



# COOPBANK'S TERMS AND TARIFFS

June, 2024

## 4. Lending Rate

| S.no   | Economic Sector                                  | Loan Type   | Loan Duration   | Revised Rate |
|--|--|---|---|--------------|
| 1  | Export   | Term Loan   | 0-12 months   | 13.00        |
|  |  |   | 13- 24 Months   | 13.50        |
|  |  |   | 25- 36 Months   | 13.75        |
|  |  |   | 37- 48 Months   | 14.00        |
|  |  |   | 49- 60 Months   | 14.00        |
|  |  |   | Above 60 Months                                       | 14.50        |
|  |  | Overdraft facility                                      | Export O/D up to one year                             | 13.50        |
|  |  |   | Export temporary O/D up to 3 months                   | 18.00        |
|  |  |   | Export overdrawal up to one month                     | 19.50        |
|  |  | Pre-shipment  | Against Irrevocable LC for Coffee                     | 11.25        |
|  |  |   | Against Sales Contract for Coffee                     | 11.50        |
|  |  |   | Against Irrevocable LC for Non-Coffee                 | 11.25        |
|  |  |   | Against Sales Contract for Non-Coffee                 | 11.50        |
|  |  |   | Against DBE Guarantee                                 | 10.00        |
|  |  |   | Against Collateral for Coffee                         | 10.75        |
|  |  |   | Against Collateral for Non-Coffee                     | 10.50        |
|  |  |   | Without a sales contract to ECX pay-in-a/c - Coffee   | 10.50        |
|  |  | Without a sales contract to ECX pay-in-a/c - non-coffee | 11.00   |              |
|  |  | Advance against export bills (Post shipment)            | Up to three months                                    | 10.00        |
|  |  | Merchandise   | One Time facility for exportable goods up to 180 days | 17.00        |
| One Time facility for exportable goods up to 180 days  | 17.50  |   |   |              |
| Revolving facility for exportable goods up to 365 days | 18.00  |   |   |              |
| 2  | Import   | Overdraft   | Import O/D up to one year                             | 18.00        |
|  |  |   | Import temporary O/D for up to three months           | 20.00        |
|  |  |   | Import overdrawal up to one month                     | 20.00        |
|  |  | Term Loan   | 0-12 months   | 17.50        |
|  |  |   | 13- 24 Months   | 18.50        |
|  |  |   | 25- 36 Months   | 18.75        |
|  |  |   | 37- 48 Months   | 19.25        |
|  |  |   | 49- 60 Months   | 19.50        |
|  |  |   | Above 60 Months                                       | 19.75        |
|  |  | Advance against Import Bills                            | Up to 90 days   | 20.00        |
|  |  |   | Payable Over 90 days                                  | 20.00        |
| Merchandise  | One Time facility for import goods up to 90 days | 18.50   |   |              |

| 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        |
| 3    | Manufacturing (non-export)                                   | Overdraft   | Manufacturing O/D up to one year                   | 18.00        |
|      |  |             | Manufacturing temporary O/D for up to three months | 20.00        |
|      |  |             | Manufacturing overdrawal up to one month           | 20.00        |
|      |  | Term Loan   | 0-12 months  | 17.00        |
|      |  |             | 13- 24 Months                                      | 17.50        |
|      |  |             | 25- 36 Months                                      | 18.00        |
|      |  |             | 37- 48 Months                                      | 18.50        |
|      |  |             | 49- 60 Months                                      | 18.75        |
|      |  |             | Above 60 Months                                    | 19.00        |
|      |  | Merchandise | One Time facility up to 90 days                    | 17.50        |
|      |  |             | Revolving facility up to 180 days                  | 18.00        |
|      |  |             | Revolving facility up to 365 days                  | 18.50        |
|      |  |             | Goods/Merchandise in transit up to 90 days         | 19.00        |
| 4    | Domestic Trade Service                                       | Overdraft   | DTS O/D up to one year                             | 18.00        |
|      |  |             | DTS temporary O/D up to three months               | 20.00        |
|      |  |             | DTS overdrawal up to one month                     | 20.00        |
|      |  | Term loan   | 0-12 months  | 17.50        |
|      |  |             | 13- 24 Months                                      | 17.75        |
|      |  |             | 25- 36 Months                                      | 18.50        |
|      |  |             | 37- 48 Months                                      | 18.75        |
|      |  |             | 49- 60 Months                                      | 19.25        |
|      |  |             | Above 60 Months                                    | 19.75        |
|      |  | Merchandise | One Time facility up to 90 days                    | 18.00        |
|      |  |             | One Time facility up to 180 days                   | 18.50        |
|      |  |             | Revolving facility up to 365 days                  | 19.00        |
| 5    | Buildings, Constructions, and Real Estate                    | Overdraft   | Up to one year                                     | 19.00        |
|      |  | Term Loan   | 0-12 months  | 18.00        |
|      |  |             | 13- 24 Months                                      | 18.25        |
|      |  |             | 25- 36 Months                                      | 18.50        |
|      |  |             | 37- 48 Months                                      | 18.75        |
|      |  |             | 49- 60 Months                                      | 19.00        |
|      |  |             | Above 60 Months                                    | 19.50        |
| 6    | Machinery Purchase (Industry, Construction, Factory, others) | Term Loan   | 0-12 months  | 18.00        |
|      |  |             | 13- 24 Months                                      | 18.25        |
|      |  |             | 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 |
|-----------------|---|------------|---------------------------------------|--------------|
| 7               | Hotel and Tourism                       | Overdraft  | O/D up to one year                    | 18.00        |
|                 |   |            | Temporary O/D up to three months      | 20.00        |
|                 |   |            | Overdrawal up to one month            | 20.00        |
|                 |   | Term Loan  | 0-12 months                           | 17.25        |
|                 |   |            | 13- 24 Months                         | 17.50        |
|                 |   |            | 25- 36 Months                         | 18.00        |
|                 |   |            | 37- 48 Months                         | 18.50        |
|                 |   |            | 49- 60 Months                         | 19.00        |
| Above 60 Months | 19.50                                   |            |                                       |              |
| 8               | Agriculture                             | Overdraft  | Agri O/D up to one year               | 16.50        |
|                 |   |            | Agri temporary O/D up to three months | 20.00        |
|                 |   |            | Agri Overdrawal up to one month       | 20.00        |
|                 |   | Term Loan  | 0-12 months                           | 14.00        |
|                 |   |            | 13- 24 Months                         | 14.25        |
|                 |   |            | 25- 36 Months                         | 14.50        |
|                 |   |            | 37- 48 Months                         | 14.75        |
|                 |   |            | 49- 60 Months                         | 15.00        |
| Above 60 Months | 15.00                                   |            |                                       |              |
| 9               | Transport Service                       | Overdraft  | Up to one year                        | 18.50        |
|                 |   | Term Loan  | 0-12 months                           | 18.00        |
|                 |   |            | 13- 24 Months                         | 18.25        |
|                 |   |            | 25- 36 Months                         | 18.50        |
|                 |   |            | 37- 48 Months                         | 18.75        |
|                 |   |            | 49- 60 Months                         | 19.00        |
|                 |   |            | Above 60 Months                       | 19.50        |
| 10              | Health and Education loan               | Overdraft  | up to one year                        | 17.50        |
|                 |   | Term Loan  | 0-12 months                           | 17.00        |
|                 |   |            | 13- 24 Months                         | 17.25        |
|                 |   |            | 25- 36 Months                         | 17.50        |
|                 |   |            | 37- 48 Months                         | 17.75        |
|                 |   |            | 49- 60 Months                         | 18.00        |
|                 |   |            | Above 60 Months                       | 18.50        |
| 11              | Loans for Microfinance Institutions     | Overdraft  | Overdraft                             | 15.00        |
|                 |   | Term Loan  | 0-12 months                           | 14.00        |
|                 |   |            | 13- 24 Months                         | 15.00        |
|                 |   |            | 25- 36 Months                         | 15.25        |
|                 |   |            | 37- 48 Months                         | 15.50        |
|                 |   |            | 49- 60 Months                         | 15.75        |
|                 |   |            | Above 60 Months                       | 16.00        |
| 12              | Three-star and above-rated brand hotels | Overdrafts | Overdrafts                            | 18.00        |
|                 |   | Term Loan  | 0-12 months                           | 17.00        |
|                 |   |            | 13- 24 Months                         | 17.25        |
|                 |   |            | 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        |
| 13   | Mining, Energy,<br>and Natural<br>resource | Overdrafts   | Overdrafts      | 18.00        |
|      |  | Term Loan  | 0-12 months     | 17.00        |
|      |  |  | 13- 24 Months   | 17.25        |
|      |  |  | 25- 36 Months   | 17.50        |
|      |  |  | 37- 48 Months   | 17.75        |
|      |  |  | 49- 60 Months   | 18.00        |
|      |  |  | Above 60 Months | 18.50        |
| 14   | Agricultural<br>machinery<br>purchase      | Term Loan  | 0-12 months     | 17.50        |
|      |  |  | 13- 24 Months   | 17.75        |
|      |  |  | 25- 36 Months   | 18.50        |
|      |  |  | 37- 48 Months   | 18.75        |
|      |  |  | 49- 60 Months   | 18.75        |
|      |  |  | Above 60 Months | 19.00        |
| 15   | Consumer/<br>Personal Loans<br>(Non-Staff) | Personal<br>Loan/Mortgage/Vehicle)<br>Exceptional Cases (Term<br>Loan) | 0-12 months     | 17.75        |
|      |  |  | 13- 24 Months   | 18.00        |
|      |  |  | 25- 36 Months   | 18.25        |
|      |  |  | 37- 48 Months   | 18.50        |
|      |  |  | 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 |
|-------------|---|--|--|--------------|
| 1           | Export  | Term Loan  | 0-12 months  | 8.50         |
|             |   |  | 13- 24 Months                                      | 8.75         |
|             |   |  | 25- 36 Months                                      | 9.25         |
|             |   |  | 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         |
|             |   | Pre-shipment   | Against Irrevocable LC for Coffee                  | 8.50         |
|             |   |  | Against Sales Contract for Coffee                  | 8.50         |
|             |   |  | Against Irrevocable LC for Non-Coffee              | 8.50         |
|             |   |  | Against Sales Contract for Non-Coffee              | 8.50         |
|             |   |  | Against DBE Guarantee                              | 8.50         |
|             |   |  | Against Collateral for Coffee                      | 8.50         |
|             |   |  | Against Collateral for Non-Coffee                  | 8.50         |
| Merchandise | 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   |              |
| 2           | Import  | Overdraft  | Import O/D up to one year                          | 15.00        |
|             |   |  | Import temporary O/D for up to three months        | 16.00        |
|             |   | Term Loan  | 0-12 months  | 15.00        |
|             |   |  | 13- 24 Months                                      | 15.25        |
|             |   |  | 25- 36 Months                                      | 15.50        |
|             |   |  | 37- 48 Months                                      | 15.75        |
|             |   |  | 49- 60 Months                                      | 16.00        |
|             |   |  | Above 60 Months                                    | 16.00        |
|             |   | Advance against Import Bills                           | Up to 90 days                                      | 16.00        |
|             |   | Merchandise  | One Time facility for import goods up to 90 days   | 15.50        |
|             |   |  | Revolving facility for import goods up to 180 days | 15.75        |
|             |   |  | Revolving facility for import goods up to 365 days | 16.00        |
|             |   |  | Goods/Merchandise in transit up to 90 days         | 16.00        |
| 3           | Manufacturing (non-export)                              | Overdraft  | Manufacturing O/D up to one year                   | 14.00        |
|             |   |  | Manufacturing temporary O/D for up to three months | 14.75        |
|             |   | Term Loan  | 0-12 months  | 13.00        |
|             |   |  | 13- 24 Months                                      | 13.50        |
|             |   |  | 25- 36 Months                                      | 13.75        |
|             |   |  | 37- 48 Months                                      | 14.50        |

| S.no                              | Economic Sector  | Loan Type   | Loan Duration                              | Revised Rate |
|-----------------------------------|--|-------------|--|--------------|
|                                   |  | Merchandise | 49- 60 Months                              | 14.75        |
|                                   |  |             | Above 60 Months                            | 15.00        |
|                                   |  |             | One Time facility up to 90 days            | 14.25        |
|                                   |  |             | Revolving facility up to 180 days          | 14.50        |
|                                   |  |             | Revolving facility up to 365 days          | 14.75        |
|                                   |  |             | Goods/Merchandise in transit up to 90 days | 15.00        |
| 4                                 | Domestic Trade Service                                       | Overdraft   | DTS O/D up to one year                     | 14.25        |
|                                   |  | Term loan   | 0-12 months                                | 13.50        |
|                                   |  |             | 13- 24 Months                              | 14.00        |
|                                   |  |             | 25- 36 Months                              | 14.25        |
|                                   |  |             | 37- 48 Months                              | 14.75        |
|                                   |  |             | 49- 60 Months                              | 15.00        |
|                                   |  |             | Above 60 Months                            | 15.50        |
|                                   |  | Merchandise | One Time facility up to 90 days            | 14.25        |
|                                   |  |             | Revolving facility up to 180 days          | 14.75        |
| Revolving facility up to 365 days | 15.00  |             |  |              |
| 5                                 | Buildings, Constructions, and Real Estate                    | Term Loan   | 0-12 months                                | 14.50        |
|                                   |  |             | 13- 24 Months                              | 14.75        |
|                                   |  |             | 25- 36 Months                              | 15.00        |
|                                   |  |             | 37- 48 Months                              | 15.25        |
|                                   |  |             | 49- 60 Months                              | 15.50        |
|                                   |  |             | Above 60 Months                            | 15.50        |
| 6                                 | Agricultural Machinery Purchase                              | Term Loan   | 0-12 months                                | 13.00        |
|                                   |  |             | 13- 24 Months                              | 13.50        |
|                                   |  |             | 25- 36 Months                              | 13.75        |
|                                   |  |             | 37- 48 Months                              | 14.00        |
|                                   |  |             | 49- 60 Months                              | 14.25        |
|                                   |  |             | Above 60 Months                            | 14.50        |
| 7                                 | Machinery Purchase (Industry, Construction, Factory, others) | Term Loan   | 0-12 months                                | 14.50        |
|                                   |  |             | 13- 24 Months                              | 14.75        |
|                                   |  |             | 25- 36 Months                              | 15.00        |
|                                   |  |             | 37- 48 Months                              | 15.25        |
|                                   |  |             | 49- 60 Months                              | 15.50        |
|                                   |  |             | Above 60 Months                            | 15.50        |
| 8                                 | Agriculture  | Overdraft   | Agri O/D up to one year                    | 14.00        |
|                                   |  |             | Agri temporary O/D up to three months      | 14.00        |
|                                   |  | Term Loan   | 0-12 months                                | 12.50        |
|                                   |  |             | 13- 24 Months                              | 13.00        |
|                                   |  |             | 25- 36 Months                              | 13.25        |
|                                   |  |             | 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        |
| 9    | Transport Service                    | Term Loan                       | 0-12 months     | 15.00        |
|      |                                      |                                 | 13- 24 Months   | 15.25        |
|      |                                      |                                 | 25- 36 Months   | 15.50        |
|      |                                      |                                 | 37- 48 Months   | 15.75        |
|      |                                      |                                 | 49- 60 Months   | 16.00        |
|      |                                      |                                 | Above 60 Months | 16.25        |
| 10   | Loan for SACCOs                      | Term Loan                       | 0-12 months     | 13.50        |
|      |                                      |                                 | 13- 24 Months   | 13.75        |
|      |                                      |                                 | 25- 36 Months   | 14.00        |
|      |                                      |                                 | 37- 48 Months   | 14.25        |
|      |                                      |                                 | 49- 60 Months   | 14.50        |
|      |                                      |                                 | Above 60 Months | 14.75        |
| 11   | Consumer/ Personal Loans (Non-Staff) | Personal Loan/Mortgage/Vehicle) | 0-12 months     | Negotiable   |
|      |                                      |                                 | 13- 24 Months   |              |
|      |                                      |                                 | 25- 36 Months   |              |
|      |                                      | Exceptional Cases (Term Loan)   | 37- 48 Months   | Negotiable   |
|      |                                      |                                 | 49- 60 Months   |              |
|      |                                      |                                 | Above 60 Months |              |