



KVB SCHEME LOANS – PERSONAL BANKING SEGMENT

Base Rate @ 10.40% w.e.f 05.10.2015

SCHEME	ROI (floating) p.a	
Two wheeler loan	15.40% (BR + 5.00%)	
Flexi mobile loan(New vehicle)	10.65% (BR + 0.25%) Festive Offer	
Flexi mobile loan (Old vehicle)	13.65% (BR + 3.25%)	
KVB Quick loan	13.65% (BR + 3.25%)	
Educational loan	For Boys	For Girls
Upto Rs.7.50 lakhs	13.15% (BR + 2.75%)	12.65% (BR + 2.25%)
Educational Loans Above Rs.7.50 lakhs upto Rs.10.00 lacs*	12.90% (BR + 2.50%)	12.40% (BR + 2.00%)
Education Loans above Rs.10.00 lacs(classified as Non Priority)	12.65% (BR + 2.25%)	12.15% (BR + 1.75%)
Personal loan		
- Secured	13.90% (BR + 3.50%)	
- Unsecured	16.40% (BR + 6.00%)	
Bon Voyage		
- Fully secured	16.40% (BR + 6.00%)	
- Partly secured	17.90% (BR + 7.50%)	
IPO Funding	18.65% (BR + 8.25%)	
Housing loan	Festive Offer : 10.40% (BR)	
KVB Gruhapravesha	Festive Offer:10.40% (BR)	
Housing Loan under CRE norms	11.65% (BR + 1.25%)	
KVB Mortgage loan - individuals	12.90% (BR + 2.50%)	
KVB Swarna Mitra	12.00% (BR+1.60%)	

	Floating ROI	Fixed ROI
KVB Insta loan	13.90% (BR + 3.50%)	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

PRODUCT DESCRIPTION	MIN RATE	MAX RATE	AVERAGE RATE
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):

PRODUCT DESCRIPTION	MIN RATE	MAX 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)