



COASTAL BANK

Coastal Local Area Bank Ltd

Product Wise **Fixed Interest** Rates: CURRENT AS ON 07.03.2023

SI No	Account Type Description	Basis / Benchmark		
10	GOLD LOANS-AGRI	Fixed Rate	10.75	Up to Rs.3.00 lakhs-10.75% Above Rs.3.00 lakhs 10.75%
11	GOLD LOANS NON AGRI-3L	Fixed Rate	11.50	Upto Rs 3.00 lacs 11.50%
12	GOLD LOANS NON AGRI >3L	Fixed Rate	11.00	11.00
13	SOD AGAINST GOLD ORNAMENT	Fixed Rate	11.00	11.00
14	LOANS AGAINST NSC/KVP/LIC	Fixed Rate	14.00	14.00
15	OD AGNST.NSC/KVP/LIC	Fixed Rate	14.50	14.50
16	SECURED OVER DRAFT N.P	Fixed Rate	17.00	17.00
17	PROJECT FINANCE (NP)	Fixed Rate	17.00	14.50%+ Credit Risk rating "0" to 2.50% at time of sanction.
18	CROP LOANS	Fixed Rate	13.50	13.50
19	CROP LOANS-TIEUP	Fixed Rate	12.50	12.50
20	WARE HOUSE RECEIPT	Fixed Rate	12.00	12.00
21	SECURED OVER DRAFT PRIO	Fixed Rate	15.25	15.25
22	Overdraft Joint Liability	Fixed Rate	18.50	18.50 No processing charges
23	B.C-Coastal JLG (P)	Fixed Rate	18.50	18.50 No processing charges
24	JLG Term Loan - Dairy	Fixed Rate	18.50	18.50 No processing charges
25	JLG TERM LOAN (P)	Fixed Rate	18.50	18.50 No processing charges
26	B.C-Coastal Pragathi Ln(P)	Fixed Rate	18.50	18.50 No processing charges
27	COASTAL PRAGATHI LOANS	Fixed Rate	18.50	18.50 No processing charges
28	OD MERCHANT POS ACCOUNTS-	Fixed Rate	14.50	14.50
29	OVERDRAFT BC POOL ACCOUNT	NA	0.00	0.00



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30	Coastal Easy Loan (CELON)-TL	FIXED	16.50
31	Coastal Farm Mechanisation (SOD / CC)	FIXED	15.25
32	Coastal Farm Mechanisation (TL)	FIXED	15.50
33	Coastal Healthcare Plus (SOD / CC)	FIXED	15.50
34	Coastal Healthcare Plus (TL)	FIXED	15.70
35	Coastal Higher Education Loan-TL	FIXED	15.10
36	Coastal Loan for Natural Products (SOD / CC)	FIXED	15.50
37	Coastal Loan for Natural Products (WCDL)	FIXED	16.00
38	Coastal Loan for S&M Farmers-CKCC	FIXED	16.50
39	Coastal Rythu Bandhu-CKCC	FIXED	17.00
40	Coastal Santhanamasthu-TL	FIXED	16.75
41	Coastal Santhanamasthu-DL	FIXED	16.50



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EB & MCLR:

Sl No.	Product Type Description	Link Indicator	Bench Mark Rate	Spread	Rating	ROI (Maximum)
1	COASTAL PERSONAL VEHICLE LOAN	EB	6.50	9.00	N.A.	15.500
2	COASTAL COMMERCIAL VEHICLE LOAN	EB	6.50	7.00	0.25% to 2.50%	16.00
3	COASTAL DOCTOR PLUS	EB	6.50	5.60 to 6.6.	N.A.	Up to Rs. 10.00 lakhs-13.10% Above Rs.10.00 lakhs-1210%
4	COASTAL HOME LOAN-PRORITY	EB	6.50	5.10 to 5.60	N.A.	up to 25 lakhs 12.10 > Rs 25 lakhs 11.60
5	COASTAL HOUSE REPAIR LOAN	EB	6.50	7.00	N.A.	Existing home loan=12.10/ 11.60 only repair=13.50
6	TERM LOANS (P)	EB	6.50	8.75	0.00% to 2.50%	17.75
7	PERSONAL LOANS- MORTGAGE	EB	6.50	11.00	N.A.	17.50
8	PERSONAL LOANS- UNSECURED	EB	6.50	11.00	N.A.	17.50
9	COASTAL HOME LOAN-NP	EB	6.50	5.10 to 5.60	N.A.	up to 25 lakhs 12.10 > Rs 25 lakhs 11.60
10	Coastal Dealer Loan (SOD / CC)	EB	6.50	5.75	0.25 to 2.50	14.75



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11	Coastal Dealer Loan (WC DL)	EB	6.50	5.90	0.25 to 2.50	14.90
12	Coastal Dealer Loan (TL)	EB	6.50	6.00	0.25 to 2.50	15.00
13	Coastal Loan against Rent Receivable.-TL	EB	6.50	5.10	2.50	14.10
14	Coastal Home Overdraft	EB	6.50	upto Rs.25 lakh > Rs.25 lakh		9.85 10.00
15	COASTAL KALYANAMASTH U (OD)	MCLR	10.50	5.25	0.00% to 0.75%	16.50
16	OD Agnst Book Debts	MCLR	10.50	5.25	0.25% to 2.50%	18.25
17	CKCC-AGAINST TIE UP	MCLR	10.50	4.25	N.A.	14.75
18	CKCC-GENERAL	MCLR	10.50	4.25	0.25% to 1.50%	16.25
19	COASTAL MORTGAGE CLAMP LN	MCLR	10.50	5.00	0.25% to 2.50%	18.00
20	COASTAL KALYANAMASTH U (TL)	MCLR	10.50	5.25	0.00% to 0.75%	16.50
21	TERM LOAN (NP)	MCLR	10.50	5.25	0.25% to 2.50%	18.25
22	AGRICULTURAL TERM LOANS	MCLR	10.50	4.00	0.25% to 1.50%	16.00



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Loan against Liquid Assets (SOD / CC)	MCLR 1Y	10.50	Up to Rs.5.00 lakh >Rs.5.00 lakh	14.20 13.70
Loan against Liquid Assets (DL)	MCLR 1Y	10.50	Up to Rs.5.00 lakh >Rs.5.00 lakh	14.45 13.95
Against MF Units / SGB	MCLR 1Y	10.50	Up to Rs.5.00 lakh >Rs.5.00 lakh	12.45 12.20