



# Coastal Local Area Bank Ltd.,

Corporate Office : Vijayawada

Circular No: 99/04/03/27/2025-26

Dt/-01-09-2025

## Service Charges Applicable w.e.f 08-09-2025

Please refer our **Circular No: 99/04/02/26/2025-26 Dt/- 26.08.2025** on captioned subject, please ignore the contents of the charges advised.

The updated service charges applicable from 08-09-2025 are enclosed for implementation.



(K.A.V.Raman)  
(Chief General Manager)

**Revised Service Charges w.e.f 08-09-2025****1) Deposit Charges: -****1.1 ) Special facilities to savings bank clients who maintain sizable balances:**

Category of Branch	Minimum balance in SB account	Facility to be extended (within our Bank branches)
i) Rural and Semi Urban	Rs.25000/- and above during the previous month	At par DD up to three times with an aggregate of Rs.50000/- for the current month, within our Bank branches.
ii) Urban	Rs.50000/- and above during the previous month	At par DD up to three times with aggregate of Rs.100000/- for the current month, within our Bank branches.
iii) Rural and Semi Urban	Rs.50000/- and above during the previous month	Preferential allotment of locker, subject to availability, in addition to (i) above
iv) Urban	Rs.1.00 lakh and above during the previous month	Preferential allotment of locker, subject to availability, in addition to (ii) above

1. The above facility is to be extended to the eligible SB a/c holders.
2. In case minimum balance as above is not maintained in SB a/c as prescribed, the facility of at par collection/remittance should not be extended.
3. The branches should extend special personalized service to the SB a/c holders who maintain balances as stated above.

**1.2) Minimum Balance to be maintained by Customers**

Particulars	URBAN/ SEMI URBAN (Rs.)	RURAL (Rs.)
<b>SB</b>		
With Cheque Book	3000	2000
Without Cheque Book	2000	1000
<b>CA</b>		
With Cheque Book	10000	5000
Without Cheque Book	5000	3000

**1.3) Penalty for non-maintenance of minimum balance:**

Particulars	Charges
SB (with or without cheque book)	Rs. 75/- per month inclusive of GST
CA	Rs.175/- per month inclusive of GST

- Staffs and ex-staff are exempted from minimum balance requirement.



#### 1.4) Issue of ATM-cum-Debit card:

Sl. No	Activity	Charges (Rs)
1	Issue of New ATM Card	Rs.250/-
2	Issue of Additional Card	Rs 250/-
2	Issue of Duplicate Card	Rs 250/-
3	Annual Maintenance Charges (from second year) (110)	Rs 220/-
4	PIN regeneration charges	Nil
5	Card Replacement Charges	Rs 250/-
6	Cash withdrawal from Coastal ATMs	Nil
7	Cash withdrawal at other Bank ATMs: Every month	Per each transaction
	<b>Financial Transactions :-</b>	
	Our Bank ATMs 5 Transactions free only Cash	Rs. 23/- + GST
	Other Banks ATMs 3 Transactions free in Metro 5 Transactions free in Non Metro	Rs 23/-+ GST
	<b>Non-Financial Transactions</b> thereafter-- for each txn.	Rs 5/-+ GST

#### 1.5 ) Cheque Book Charges:

First cheque book with 10 leaves for SB a/c and & 25 leaves for CA a/c is free
Rs.4.50 per cheque for subsequent SB cheque books
Rs 4.50 per cheque for subsequent CA cheque books
Personal Chq. Book per leaf Rs. 5.50/- plus GST 18% (no extra normal charges)
No charges for Staff.

#### 1.6) Other charges :

Sl. No	Activity	Charges (Rs)
1	Issuances of Duplicate Passbook	Rs. 100/- + GST for issue of duplicate passbook Rs. 10/- + GST per page (entries page) (Exemption of above charges is permitted to regular staff.)
2	Change of nomination	Noting of nomination First free There-after, Rs100/- per every change of nomination.
3	Closure of SB Account	SB A/C (before one year) Rs.1000/- Current A/c (before one year) Rs.2000/-  No charges should be collected if (a) The account is transferred to another branch of our Bank (b) To open another account in the case of death of a customer (c) Account is aged more than one year
4	Charges in Operational Instructions	(a) Changes in operational instructions - Rs.25/- Per occasion (b) Change of Mobile number - Rs. 50/-
5	Stop Payment Instructions	Rs. 100/- per instrument





6	Confirmation of Specimen Signature	Rs. 500/- per certificate
7	Solvency Certificate	Rs. 500/- per certificate
8	Penalty on premature withdrawal of Domestic Term Deposits	(a) 1% below the rate applicable at the time of Deposit for the period Deposit remained with the Bank or 1% below the contracted rate, whichever is lower. (b) No interest will be paid on Deposits which remain for a period of less than 7 days.

## 2) Charges for loans & advances / Bank guarantees:-

### 2.1) Processing Charges:

Proposed		
Sl. No.	Name of the Product	Charges
1	All loans up to Rs.25000 (under priority sector)	nil
2	Coastal Home loans	Loans up to Rs.25.00 lacs – 0.50% + GST Loans above Rs.25.00 lacs – 0.25% + GST (tier method)
3	Coastal Real Estate Loan	Loans up to Rs.1.00 Cr – 1% + GST Loans above Rs.1.00 Cr 0.75% + GST subject to a minimum of Rs.1,00,000/-
4	Term loans Up to Rs 100.00 lakhs	1.00% of limit sanctioned + GST
4	Term loans above Rs.100.00 lakhs	0.75 % of limit sanctioned + GST Subject to Minimum of Rs. 1,00,000/-
5	Cash Credit and Over Draft limits	1.00 % of limit sanctioned + GST
6	Gold Loan up to Rs. 5.00 lakhs	0.50 % of limit sanctioned + GST, subject to maximum of Rs.2000 +GST
7	Gold Loan above Rs. 5.00 lakhs	0.25 % of limit sanctioned + GST, subject to minimum of Rs.2000 +GST and Maximum of Rs. 3,500 +GST A borrower may be permitted to avail 3 loans under the cap of Rs. 3500/- in a day
8	Coastal Pragathi Vikas Loans, Loan Against Deposit, Coastal Pragathi Loans,Coastal Joint Liability Group Loans & Staff Loans	NIL

### 2.2) Inspection Charges (except Gold Loans, Deposit Loans, loans against bonds / securities)

Sl. No.	Limit	Charges
1	Above Rs.25,000 & up to Rs.3 Lakhs	Rs.500/- (H.Y)
2	Above Rs.3 Lakhs & up to Rs.25 Lakhs	Rs.750/- (H.Y)
3	Above Rs 25.00 Lakhs	Rs.1000/- (H.Y)

\*No Inspection charges shall be levied for priority sector advances up to Rs.25000/-.

\*No inspection charges for Gold and LAD.



### 2.3) Penal Charges:

S.No	Name of the product	Parameter	Penal Charges
1	OD/TL	Non-Compliance of Loan Sanction Terms and Conditions	@0.25% of limit + GST pa, Min of Rs.100/+GST
2	OD/TL	Default pm EMI/Interest amount	@ 5% on the default amount rounded off to nearest Rs 5 /- +GST pa min of Rs. 100/-+GST

\* No pre-payment/force closure charges are applicable on floating rate term loans to all individual borrowers in terms of RBI Circular No DBOD No Dir.BC.107-13.03.00/2011-12, dated 05.06.2012 & RBI/2013-14/582 DBOD. Dir.BC.No.110/13-14, dated 07.05.2014

### 2.4) other charges:

Sl. No	Activity	Charges (Rs)
1	Gold loan appraisal	Gold appraisal charges 0.35% on loan amount with minimum of Rs 200/- & maximum of Rs. 1500/- per each loan limit
2	a) Loan Notice Charges : b) Notice charges for other than Gold Loans c) Notice charges for Gold loans	a) Rs.100/- + GST for each notice served by the Branch b) One time charges of Rs 50/- + Rs.25/- towards courier charges while issuing the first notice c) Rs 25/- towards actual postage/courier charges to be collected for every notice issued

### 2.5) Commission on Bank Guarantees/Letter of comfort:

Types of Guarantee	Charges (Rs.)
<ul style="list-style-type: none"><li>Financial Guarantee with less than 100% cash margin</li><li>Financial Guarantee with less than 100% cash margin</li></ul>	<ul style="list-style-type: none"><li>Rs. 100 + 2.00% p.a. on Guarantee amount + GST</li><li>Rs. 100 + 2.00% p.a. on Guarantee amount + GST</li></ul>

Guarantee commission should be collected in advance at the time of issuing guarantee for the full liability period and claim period, if any. However, where guarantees are given for a period of above one year, the branches may collect the guarantee commission once in a year in advance. In such cases, the applicant should give an undertaking to pay the commission when demanded by the Bank. An authorization letter to debit the guarantee commission to their account should be obtained.

**Minimum Commission on Guarantee:** Guarantee commission has to be collected for a minimum period of six months and in steps of quarters for guarantees above six months. A part of the quarter should be treated as full quarter, for the purpose of collecting guarantee commission.





**Cancellation of Guarantee:** In case of guarantees tendered for cancellation before the date of expiry, only portion of the guarantee commission already recovered by refunded to the customer at half of the original rate for the unexpired period of guarantee (including claim period) in completed quarters.

When a guarantee is issued in lieu of earnest money deposit for submitting the tender

Where the guarantee is submitted to the beneficiary and subsequently tendered for cancellation, guarantee commission should not be refunded.

However, the guarantee is not submitted to the beneficiary but returned to the bank, 50% of commission may be refunded.

The guarantee commission should be collected for the extended period of validity of the guarantee, due to restraints imposed on Banks by court orders at the instance of the customers.

On renewal / extension of guarantee, the commission is to be collected for a minimum period of 3 months and thereafter, in steps of quarters (part of the quarter is to be taken as full quarter).

In respect of Bank Guarantee originally issued for a period of less than six months, where guarantee commission has been collected for a minimum period of six months and any subsequent renewal/extension which falls within six months, additional guarantee commission need not be collected.

### **3) Remittances/ Collections :-**

#### **3.1) Issue of Demand Drafts/ Pay Orders**

Particulars	Exchange to be collected for Demand Drafts Issued	
	Non Cash Rs.	Cash Rs.
a) Up to and inclusive of Rs.20000/-	25	40
b) Above Rs.20000/- and up to Rs.50000/-	50	
c) Above Rs.50000/-	Rs. 2 per thousand, subject to a minimum of Rs. 50/-	

**\*\*The above charges are inclusive of GST @ 18%**

Branch may refer to CO for any concession / permission justifying the reasons along with statement of cost benefit analysis.

#### **3.2) Remittance to Prime Minister's / Chief Minister's relief funds:**

DDs in favor of Prime Minister's / Chief Minister's relief fund shall be issued free of cost.



#### **4) General Charges: -**

##### **4.1) Charges for returned unpaid bills/cheques (including local / clearing cheques)**

<b>Particulars</b>		<b>Service charges to be collected (Rs.)</b>
(i)	Local Cheques, from the lodger	Rs. 250/- per month
(ii)	Outstation cheques/Bills	Rs. 50% of the prescribed collection charges+actual postal charges subject to minimum of Rs. 35/- + Other Bank charges if any.
(iii)	From the drawer of cheques (our customer)	Rs. 350/- per cheque
(iv)	ECS Creation Charges	Rs. 100/- (One Time)
(v)	ECS Cheque Return Charges	Rs. 350/- per ECS failure
(vi)	NACH Creation Charges	Rs. 100/- (One Time)
(vii)	NACH failure charges	Rs. 350/- per Mandate

##### **4.2) Failure of standing instructions**

- 1) Rs. 75/- per transaction –non –individual (SB & CA)
- 2) Rs. 50/- per transactions – individual
- 3) SI Creating – (one time Rs 50/-)

##### **4.3) Charges on Centralized Payments Systems:**

<b>Slabs</b>	<b>RTGS</b>		<b>NEFT</b>			<b>UPI</b>
	Branch	Digital	Branch	Digital (SB)	Digital (Others)	Digital
Transaction Amount						
Up to Rs.1 lac	NA	NA	10.00	Nil	5.00	Nil
Over Rs 1 lac - 2 lacs	NA	NA	15.00	Nil	10.00	Nil
Over Rs.2 lacs – 5 Lacs	20.00	15.00	20.00	Nil	15.00	Nil
Over Rs.5 lacs	35.00	25.00	35.00	Nil	25.00	Nil

##### **4.4) Cash Handling Charges:**

<b>Savings Bank Account</b>	
<b>Details</b>	<b>Amount of Charge</b>
First 3 Transactions of the month and subsequent transactions below Rs.50,000/- per day	Free of Charge
Transactions of Rs. 50,000/- and above per day after exhaustion of free transactions.	Rs.1.18 (incl. GST) per thousand or part thereof with a minimum of Rs.59/- incl. GST (18%) per transaction and a maximum of Rs.5,000/- (incl. GST).



Current Account	
Details	Amount of Charge
<b>AT Base Branch:</b>	
1) Up to Rs. 50000/- or 10 Sections i.e 1000 pieces per day whichever is higher	1) Free of Charges
2) Above that Rs. 10/- per Section	2) Rs. 1.18 (incl. GST) per thousand or part thereof with a minimum of Rs. 59/- incl. GST (18%) per transaction and a maximum of Rs. 5,900/- (incl. GST)
<b>AT Non Base Branch:</b>	
Above Rs. 25000/- Rs. 2/- per thousand	Above Rs. 25000/- Rs. 2 per thousand

**Waiver of charges in cash deposit allowed in the following cases:**

- Term Deposits
- Term Loan Installments
- BC Pool OD Accounts
- Basic Saving Bank Accounts SBM, SBC and PMJDY Accounts
- Staff Accounts

**4.5) Account maintenance Charges @ half-yearly intervals, i.e. Sep. and March:**

S. No.	Particulars	Charges (Inc. GST) Rs. Per account
1	Current accounts	250
2	For all SB Accounts (excluding SBM, PMJDY, Staff and NPA accounts)	75
	Loan Accounts (Based on limit ) except newly opened CPL, JLG & Gold loans	
1	Up to Rs.5,000	110
2	Above Rs. 5,000 to Rs.10,000	220
3	Above Rs.10,000 to Rs.25,000	275
4	Above Rs.25,000 to Rs.50,000	310
5	Above Rs.50,000 to Rs.1.00 lakh	375
6	Above Rs.1.00 lakh to Rs.2.00 lakhs	425
7	Above Rs.2.00 lakhs to Rs.5.00 lakhs	530
8	Above Rs.5.00 lakhs to Rs.10.00 lakhs	1,275
9	Above Rs.10.00 lakhs to Rs.50.00 lakhs	1,800
10	Above Rs.50.00 lakhs	2,600





#### 4.6) Other Service Charges:

S. No.	Particulars	Charges
1	For issue of no due certificate to non customers of our Bank	Rs.60/- + GST
2	For issue of statement of a/c (Govt. departments exempted) or each folio	Rs.25/- + GST
3	Issue of duplicate draft / pay order	Rs.100/- per instrument + GST
4	Cancellation of Draft / Pay order	Rs. 50/- per instrument + GST
5	Insurance of duplicate deposit receipt	Rs. 100/- per instrument +GST
6	Revalidation of DDs	Rs. 77/- per instrument + GST
7	Safe custody charges per box/cover	Rs. 500/- per quarter + GST

**4.7) Service Charges to Staff:** Services charges are exempted on all services, except for locker rents for medium and large sizes. Charges on small lockers will be as under :

#### Locker Facility to Staff:

Category	Locker Size	Rent
Urban	125 mm*175 mm	800.00
Rural	125 mm*175 mm	600.00
Urban	159 mm*210 mm	1200.00
Rural	159 mm*210 mm	700.00

#### The Special Rates are subject to following Terms & Conditions:-

1. The special rates are available only to the locker sizes mentioned above.
2. The staff member has to deposit minimum 3 Years rent as Term Deposit & lien should be marked against it.
3. The concession period: 2 Years or till the vacant lockers are exhausted, whichever is earlier.
4. The Special rate will be applicable to new hirers only.



#### 4.8) Safe Deposit Lockers:

##### 4.8.1) Locker Rents:-

Class of Locker	Size	Type	Urban branches Rent	Rural/Semi urban branches Rent
A	125MM x 175 mm	Small	1650	1250
B	159mm x 210 mm		2500	1500
C	125mm x 352 mm	Medium	2500	2000
D	189mm x 263mm		3000	2400
E	159mm x 423 mm		3600	3000
F	278mm x 352 mm	Large	5000	3600
G	189mm x 529mm		5000	3600
H	321mm x 423mm		6000	5000
H1	321mm x 210mm	Medium	4000	3000
L	404mm x 529mm	Extra Large	7000	6000
L2	385mm x 529mm		6000	5000

GST @ 18 % is to be collected over and above the locker rent

Note:- First Year Rent free for Small Lockers on Deposit of amount equal to 3 Years Rent

##### 4.8.2) Locker Rent Over Due Charges:-

1 <sup>st</sup> Quarter	5% of the Annual Rent
2 <sup>nd</sup> Quarter	10% of the Annual Rent
3 <sup>rd</sup> Quarter	15% of the Annual Rent

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