

As per RBI/2015-16/59 Circular DBR No.Leg.BC.21/09.07.006/2015-16
dated July 01, 2015 (see paragraph 8.4)

Annex - III

COASTAL LOCAL AREA BANK LTD.

**RATES AT A QUICK GLANCE
AS ON 29.12.2023
Deposit Accounts**

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	NORMAL	SENIOR CITIZEN	Rural Rs	Semi Urban Rs	Urban Rs
ACCOUNT					
1. Savings Bank A/c					
A. Domestic					
a. With cheque book facility	3.00 %	3.00 %	550	2000	2000
b. Without cheque book facility	3.00 %	3.00 %	300	1000	1000
c. Basic Savings Bank Deposit Account	3.00 %	3.00 %	0	0	0
B. Non Resident					
a. NRO	Not Applicable				
b. NRE					
2. Term Deposits					
A. Domestic		Rate of Interest			
Term Deposits (All Maturities)		Up to & including Rs 2.00 Crores		For Deposits above Rs 2.00 Crores	
7 days – 14 days		5.00 %		Not Applicable	
15 days – 29 days		5.00 %		Not Applicable	
30 days – 45 days		5.50 %		Not Applicable	
46 days – 90 days		6.00 %		Not Applicable	
91 days – 180 days		6.50 %		Not Applicable	
181 days – 270 days		6.75 %		Not Applicable	
271 days – 364 days		6.75 %		Not Applicable	
1 year - < 2 years		7.50 %		7.75 %	
2 years - < 3 years		7.75 %		8.00 %	
3 years – < 5 years		7.75 %		Not Applicable	
5 years and above		7.85 %		Not Applicable	
B. Non-Resident Accounts					
a. NRO (All Maturities)		Not Applicable			
b. NRE (All Maturities)					



	Rate of Interest				
	1 year & above but < 2 years	2 years & above but < 3 years	3 years & above but < 4 years	4 years & above but < 5 years	For 5 years (Maximum)
c. FCNR(B)	Not Applicable				
i) USD					
ii) GBP					
iii) EUR					
iv) CAD					
v) AUD					

LOANS

	RATE OF INTEREST				Processing Charges
LOANS	CB 1 Rating	CB 2 Rating	CB 3 Rating	CB 4 Rating	
Housing Loans					
Floating Category					Up to Rs 25 lakhs 0.50% of limit In excess of Rs 25 lacs 0.25% of limit
Up to 5 years	10.75 %	11.00 %	11.25 %	11.50 %	
More than 5 Yrs & up to 10 Yrs	10.75 %	11.00 %	11.25 %	11.50 %	
More than 10 Yrs	10.75 %	11.00 %	11.25 %	11.50 %	
Fixed Category					
Up to 5 years	Not Applicable				
More than 5 Yrs & up to 10 Yrs					
More than 10 Yrs					
2. Personal Loan					
a) Consumer Durable Loan	Not Applicable				
b) Senior Citizen Loan Scheme					
c) Personal Loan Scheme	13.75 %	14.00 %	14.25 %	14.50 %	Fund based limits, up to Rs 25000/- is NIL below or equal to 1 year term = 1.0%+GST Above 1 year term = 1.5%+GST
d)					
3. Vehicle Loan					
a. Two Wheeler Loans	11.75 %	12.00 %	12.25 %	12.50 %	
b. Three Wheeler Loans	11.75 %	12.00 %	12.25 %	12.50 %	
c. For New Cars	11.75 %	12.00 %	12.25 %	12.50 %	
d. For Old Cars					



4. Educational Loans	CB 1 Rating	CB 2 Rating	CB 3 Rating	CB 4 Rating	Fund based limits, up to Rs 25000/- is NIL below or equal to 1 year term= 1.0%+GST Above 1 year term = 1.5%+GST
	Interest Rates	12.25 %	12.75 %	13.50 %	

CHARGES

Fee Based Services						
1. Lockers						
Type of Locker in mm x mm	Metro / Urban/			Rural / Semi Urban		
	1Yr	2 Yrs	3 Yrs	1Yr	2 Yrs	3 Yrs
A 125 x 175	1650	3300	4950	1250	2500	3750
B 159 x 210	2500	5000	7500	1500	3000	4500
C 125 x 352	2500	5000	7500	2000	4000	6000
D 189 x 263	3000	6000	9000	2400	4800	7200
E 159 x 423	3600	7200	10800	3000	6000	9000
F 278 x 352	5000	10000	15000	3600	7200	10800
G 189 x 529	5000	10000	15000	3600	7200	10800
H 321 x 423	6000	12000	18000	5000	10000	15000
H1 321 x 210	4000	8000	12000	3000	6000	9000
L 404 x 529	7000	14000	21000	6000	12000	18000
L2 385 X 529	6000	12000	18000	5000	10000	15000
2. Credit Cards						
Entrance Fees	Not Applicable					
Annual Fees						
Add on Card						
Service charges on outstanding balance						
Cash withdrawal fees						
Hot listing charges						
Other Charges						
3. Debit Cards						
	ATM Card Issue Charges Rs 250/-					
International Debit Card						
	Not Applicable					



4. Drafts/TT/MT					
Issue	Non Cash Rs		Cash Rs		
Up to Rs 1000/-	25		40		
> Rs 1000/- up to Rs 5000	30		50		
> Rs 5000/- up to Rs 10000	50		80		
> Rs 10000/- up to Rs 50000	Rs 3.00 per thousand with a minimum of Rs 50/-		Rs 4.00 per thousand with a minimum of Rs 100/-		
> Rs 50000/- up to Rs 1.0 lac (through account only)	Rs 3.50 per thousand or part thereof				
> Rs 1.00lac- up to Rs 10.0lac (through account only)	Rs 4.00 per thousand or part thereof				
The above charges are inclusive of GST					
Cancellation	Rs 50/- per instrument				
5. Outstation cheque collection					
Up to Rs 5000/-	Rs 50/-				
> Rs 5000/- up to Rs 10000	Rs 70/-				
> Rs 10000/- up to Rs 1.0 lac	Rs 165/-				
> Rs 1.00 lac -	Rs 275/-				
6. NEFT Money Transfer	RTGS		NEFT		
7. RTGS Money Transfer					
Transaction Amount	Branch	Digital	Branch	Digital (SB)	Digital (Others)
Up to Rs 1.0 lac	NA	NA	Rs 10.00	Nil	Rs 5.00
Over Rs 1.0 lac – 2 lacs	NA	NA	Rs 15.00	Nil	Rs 10.00
Over Rs 2.0 lacs – 5 lacs	Rs 20.00	Rs 15.00	Rs 20.00	Nil	Rs 15.00
Over Rs 5 lacs	Rs 35.00	Rs 25.00	Rs 35.00	Nil	Rs 25.00
8. Cheque return charges					
Particulars			Service charges to be collected (Rs.)		
Local Cheques, from the lodger			Rs. 250/- per month		
Outsation cheques/Bills			Rs. 50% of the prescribed collection charges+actual postal charges subject to minimum of Rs. 35/- + Other Bank charges if any.		
From the drawer of cheques (our customer)			Rs. 350/- per cheque		
ECS Cheque Return Charges			Rs. 250/- per ECS failure		
ECS Creation Charges			Rs. 100/- (one time)		
9. Cheque Book Issue					
Savings Bank	Up to 10 leaves free, subsequently Rs 4.50 per cheque				
Current Account	Up to 25 leaves free, subsequently Rs 4.50 per cheque				
10. No Dues Certificate	Rs 60/- for Non Customers of our Bank				

