority Sector

Particulars	ROI
Gold loans	14.25% p.a.
SOD against Gold ornaments (PLR + 1.75%)	14.75% p.a.
Advances against NSC, KVP, LIC policies	14.75% p.a.
Other Non-Priority Advances	PLR Plus(Negotiable)

Note: 2% Pre-Closure charges for loans.



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%

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