

SCHEDULE OF INTEREST RATE ON LOANS AND ADVANCES
w.e.f. 27th November 2011

<i>Name of the Scheme</i>	ROI (% p.a)
WORKING CAPITAL LIMITS AND TERM LOANS	
Advances upto Rs.2 lakhs both Term Loan & Working Capital (Both Priority & non-priority including all Govt. Sponsored Schemes excepting DRI & Agri. & Allied activities and SRWTO => Upto & inclusive of Rs.25000/-	15.50%
=> Over Rs.25000/- & upto Rs.2.00 lakhs	15.75%
Term Loans over Rs.2 lakhs & upto Rs.25 lakhs	
- Priority – SME	14.25%
- Other than Agri **	15.25%
- Non-priority	16.00%
-NBFCs (excluding Micro Finance)	17.75%
SRWTO Advances (falling under Micro and Small Enterprises)	New Vehicle – 13.25%
	Old Vehicle – 13.75%
OCC –	Priority / SME – 14.25 %
Above Rs.2 lakhs and upto Rs.25 lakhs	Priority – Others – 15.50 %
	Non Priority – 15.75 %
SOD (including Varthaga Mithra)	Priority / SME – 14.75 %
Above Rs.2 lakhs & upto Rs.25 lakhs	Priority – Others – 15.75 %
	Non Priority – 16.25 %
All Temporary facilities granted in the absence of regular limits such as TOD / COD (excluding Chit TOD)*, with drawals against uncleared effects allowed, claims paid under Letter of Guarantees, Funded Inland / Import LCs, Overdue installments of Deferred Payment Guarantee or any other clean advances	20.25%
*Chit TOD which is given against chit deposits	19.75%

**Excluding bills discounting under LC.

SCHEDULE OF INTEREST RATE ON LOANS AND ADVANCES OVER Rs.25.00 LACS AND BELOW RS.50.00 LACS BASED ON CREDIT RATING:

A. Rating score (Manufacturing / Services & Trading):

RATING SLABS AND RISK SCORE	ROI (% p.a)		
	Manufacturing/Service (under Priority)		Trading
	OCC / CCBD	SOD / TL	CC/TL
AAA & above (Above 90%)	13.75%	14.00%	15.50%
AA+ & AAA- (Above 81% & Below 90%)	14.00%	14.25%	15.75%
AA- & AA (Above 71% & Below 80%)	14.50%	14.75%	16.25%
A & A+ (Above 61% & Below 70%)	15.00%	15.25%	16.75%
B+ & A- (Above 51% & Below 60%)	15.50%	15.75%	17.25%

B. Rating score - NBFCs (excluding Micro Finance):

RATING SLABS AND RISK SCORE	ROI (% p.a.) w.e.f
95% and above	18.00%
Above 90% but less than 95%	19.00%
90% and below	19.75%

ROI on loans / advances above Rs.50.00 lakhs shall be based on rating done by the bank

LOANS / OVERDRAFTS AGAINST DEPOSITS

MARGIN	ROI FOR THIRD PARTY
25% & above	3.00 % above deposit rate
10% & above and upto 24%	3.00 % above deposit rate

Note: ROI on Deposit Loans not to be linked to BASE RATE of the Bank and hence no change

MSME LOAN SCHEMES

(MSME CASH, MSME TERM LOAN, MSME VENDOR BILL DISCOUNTING, MSME EXPO & MSME STANDBY TERM LOAN)

Mark	New grade from 01.10.2010	ROI (% p.a.)
96-100	AAA +	13.25%
91-95	AAA	
86-90	AAA -	13.75%
81-85	AA +	
76-80	AA	14.25%
71-75	AA -	
66-70	A+	14.75%
61-65	A	
56-60	A-	15.25%
51-55	B+	

The above ROI is also linked to Base Rate of our Bank and is floating in nature.

ROI on term loans is to be reset once in a year.

The ROI on loans and advances of upto Rs.2.00 lakhs, for all category of MSME advances under the above schemes, **shall** be as applicable to other advances in this slab as detailed in Page 1

The ROI on loans and advances of above Rs.2.00 lakhs and upto Rs.25.00 lakhs for all category of MSME advances under the above schemes shall be as applicable to advances under Manufacturing/Service sector as detailed in Page 2

For Vendor Bills Discounting under Non LC category of advances of above Rs.2.00 lakhs and upto Rs.25 lakhs will be 14.25 % p.a.

KVB SCHEME LOANS – COMMERCIAL BANKING SEGMENT

SCHEME	ROI (% p.a.)	
RENT FIN SCHEME	16.25%	
PROFESSIONAL LOAN	16.25%	
EASY TRADE FIN -UPTO RS.2 LAKHS -ABOVE RS.2 LAKHS	As per Annex I 16.75%	
VEHICLE LOAN – BUS OPERATORS ASSOCIATION [Max Rs.13 Lacs]	12.75%	
Vehicle loans to Educational Institutions	12.25%	
Members of Chemists and Druggists Association	14.25%	
KVB Rice Plus	OCC	12.25%
	SOD	13.25%
	STL/WCDL	13.25%
	TERM LOAN	12.75%
KVB Timber Plus	OCC/SOD	14.75%
JCB Equipments	Upto Rs.25 lakhs	13.25%
	Above Rs.25 lakhs	As per rating

KVB SCHEME LOANS – PERSONAL BANKING SEGMENT

SCHEME	ROI (% p.a.)	
KVB INSTA LOAN	15.50%	
TWO WHEELER LOAN	16.25%	
FLEXIMOBILE LOAN# NEW VEHICLE)	12.50% (w.e.f. 17.02.12)	
FLEXIMOBILE LOAN (OLD VEHICLE)	14.50% (w.e.f. 17.02.12)	
KVB QUICK LOAN	14.50%	
EDUCATIONAL LOAN	For Boys	For Girls
Upto Rs.7.50 lakhs	14.25%	13.75%
Above Rs.7.50 lakhs(falling under Priority Sector)	14.75%	14.25%
(Falling under Non Priority Sector)	15.25%	14.75%
PERSONAL LOANS		
- SECURED	17.25%	
- UNSECURED	20.00%	
BON VOYAGE		
- FULLY SECURED	17.25%	
- PARTLY SECURED	18.75%	
SWARNA MITRA	16.25%	
IPO FUNDING	19.50%	
HOUSING LOAN \$@		
- For loans upto Rs.20 Lakhs	11.75%	
- For loans exceeding Rs.20 Lakhs	12.25%	

\$No revision in ROI on existing Housing Loans with Fixed Rate option.

@ ROI on Housing loans revised w.e.f 05.09.2011

AGRICULTURAL ADVANCES

NAME OF THE SCHEME	ROI (% p.a.)
KVB KISAN MITHRA	12.25%
FARMERS TWO WHEELER SCHEME	12.25%
KVB GREEN HARVEST (MARGIN 20 %)	11.75%
KVB GREEN TRAC (MARGIN 20 %)	11.75%
KVB HAPPY KISAN SCHEME	
Up to Rs.50,000	11.25%
Rs.50,001 to Rs.2.00 Lacs	12.25%
For Micro Finance Institutions Up to Rs.10.00 Crs.	14.75%
Self Help Groups (Direct Linkage)	
Up to Rs.25,000	11.25%
Rs.25,001 to Rs.2.00 lacs	11.50%
Above Rs.2.00 Lacs	12.00%

AGRICULTURAL ADVANCES – WHRL*

Purpose	ROI (% p.a.)
For Farmers (Upto Rs.10.00 Lacs)	11.25%
For Traders (Upto Rs.20.00 Lacs)	11.75%
Others (Non-priority)	12.25%

* ROI on Ware house loans revised w.e.f 01.10.2011

AGRICULTURAL & ALLIED ACTIVITIES

LIMIT	ROI (% p.a.)
AGRICULTURAL & ALLIED ACTIVITIES (Including KVB green Cards)	
Up to Rs.50,000	11.25%
Rs.50,001 to Rs.2.00 lacs	11.75%
Above Rs.2.00 Lacs	11.75%

INDIRECT AGRICULTURE

ROI (% p.a.)
12.75%

JEWEL LOANS – AGRICULTURE CATEGORY – FIXED*

JEWEL LOAN - AGRICULTURE	ROI (% p.a.0 (FIXED)
Up To Rs.3.00 Lacs	11.50%
Above Rs.3.00 Lacs	12.75%

JEWEL LOANS - NON AGRICULTURE – (FLOATING)*

	ROI (% p.a.) (FLOATING)
JEWEL LOAN - TRADE	14.00%
JEWEL LOAN - PERSONAL	14.75%

* ROI on Jewel loans revised w.e.f 14.10.2011

INTEREST RATES ON FOREX CREDIT LIMITS
EXPORT CREDIT IN RUPEES

1. PRESHIPMENT CREDIT **Interest rates % per annum**

			ROI (% p.a.)
i)	a)	For the period upto 270 days or due date of the loan whichever is earlier (# Variable ROI applicable to specified borrowers as detailed below) @ As per RBI directives preshipment upto 270 days is effective from 15/11/2008	12.00%# (BR+0.75)
			12.50 (BR+1.25)
	b)	For the period beyond 270 days & upto extended due date of the loan or 360 days whichever is earlier, if extension is granted by C.O.	16.75% (BR+5.50)
	c)	For the period beyond due date or extended due date as the case may be and upto 360 days (when preshipment credit is liquidated out of export proceeds beyond the due date but within 360 days)	16.75% ECNOS* (BR+5.50)
	d)	For the entire period of advance (when the preshipment credit is liquidated out of export proceeds beyond 360 days) Note: Approval of ECGC is necessary for allowing/continuing pre shipment credit beyond 360 days to have cover under ECIB-WTPC (WTPCG).	16.75% (BR+5.50)
ii)		For entire period of advance if the goods are not shipped or when preshipment credit is adjusted from other than on presentation of export bills i.e. not repaid in an approved manner. (Rupee recovery)	18.75% (BR+7.50) (inclusive of penalty)
iii)	Against incentives receivable from Government covered by ECGC guarantee.		
	a)	For the period upto 90 days	12.00% (BR+0.75)
	b)	For the period beyond 90 days till the date of payment	18.75 (BR+7.50) (inclusive of penalty)
* EXPORT CREDIT NOT OTHERWISE SPECIFIED (ECNOS)			

2. POST-SHIPMENT CREDIT		Interest rates % per annum
		ROI (% p.a.)
A)	On Demand Bills for Transit Period (as specified by FEDAI) @ (# Variable ROI applicable to specified borrowers as detailed below)	12.00%# (BR+0.75)
		12.50% (BR+1.25)
B)	Usance Bills: (For total period comprising usance period of export bills, transit period as specified by FEDAI and grace period wherever applicable)	
i)	Upto 180 days. @ (# Variable ROI applicable to specified borrowers as detailed below) As per RBI directives post-shipment upto 180 days is effective from 28/11/2008	12.00%# (BR+0.75)
		12.50% (BR+1.25)
ii)	Beyond 180 days and upto 365 days from the date of shipment.	15.25% (BR+4.00)
iii)	Beyond 180 days upto 365 days in respect of Gold Card Scheme	14.25% (BR+3.00)
C)	Bills not realised within the NTP/NDD	
a)	For the period beyond NTP/NDD and upto 180 days from the date of advance	13.50% (BR + 2.25)
b)	For the period beyond 180 days from the date of advance	16.75 (BR+5.50) ECNOS
c)	Post-shipment credit adjusted other than by realisation of export proceeds i.e. not liquidated in an approved manner. For the entire period, from the date of advance on that portion of liability which is recovered out of domestic resources	18.75% (BR+7.50)
D)	Against incentives receivable from Govt. covered by ECGC guarantee upto 90 days	12.00% (BR+0.75)
E)	Against undrawn balances upto 90 days	12.00% (BR+0.75)
F)	Beyond 90 days for categories (D) and (E)	18.75% (BR+7.50)
G)	Against retention money (for suppliers portion only) payable within one year from the date of shipment	

	a)	For the period upto 90 days	12.00% (BR+0.75)
	b)	For the period beyond 90 days and upto the maximum period within which payment is to be received	16.75% (BR+5.50)
	c)	For the period beyond the maximum period stipulated within which payment is to be received	18.75% (BR+7.50) (inclusive of penalty)
3. DEFERRED CREDIT			Interest rates % p.a.
			ROI
From the date of advance			18.75% (BR+7.50)
4. EXPORT CREDIT NOT OTHERWISE SPECIFIED (ECNOS)			
a)	Pre-shipment credit		16.75 (BR+5.50)
b)	Post-shipment credit		16.75% (BR+5.50)
5. OTHER THAN EXPORT CREDIT			
FCTL/FCL		LIBOR+5.75%	
# VARIABLE RATE OF INTEREST			
The following may be the criteria for fixing the interest rate at 12.25% (BR+1.00%) in respect of both existing and new customers:			
1)	The minimum average export turnover for the past three years should not be less than Rs.20.00 crores. For new entrants into the field of exports, the party should belong to an established group and should be able to do a turnover of Rs.20.00 crores in a year or two.		
2)	If the existing clients of our bank, who are possessing CRMC rating of 2A or above, approach for fresh export credit, they may be eligible.		
3)	The collateral security coverage should be not less than 25% of the funded limits.		
4)	The Sales and profit figures should be showing an increasing trend. Variations, if any, should be reasonable and acceptable.		
5)	The account should be value oriented and should be beneficial to the bank in the long run.		
6)	The minimum Pre and Post shipment limits put together should not be less than Rs.2.50 crores.		
In addition to the above, the existing units should also fulfill the following :			
a)	The exporter's track record should be good. Exporter should adhere to financial discipline.		
b)	The exporter should be regular and prompt in the submission of stock statements.		
c)	There should not be any arrears in the term loan accounts, if any.		
d)	The operations in the account with us should reflect the turnover achieved.		

Further, in order to provide relief to the exporters it has been decided that the Export Credit Not Otherwise Specified (ECNOS) be limited to the prevalent ROI of 16.75% p.a. (BR+5.50%).

Rate of interest for export credit linked to BPLR.

The rate of interest is not applicable in respect of export credit linked to BPLR.