

COOPBANK'S TERMS AND TARIFFS

June, 2024







S.no	Economic Sector	Loan Type	Loan Duration	Revised Rate	
				0-12 months	13.00
			13- 24 Months	13.50	
		Town Loon	25- 36 Months	13.75	
		Term Loan	37- 48 Months	14.00	
			49- 60 Months	14.00	
			Above 60 Months	14.50	
			Export O/D up to one year	13.50	
		Overdraft facility		18.00	
				19.50	
		Term Loan Continue	11.25		
				11.50	
1	Export		•		
'		Pre-shipment	<u> </u>		
			-	pay-in-a/c - 10.50 pay-in-a/c - 11.00 10.00	
			• •		
			Without a sales contract to ECX pay-in-a/c -		
			non-coffee		
			Up to three months	10.00	
				13.50 13.75 14.00 14.00 14.50 13.75 13.50 13.75 13.50 13.75 13.50 13.75 13.50 13.75 13.75 13.75 13.75 13.75 13.75 13.75 13.75 13.75 13.75	
		Merchandise	,		
				18.00	
			Import O/D up to one year	18.00	
		Overdraft	Import temporary O/D for up to three months	20.00	
			Import overdrawal up to one month	20.00	
			0-12 months	13.50 13.75 14.00 14.00 14.50 13.50 18.00 19.50 11.25 11.50 10.00 10.75 10.50 11.00 17.00 17.50 18.00 20.00 20.00 17.50 18.75 19.25 19.50 19.75 20.00 20.00	
			13- 24 Months	18.50	
2		Town Loon	25- 36 Months	18.75	
	Import	Term Loan	37- 48 Months	11.50 10.00 10.75 10.50 10.50 11.00 11.00 17.00 17.50 18.00 20.00 20.00 17.50 18.75 19.25 19.50 19.75 20.00 20.00	
			49- 60 Months	19.50	
			Above 60 Months	19.75	
		Advance engine the set Dille	Up to 90 days	20.00	
		Advance against import Bills	Payable Over 90 days	20.00	
		Morobondino	One Time facility for import goods up to 90	10 50	
		Merchandise	days	16.50	



S.no	Economic Sector	Loan Type	Loan Duration	Revised Rate
			One Time facility for import goods up to 180 days	18.75
			Revolving facility for import goods up to 365 days	19.00
			Goods/Merchandise in transit up to 90 days	19.75
			Manufacturing O/D up to one year	18.00
		Overdraft	Manufacturing temporary O/D for up to three months	20.00
			Manufacturing overdrawal up to one month	20.00
			0-12 months	20.00 1 20.00 17.00 17.50 18.00 18.50 18.75 19.00 17.50 18.00 18.50 18.50 18.50 18.50 18.00 18.50 18.00 17.50 18.00 18.00 18.50 18.75 19.25 19.75
			13- 24 Months	17.50
	Manufacturing	facturing Term Loan 25- 36 Months	25- 36 Months	18.00
	(non-export)	Term Loan	37- 48 Months	18.50
	, ,		49- 60 Months	18.75
			Above 60 Months	19.00
3			One Time facility up to 90 days	17.50
Ū			Revolving facility up to 180 days	18.00
		Merchandise	Revolving facility up to 365 days	
			Goods/Merchandise in transit up to 90 days	
		Overdraft	DTS O/D up to one year	
			DTS temporary O/D up to three months	
		o voi di di c	DTS overdrawal up to one month	
			0-12 months	
		Term Ioan 13- 24 Months 25- 36 Months 37- 48 Months 49- 60 Months Above 60 Months		
	Domestic Trade Service			
4				
			One Time facility up to 90 days	
		Merchandise	·	
			One Time facility up to 180 days Revolving facility up to 365 days	19.00
		Overdraft	Up to one year	19.00
		Overturalt	0-12 months	18.00
			13- 24 Months	18.25
5	Buildings, Constructions,		25- 36 Months	18.50
J	and Real Estate	Term Loan	37- 48 Months	18.75
	and Near Estate		49- 60 Months	19.00
			Above 60 Months	19.00
	Machinery Purchase (Industry, Construction, Factory, others)		0-12 months	18.00
			13- 24 Months	18.25
6		Term Loan	25- 36 Months	18.50
			37- 48 Months	18.75
			49- 60 Months	19.00
			Above 60 Months	19.50



S.no	Economic Sector	Loan Type	Loan Duration	Revised Rate
	Hotel and Tourism		O/D up to one year	18.00
		Overdraft	Temporary O/D up to three months	20.00
			Overdrawal up to one month	20.00
			0-12 months	17.25
7			13- 24 Months	17.50
		Term Loan	25- 36 Months	18.00
		Term Loan	37- 48 Months	18.50
			49- 60 Months	19.00
			Above 60 Months	19.50
			Agri O/D up to one year	16.50
		Overdraft	Agri temporary O/D up to three months	20.00
			Agri Overdrawal up to one month	20.00
			0-12 months	14.00
8	Agriculture		13- 24 Months	14.25
		Term Loan	25- 36 Months	14.50
		Term Loan	37- 48 Months	14.75
			49- 60 Months	15.00
			Above 60 Months	15.00
		Overdraft	Up to one year	18.50
			0-12 months	18.00
	T		13- 24 Months	18.25
9	Transport Service	Term Loan	25- 36 Months	18.50
			37- 48 Months	18.75
			49- 60 Months	19.00
			Above 60 Months	19.50
		Overdraft	up to one year	17.50
			0-12 months	17.00
		13- 24 Months	13- 24 Months	17.25
10	Health and	T 1	25- 36 Months	17.50
	Education loan	Term Loan	37- 48 Months	17.75
			49- 60 Months	18.00
			Above 60 Months	18.50
		Overdraft	Overdraft	15.00
			0-12 months	14.00
	Loans for		13- 24 Months	15.00
11	Microfinance	Tamma Lagra	25- 36 Months	15.25
	Institutions	Term Loan	37- 48 Months	15.50
			49- 60 Months	15.75
			Above 60 Months	16.00
	Three-star and	Overdrafts	Overdrafts	18.00
4.0		and Torm Loan	0-12 months	17.00
12	above-rated		13- 24 Months	17.25
	brand hotels		25- 36 Months	17.50



S.no	Economic Sector	Loan Type	Loan Duration	Revised Rate
			37- 48 Months	17.75
			49- 60 Months	18.00
			Above 60 Months	18.50
		Overdrafts	Overdrafts	18.00
			0-12 months	17.00
	Mining, Energy,		13- 24 Months	17.25 17.50
13	and Natural	Term Loan	25- 36 Months	
	resource	Term Loan	37- 48 Months	17.75
		49- 60 Months Above 60 Months	49- 60 Months	18.00
			Above 60 Months	18.50
	Agricultural		0-12 months	17.50
			13- 24 Months	17.75
14		Town Loon	25- 36 Months	18.50
14	machinery purchase	Term Loan	37- 48 Months	18.75 18.75
	purchase		49- 60 Months	
			Above 60 Months	19.00
		, Personal	0-12 months	17.75
			13- 24 Months	18.00
15	Consumer/ Personal Loans	Loan/Mortgage/Vehicle)	25- 36 Months	18.25
13	(Non-Staff)	Exceptional Cases (Term	37- 48 Months	18.50
	(NOII-Stail)	Loan)	49- 60 Months	18.75
			Above 60 Months	19.00



2. Lending Rate for Cooperative Banking

S.no	Economic Sector	Loan Type	Loan Duration	Revised Rate
			0-12 months	8.50
			13- 24 Months	8.75
		Term Loan	25- 36 Months	9.25
		Term Loan	37- 48 Months	11.25
			49- 60 Months	11.75
			Above 60 Months	13.25
		Overdraft facility	Export O/D up to one year	8.50
			Against Irrevocable LC for Coffee	8.50
1	Export		Against Sales Contract for Coffee	8.50
			Against Irrevocable LC for Non-Coffee	8.50
			Against Sales Contract for Non-Coffee	8.50
		Pre-shipment	Against DBE Guarantee	8.50
			Against Collateral for Coffee	8.50
			Against Collateral for Non-Coffee	8.50
			Without a sales contract to ECX pay-in-a/c - Coffee	9.50
			Without a sales contract to ECX pay-in-a/c - Non-coffee	10.50
		Merchandise	Revolving facility for exportable goods up to 365 days	8.50
		Overdraft	Import O/D up to one year	15.00
			Import temporary O/D for up to three months	16.00
			0-12 months	9.50 9.50 8.50 15.00 16.00 15.00 15.25 15.50 15.75
		Term Loan	13- 24 Months	15.25
	Import		25- 36 Months	15.50
			37- 48 Months	15.75
2			49- 60 Months	16.00
	Import		Above 60 Months	16.00
		Advance against Import Bills	Up to 90 days	16.00
			Against Irrevocable LC for Non-Coffee Against Sales Contract for Non-Coffee Against DBE Guarantee Against Collateral for Coffee Against Collateral for Non-Coffee Without a sales contract to ECX pay-in-a/c - Coffee Without a sales contract to ECX pay-in-a/c - Non-coffee Revolving facility for exportable goods up to 365 days Import O/D up to one year Import temporary O/D for up to three months 0-12 months 13- 24 Months 25- 36 Months 37- 48 Months 49- 60 Months Above 60 Months	15.50
		Merchandise	Revolving facility for import goods up to 180 days	15.75
		Merchandise	Revolving facility for import goods up to 365 days	16.00
			Goods/Merchandise in transit up to 90 days	16.00
	Manufacturing	Overdraft	Manufacturing O/D up to one year	14.00
			Manufacturing temporary O/D for up to three months	14.75
3			0-12 months	13.00
3	(non-export)	Torm Loon	13- 24 Months	13.50
		Term Loan	25- 36 Months	13.75
			37- 48 Months	14.50



S.no	Economic Sector	Loan Type	Loan Duration	Revised Rate
			49- 60 Months	14.75
			Above 60 Months	15.00
			One Time facility up to 90 days	14.25
		Merchandise	Revolving facility up to 180 days	14.50
		Merchandise	Revolving facility up to 365 days	14.75
			Goods/Merchandise in transit up to 90 days	15.00
		Overdraft	DTS O/D up to one year	14.25
			0-12 months	13.50
		Term loan	13- 24 Months	14.00
			25- 36 Months	14.25
	Domestic Trade		37- 48 Months	14.75
4	Service		49- 60 Months	15.00
			Above 60 Months	15.50
			One Time facility up to 90 days	14.25
		Merchandise	Revolving facility up to 180 days	14.75
			Revolving facility up to 365 days	15.00
		Term Loan	0-12 months	14.50
			13- 24 Months	14.75
_	Buildings,		25- 36 Months	15.00
5	Constructions, and Real Estate		37- 48 Months	15.25
			49- 60 Months	15.50
			Above 60 Months	15.50
		Term Loan	0-12 months	13.00
	Agricultural Machinery Purchase		13- 24 Months	13.50
			25- 36 Months	13.75
6			37- 48 Months	14.00
			49- 60 Months	14.25
			Above 60 Months	14.50
			0-12 months	14.50
	Machinery		13- 24 Months	14.75
_	Purchase		25- 36 Months	15.00
7	(Industry,	Term Loan	37- 48 Months	15.25
	Construction, Factory, others)		49- 60 Months	15.50
	l'actory, others)		Above 60 Months	15.50
			Agri O/D up to one year	14.00
		Overdraft	Agri temporary O/D up to three months	14.00
			0-12 months	12.50
8	Agriculture		13- 24 Months	13.00
	1.3	Term Loan	25- 36 Months	13.25
		20011	37- 48 Months	13.50
			49- 60 Months	13.75



S.no	Economic Sector	Loan Type	Loan Duration	Revised Rate
			Above 60 Months	14.00
			0-12 months	15.00
			13- 24 Months	15.25
	Transport	Torreloon	25- 36 Months	15.50
9	Service	Term Loan	37- 48 Months	15.75
			49- 60 Months	16.00
			Above 60 Months	16.25
			0-12 months	13.50
			13- 24 Months	13.75
40	Loan for	Torreloon	25- 36 Months	14.00
10	SACCOs	Term Loan	37- 48 Months	14.25
			49- 60 Months	14.50
			Above 60 Months	14.75
			0-12 months	
11		Personal	13- 24 Months	Negotiable
	Consumer/ Personal Loans	Loan/Mortgage/Vehicle)	25- 36 Months	
"	(Non-Staff)	Exceptional Cases	37- 48 Months	
	(Non Stan)	(Term Loan)	49- 60 Months	Negotiable
			Above 60 Months	