

**Coastal Local Area Bank Ltd.,**  
Corporate Office: Vijayawada

**A) Interest Rates on Priority Sector Advances**

Particulars	Revised
<b>Agricultural Gold Loans</b>	
Below and up to and inclusive of Rs.1.00 lakh	12%
Above Rs.1.00 lakh to Rs.3.00 lakhs	13.25%
> Rs.3.00 lakhs	14.90%
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.
<b>Ratings</b>	<b>Risk</b>
CB1+	Highest Safety
CB1	High Safety
CB2	Safe
CB3	Moderate safety
CB4	Inadequate safety
	PLR
	PLR+ 0.50%
	PLR+1.50%
	PLR+2.50%
	PLR+3.00%
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
<b>Non Agricultural Gold Loans</b>	
Below and up to and inclusive of Rs.1.00 lakh	12%
Above Rs.1.00 lakh to Rs.2.00 lakhs	13.90%
> Rs.2.00 lakhs	14.90%
Advances against NSC, KVP, LIC policies	16.00% p.a.
<b>Ratings</b>	<b>Risk</b>
CB1+	Highest Safety
CB1	High Safety
CB2	Safe
CB3	Moderate safety
CB4	Inadequate safety
	PLR
	PLR+ 0.50%
	PLR+1.50%
	PLR+2.50%
	PLR+3.00%
Non-Priority WHR Loans	14.75% p. a

## Other Loans

LOANS	Rate of Interest	Processing charges	
<b>1. Housing Loan</b>			
<b>For purchase:</b>		<b>Process Charges -NIL</b>	
Upto Rs.20 lakhs— ROI of 11.90% p.a.			
Above Rs.20 lakhs And up to Rs. 50 lakhs---ROI of 12% p.a.			
Above Rs.50 lakhs and up to Rs.100.00 lakhs --- ROI of 11.50% p.a			
<b><u>For Repairs and renovation:</u></b>			
Interest rate of 13.50% p.a. for all loan slabs			
Consumer durable loan	PLR + 3	Up to 1 year 1% >1 year 1.50%	
Personal loan scheme	PLR + 3	Up to 1 year 1% >1 year 1.50%	
<b>3. Vehicle Loan</b>			
Two wheeler loans NP	PLR	1% on loan amount + Service Tax with a minimum of Rs.1000.00	
Three Wheeler Loans	PLR + 2	1% on loan amount + Service Tax with a minimum of Rs.1000.00	
For new cars	PLR	1% on loan amount + Service Tax with a minimum of Rs.1000.00	
For old cars	PLR	1% on loan amount + Service Tax with a minimum of Rs.1000.00	
<b>Repayable</b>			
<b>4. Educational Loans</b>	<b>Repayable in 5.yrs</b>	<b>in more than 7 yrs</b>	<b>Processing charges</b>
Up to 4 lakhs	PLR	PLR	1%
Above 4 lakhs	PLR +1	PLR +1	1%

***Prime Lending Rate (PLR) w.e.f 3<sup>rd</sup> 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**