



**KVB SCHEME LOANS – PERSONAL BANKING SEGMENT**  
**Base Rate @ 10.40% w.e.f 05.10.2015**

<b>SCHEME</b>	<b>ROI (floating) p.a</b>	
Two wheeler loan	BR + 5.00%	
Flexi mobile loan(New vehicle)	BR + 1.00%	
Flexi mobile loan (Old vehicle)	BR + 3.25%	
KVB Quick loan	BR + 3.25%	
Educational loan	For Boys	For Girls
Upto Rs.7.50 lakhs	BR + 2.75%	BR + 2.25%
Educational Loans Above Rs.7.50 lakhs upto Rs.10.00 lacs*	BR + 2.50%	BR + 2.00%
Education Loans above Rs.10.00 lakhs (classified as Non Priority)	BR + 2.25%	BR + 1.75%
Personal loan - Secured - Unsecured	BR + 3.50% BR + 6.00%	
Bon Voyage - Fully secured - Partly secured	BR + 6.00% BR + 7.50%	
IPO Funding	BR + 8.25%	
Housing loan	BR + 0.50%	
KVB Gruhapraves	BR + 0.50%	
Housing Loan under CRE norms	BR + 1.25%	
KVB Mortgage loan - individuals	BR + 2.50%	

		<b>Existing</b>	<b>Revised w.e.f. 05.10.15</b>
	<b>Floating ROI</b>	<b>Fixed ROI</b>	
KVB Insta loan	BR + 3.50%	14.00% (BR + 3.25%)	13.65% (BR + 3.25%)

KVB Insta loan (fixed ROI): For existing loans, the present ROI (sanctioned as fixed ROI) will continue. The proposed ROI (w.e.f. 05/10/2015) is applicable for new loans.

**Rates offered to Customers during July to September 2015 :**

**IRR**

<b>PROD_DESC</b>	<b>MIN(N_INT_RATE)</b>	<b>MAX(N_INT_RATE)</b>	<b>AVG_RATE</b>
FLEXI MOBILE - EMI	11	15.75	11.05
PERSONAL LOAN SEC - EMI	12.5	14.25	14.24
TWO WHEELER LOAN - EMI	15.75	15.75	15.75
HAPPY LOAN - EMI	10.75	13	10.81

HOUSING LOAN - EMI	10.75	12	10.8
HOUSING LOAN - NEMI	10.75	10.75	10.75
EDUCATIONAL LOAN - EMI	12.5	14.75	12.97
EDUCATIONAL LOAN - NEMI	13	13.25	13.06
KVB GRUHAPRAVESH	10.75	14	10.91
KVB MORTGAGE LOAN	12.75	13.25	13.25
INSTA LOAN - UNSECURED - EMI	12.25	15.5	14.04
PERSONAL LOAN - UNSECURED - EMI	12.5	16.75	16.45
EDUCATIONAL LOAN - UNSEC- EMI	12.5	14.75	13.28
KVB QUICK JEWEL LOAN-NONAGRI PERSONAL-6M	12.5	25	12.5

**ANNUAL PERCENTAGE RATE: (SUM OF FOLLOWING ROI PLUS FEES & CHARGES AS FURNISHED BELOW):**

PROD_DESC	MIN(N_INT_RATE)	MAX(N_INT_RATE)
FLEXI MOBILE - EMI	11	15.75
PERSONAL LOAN SEC - EMI	12.5	14.25
TWO WHEELER LOAN - EMI	15.75	15.75
HAPPY LOAN - EMI	10.75	13
HOUSING LOAN - EMI	10.75	12
HOUSING LOAN - NEMI	10.75	10.75
EDUCATIONAL LOAN - EMI	12.5	14.75
EDUCATIONAL LOAN - NEMI	13	13.25
KVB GRUHAPRAVESH	10.75	14
KVB MORTGAGE LOAN	12.75	13.25
INSTA LOAN - UNSECURED - EMI	12.25	15.5
PERSONAL LOAN - UNSECURED - EMI	12.5	16.75
EDUCATIONAL LOAN - UNSEC- EMI	12.5	14.75
KVB QUICK JEWEL LOAN-NONAGRI PERSONAL-6M	12.5	25

Fees and charges (excluding service tax)

Processing Charges : 0.40% - 1.00% of the loan amount  
(One time)

Documentation Charges : Above Rs.10 lakh &  
(One time Upto Rs.25 lakh Rs.1,000

Above Rs.25 lakh &  
Upto Rs.50 lakh Rs.2,000

Above Rs.50 lakh &  
Upto Rs.100 lakh Rs.3,000

Above Rs.100 lakh &  
Upto Rs.500 lakh Rs.5,000

Above Rs.500 lakh Rs.10,000

Amendment charges : 0.25% on loan amount(\*excluding service tax)