

**Service Charges**  
**(Effective from 1<sup>st</sup> July 2017)**  
**(Service taxes as applicable will be collected extra)**

	<b>Current Segment</b>	<b>Non rural</b>	<b>Rural</b>
<b>S.No</b>	<b>Type of Charge</b>	<b>Proposed</b>	<b>Proposed</b>
1	Account closure charges	upto 14 days Nil; < 1 yr - Rs. 350; >= 1 yr - nil	upto 14 days Nil; < 1 yr - Rs 300 >= 1 yr - nil
2	Stop Payment Instructions	Rs.150 per instrument Rs.350/- for series of instruments	Rs.100 per instrument Rs.300/- for series of instruments
3	Signature Verification	Rs. 125	Rs. 30
4	Demand Drafts / Payorders	Rs.4/- per Rs.1000/-Min- Rs.30/-,Max-Rs.15000/-	Rs.3/- per Rs.1000/-Min- Rs.30/-,Max-Rs.15000/-
5	SMS Charges	Upper limit of Rs. 50/- per Quarter	Upper limit of Rs. 30/- per Quarter
6	Cheque Return charges (only for financial reasons)	Outward - Rs.100 Inward - One day Base Rate or minimum amount Rs 600/- and maximum Rs.7500/-	Outward - Rs.100 Inward - One day Base Rate or minimum amount Rs 550/- and maximum Rs.7500/-
7	Folio Charges (applicable for 115 product)	Free where MAB is Rs.25000 & above; Rs.1.25 per txns if MAB below Rs.25000 with a minimum of Rs 25/-	Free where MAB is Rs.25000 & above; Rs.1 per txns if MAB below Rs.25000 (Minimum - Rs.15/-)
8	Cash Remittance Charges - Non -base	Beyond free limits Rs.3.00/- Rs.6.00/- for bullion/jewellery customers	No change
9	NACH Mandate verification per instance	Rs.100/-	Rs.100/-

	SB Segment	Non rural	Rural
S.No	Type of Charge	Proposed	Proposed
1	SMS Charges	Upper limit of Rs. 30/- per Quarter	Upper limit of Rs. 20/- per Quarter
2	Cheque Book charges after free limit	Rs. 3/- per leaf	Rs. 3/- per leaf
3	Non Maintenance of MAB penal charge (slab wise charging)	Prestige - Rs. 500 Shakthi / Yuva / Freedom - Rs. 250 Regular / RBSB / NRO - Rs. 200	Prestige - Rs. 500 Shakthi / Yuva / Freedom - Rs. 250 Regular / RBSB / NRO - Rs. 200
4	Account closure charges	upto 14 days Nil; < 1 yr - Rs. 100- Freedom, Yuvasakthi, NRE/NRO, Jumbo, Corp, Smart SB / Rs. 150- Sr. Citizen SB / Rs. 200 – Rainbow, Resident SB, Student, / Rs. 300- Sakthi; >= 1 yr - nil	No change
5	Stop Payment Instructions	Rs. 125 per instrument Rs. 250 for series of instruments	Rs. 60 per instrument Rs. 175 for series of instruments
6	Demand Drafts / Payorders	Rs.3.50/- per Rs.1000/-Min- Rs.30/-,Max-Rs.15000/- Beyond free limit applicable for all products	Rs.3/- per Rs.1000/-Min- Rs.30/-,Max-Rs.15000/- Beyond free limit applicable for all products
7	DD / PO Cancellation, issue of duplicate DD / PO	Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-	Upto Rs. 5000 - Rs. 60/- Above Rs. 5000 - Rs. 120/-
8	Cheque Return charges (only for financial reasons)	Outward - Rs. 50 Inward - One day interest @ base rate or Min Rs. 350, Max Rs. 7500 for all SB products including Edu Plus	Outward - Rs. 50 Inward - One day interest @ base rate or Min Rs. 300, Max Rs. 7500 for all SB products including Edu Plus
9	cheque issue charges - Loose leaves	Rs. 15 per leaf for applicable products	No change
10	Folio Charges	No. of txns per Half Year limited to 90 txns (Excluding system debits) after which Rs. 2.25 per debit txn for applicable products	No change
11	Duplicate Pass Book ( Normal/automatic)	Rs.150/-	No change
12	e - statement	Daily Frequency- Rs. 225/- per month Weekly / Fortnightly / Monthly Frequencies- Free	No change
13	Cash Remittance Charges - Non -base	Beyond free limit - Rs.2.25 per 1000/- Min – Rs. 10/- for applicable product	No change
14	NACH Mandate verification per instance	Rs.100/- except Kalpatharu,Jan Dhan, Gramajyothi	Rs.100/- except Kalpatharu,Jan Dhan, Gramajyothi

## I. Charges for various Domestic Transactions

Particulars	Revised									
<b>1. Processing charges for Working Capital limits / Renewal / Enhancement / Extension of limits</b>	<p><b>Priority sector (under MSME)</b>  <b>Fresh    Renewal</b>  Upto  Rs.5,00,000/-    Nil    Nil</p> <p><b>Other Priority sector : Same as earlier</b></p> <p><b>Priority sector above Rs.5 lakh &amp; all other advances</b></p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Fresh</th> <th style="text-align: center;">Renewal</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.5 Crore</td> <td style="text-align: center;">0.60%</td> <td style="text-align: center;">0.45%</td> </tr> <tr> <td>Above Rs.5 Crore</td> <td style="text-align: center;">0.45%</td> <td style="text-align: center;">0.35%</td> </tr> </tbody> </table> <p><b>(plus applicable service tax)</b>  <b>No maximum cap</b></p> <p>*Processing charge is to be on annual basis. For the gap between due date of existing sanction and renewal date, processing charge to be collected on pro-rata basis.  (In case of Consortium / loans under syndication arrangement, the processing charges as collected by the leader or the above rates whichever is higher)</p>		Fresh	Renewal	Upto Rs.5 Crore	0.60%	0.45%	Above Rs.5 Crore	0.45%	0.35%
	Fresh	Renewal								
Upto Rs.5 Crore	0.60%	0.45%								
Above Rs.5 Crore	0.45%	0.35%								
<b>02. Up-front fee for Term Loans</b>	<p><b>Priority Sector ( Under MSME)</b></p> <p>Upto  Rs.5,00,000/-                      Nil</p> <p><b>Other Priority sector : Same as earlier</b></p> <p><b>Priority sector above Rs.5 lakhs &amp; all other Advances – 1.15%</b>  <b>(plus applicable service tax)</b></p>									
<b>03. Processing charges for Adhoc / One time / Exceeding in limits / per Occasion (to be collected upfront)</b>	<p><b>I. For Exceedings / Adhoc allowed by DO/CO</b>  For Priority Sector original limit  Upto Rs.5 lacs:                      NIL</p> <p><b>Priority sector above Rs.5 lakhs &amp; all other Advances</b></p> <table style="margin-left: auto; margin-right: auto;"> <tbody> <tr> <td>Upto Rs.10 lakhs</td> <td style="text-align: right;">Rs.6000/-</td> </tr> <tr> <td>Over Rs.10 lakh &amp; Upto Rs.20 lakh</td> <td style="text-align: right;">Rs.7,000/-</td> </tr> <tr> <td>Over Rs.20 lakh &amp; Upto Rs.50 lakh</td> <td style="text-align: right;">Rs.8,500/-</td> </tr> </tbody> </table>	Upto Rs.10 lakhs	Rs.6000/-	Over Rs.10 lakh & Upto Rs.20 lakh	Rs.7,000/-	Over Rs.20 lakh & Upto Rs.50 lakh	Rs.8,500/-			
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Over Rs.20 lakh & Upto Rs.50 lakh	Rs.8,500/-									

	<p>Above Rs.50 lakhs &amp; Upto Rs.1 CroreRs.23,000/-</p> <p>Above Rs.1 CroreRs.37,500/- <b>(plus applicable service tax)</b></p> <p><b>II. For the Exceedings allowed under Branch Heads discretion as per Credit Policy (for a period of 10 days &amp; 6 occasions in a year)</b></p> <p>For Priority Sector original limit Upto Rs.5 lacs: NIL <b>Priority sector above Rs.5 lakh &amp; all other advances</b> Upto Rs.10 lakh Rs.2,500/-</p> <p>Upto Rs.10 lakh &amp; Upto Rs.25 lakh Rs.4,000/-</p> <p>Above Rs.25 lakh &amp; Upto Rs.50 lakh Rs.5,750/- <b>(plus applicable service tax)</b></p> <p>In case of non-regularization within 10 days, charges as prescribed for Adhoc / One time / Exceeding permitted by CO/DO as in Para I may apply</p>
<b>04. Modification in Sanction terms for each facility</b>	<p><b>I. Request for each modification in ROI</b> Upto Rs.25 lakh Rs.3,000/-</p> <p>Above Rs.25 lakh &amp; Upto Rs.100 lakh Rs.5,750/-</p> <p>Above Rs.100 lakh Rs.11,500/- <b>(plus applicable service tax)</b></p> <p><b>II.For all other types of requests for modification in sanction terms @ Rs.5,750/- flat for each term / condition</b> <b>(plus applicable service tax)</b></p>
<b>05.Delay in submission of renewal proposals / stock statements / delay in submission of FFS statements / Expiry of limits / LC devolvement – ABP</b>	No change
<b>06. Adhoc / Exceeding / Overdue term loan installments / Overdue interest / Bills purchased / Discounted returned</b>	No change
<b>07. Inspection (hypothecated assets) charges per occasion / per godown / per visit</b>	<p>Upto Rs.25 lakh Rs.350/-</p> <p>Above Rs.25 lakh &amp; Upto Rs.100 lakh Rs.700/-</p>

	Above Rs.100 lakh Rs.1,250/- <b>(plus applicable service tax)</b>
<b>08. Lead Bank Charges (Consortium advances where we are the lead Bank)</b>	No change
<b>09. Pre closure charges</b>	No Change
<b>10. Pre-payment charges for part pre-payment of term loan</b>	No Change
<b>11. A/c Closing Charges CC / SOD a/cs</b>	Rs. 2300/- if a/c is being taken over by another bank

<b>Other Charges</b>	
<b>Particulars</b>	<b>Revised</b>
<b>01. Documentation charges</b>	<p><b>For fresh limits</b></p> <p>Upto Rs.5 lakh Nil (as per RBI norms)</p> <p>Above Rs.5 lakh &amp; Upto Rs.10 lakh Rs.600/-</p> <p>Above Rs.10 lakh &amp; Upto Rs.25 lakh Rs.1,750/-</p> <p>Above Rs.25 lakh &amp; Upto Rs.50 lakh Rs.3,000/-</p> <p>Above Rs.50 lakh &amp; Upto Rs.100 lakh Rs.5,750/-</p> <p>Above Rs.100 lakh &amp; Upto Rs.500 lakh Rs.9,000/-</p> <p>Above Rs.500 lakh Rs.15,000/- <b>(plus applicable service tax)</b></p>
<b>02. Commitment charges (For sanctioned limit of Rs.100 lakh and above)</b>	No change
<b>03. Non-submission of Audited Balance Sheets, if not submitted by 31<sup>st</sup> October of every year.</b>	<p>Upto Rs.25 lakh Nil</p> <p>Above Rs.25 lakh &amp; Upto Rs.500 lakh Rs.1,000/-pm</p> <p>Above Rs.500 lakh Rs.6,000/-pm <b>(plus applicable service tax)</b></p> <p><b>Note:</b> To be charged for delayed period on pro-rata basis.</p>
<b>04. Reschedulement / Restructuring of loans (per occasion)</b>	<p>Upto Rs.10 lakh Nil</p> <p>Above Rs.10 lakh &amp; Upto Rs.50 lacs Rs.11,500/-</p>

	Above Rs.50 lakh & Upto Rs.100 lacs      Rs.17,000/-  Above Rs.100 lacs      Rs.28,000/-  <b>(plus applicable service tax)</b>
<b>05. Solvency certificates</b>	Rs.110/- per lac with maximum of Rs.5 lakh <b>(plus applicable service tax)</b>

<b>Bank Guarantees</b>	
<b>Commission for Unsecured and Partly Secured BGs</b>	<b>Revised</b>
I. For Performance Guarantees	3% p.a + Rs.1,200/- <b>(plus applicable service tax)</b>
II. For Other Guarantees	3% p.a + Rs.1,200/- <b>(plus applicable service tax)</b>
<b>Commission for Guarantees secured by 100% Cash Margin</b>	
I. For Performance Guarantees	0.60% p.a + Rs.1,200/- <b>(plus applicable service tax)</b>
II. For Other Guarantees	0.75% p.a + Rs.1,200/- <b>(plus applicable service tax)</b>

<b>Inland Letter of Credit</b>	
<b>Inland LC</b>	<b>Revised charges</b>
<b>Opening of LC</b>	3% per annum or part thereof + Rs.2,300/- . Max period covered by LC shall be 180 days <b>(plus applicable service tax)</b>
<b>Revolving LC</b>	Commission @ 3% p.a + Rs.2,000/- for LC with reinstatement clause for the sanctioned period or one year whichever is lower. In case of every reinstatement, the following charges are applicable: For Sight LC – Rs.3,000/- <b>(plus applicable service tax)</b> For Usance LC – Rs.3,000/- <b>(plus applicable service tax)</b>
LC backed by 100% margin	No Change
<b>Additional LC charges for Exceedings / AdhocLCs</b>	No Change

<b>Amendments</b>	<b>Revised charges</b>
<b>I. Extension of LC</b>	Rs.2,000/- + For every extension in the period of LC, opening charges as mentioned above to be collected considering as if the LC is opened afresh <b>(plus applicable service tax)</b>
<b>II. Enhancement of value</b>	Rs.2,000/- + opening charges as mentioned above for the enhancement portion to be collected <b>(plus applicable service tax)</b>
<b>III. Extending the Usance period of</b>	Rs. 2,000/- + 75% of the opening charges as

<b>LC</b>	mentioned above for the extended usance period to be collected <b>(plus applicable service tax)</b>
<b>IV. Any other amendment</b>	Rs.2,500/- per amendment <b>(plus applicable service tax)</b>

### **I. KVB MSME Pack**

**Features common for all loan products under 'KVB MSME Pack':**

<b>Parameter</b>	<b>Revised Charges</b>
Processing charges / Upfront fees	Above 5 Lacs  WC - 0.40% plus applicable ST (both fresh and renewal)  TL – 1.15% upfront fee plus applicable ST
Other Concession	Cash Remittance Charge  Free upto Rs.2 crore per month thereafter Rs.2.30 per thousand (both base and non-base branches)  Cheque Book Issue Charges Rs. 3.50/- per leaf for all OD / CC a/cs

### **I.KVB VarthagaMitra**

<b>Parameter</b>	<b>Revised Charges</b>
<b>Processing Charges</b>	WC - 0.4% plus applicable ST (Both renewal and fresh)  TL – 1.15% upfront fee plus applicable ST
<b>Other Concessions</b>	Cash Remittance Charge  Free upto Rs.2 crore per month thereafter Rs.2.30 per thousand (Both base and non-base branches)  Cheque Book Issue Charges Rs. 3.50/- per leaf for all OD / CC a/cs

### **III .KVB Transport Plus:**

<b>Parameter</b>	<b>Revised Charges</b>
<b>Processing charges</b>	For TL – Rs.3500 per vehicle plus applicable ST  WC limits – 0.4% plus applicable ST (Both fresh and renewal)
<b>Other Concessions</b>	Cash Remittance Charge  Free upto Rs.2 crore per month thereafter Rs.2.30 per thousand(Both base & non-base branches )  Cheque Book Issue Charges Rs. 3.50/- per leaf for all OD / CC a/cs

### **IV KVB Rice Plus**

**a) Financing Working capital requirements - OCC / SOD / WCDL / STL:**

<b>Parameter</b>	<b>Revised Charges</b>
<b>Processing Fees</b>	WC - 0.4% plus applicable ST (for fresh and renewal)  STL- 1.15% plus applicable ST
<b>Other Concessions</b>	Cash Remittance Charge Free upto Rs.2 crore per month thereafter Rs.2.30 per thousand (both base and non-base branches)  <u>Cheque Book Issue Charges</u> Rs. 3.50/- per leaf for all OD / CC a/cs

**b) Financing Term Loans – Building and Plant & Machinery:**

<b>Parameter</b>	<b>Revised Charges</b>
<b>Processing Fees</b>	1.15% plus applicable service tax

### **V KVB Timber Plus:**

**a) Financing Working Capital requirements**

<b>Parameter</b>	<b>Revised Charges</b>
<b>Processing charges</b>	WC - 0.4% plus applicable ST (for both fresh and renewal)
<b>Other Concession</b>	Cash Remittance Charge  Free upto Rs.2 crore per month thereafter Rs. 2.30 per thousand (both base and non-base branches)  Cheque Book Issue Charges Rs. 3.50/- per leaf for all OD / CC a/cs

**(b) Financing Non-fund based Working Capital requirements:**

Parameter	Revised Charges
Processing Charges	0.40% plus applicable ST (both fresh and renewal)

**VI KVB Pharma Plus**

Parameter	Revised Charges
Processing charges	0.40% plus applicable ST (both fresh and renewal)
Multi city features	<p>i) Cash Remittance Charge</p> <p>Free upto Rs.2 crore per month thereafter Rs.2.30 per thousand (both base and non-base branches)</p> <p>(ii) Folio charges @ Rs.0.60 per entry</p> <p>iii) Cheque book issue charges @ Rs.3.50/- per leaf</p> <p>(iv) Outstation cheque collection charges:  Upto Rs.2,000 – Rs.25/-  Rs.2,001 to Rs.10,000 – Rs.35/-  Rs.10,001 to Rs.20,000 – Rs.60/-  Rs.20,001 to Rs.1,00,000 – Rs.85/-  Above Rs.1,00,000 – Rs.175/-</p>

**VII KVB Steel Plus**

Parameter	Revised Charges
Processing charges	0.40% plus applicable ST (both fresh and renewal)
Multi city features	<p>i) Cash Remittance Charge</p> <p>Free upto Rs.2 crore per month thereafter Rs.2.30 per thousand (both base and non-base branches)</p> <p>(ii) Folio charges @ Rs.0.60 per entry</p> <p>iii) Cheque book issue charges @ Rs.3.50/- per leaf</p> <p>(iv) Outstation cheque collection charges:  Upto Rs.2,000 – Rs.25/-  Rs.2,001 to Rs.10,000 – Rs.35/-  Rs.10,001 to Rs.20,000 – Rs.60/-  Rs.20,001 to Rs.1,00,000 – Rs.85/-  Above Rs.1,00,000 – Rs.175/-</p>

### VIII KVB Textile Plus

Parameter	Revised Charges
Processing charges	0.40 % plus applicable ST (both fresh and renewal)
Multi city features	i) Cash Remittance Charge  Free upto Rs.2 crore per month thereafter Rs.2.30 per thousand (both base and non-base branches)  (ii) Folio charges @ Rs.0.60 per entry  iii)Cheque book issue charges @ Rs.3.50/- per leaf  (iv) Outstation cheque collection charges: Upto Rs.2,000 – Rs.25/- Rs.2,001 to Rs.10,000 – Rs.35/- Rs.10,001 to Rs.20,000 – Rs.60/- Rs.20,001 to Rs.1,00,000 – Rs.85/- Above Rs.1,00,000 – Rs.175/-

### IX KVB Rent fin scheme

Parameter	Revised Charges
Processing charges	0.40% plus applicable service tax

### X KVB Professional Loan scheme

Parameter	Revised Charges
Processing Charges	0.35% (Minimum Rs. 575)

### XI Easy Trade fin scheme

Parameter	Revised Charges
Processing Charges	0.40% plus applicable ST(both fresh and renewal)
Other Concessions	Cash Remittance Charge  Free upto Rs.2 crore per month thereafter Rs.2.30 per thousand (both base and non-base braches)  Cheque Book Issue Charges Rs. 3.50/- per leaf.

### **XIII KVB MSME Easy Loan – Product features**

<b>Parameter</b>	<b>Revised Charges</b>
<b>Processing charges</b>	Waiver of charges for loans upto Rs.5 lacs as per RBI norms  All other cases – 85% of applicable charges i.e. 25% concession

### **XIV KVB COMMODITY PLUS**

<b>Parameter</b>	<b>Revised Charges</b>
<b>Processing charges</b>	For fresh / takeover: 0.30% + ST (50% concession) For renewal: 0.25% + ST (50% concession)
<b>Concessions / other charges</b>	1. Waiver of cash remittance charges at base branch / non-base branch both put together as per extant guidelines.  2.Folio charges @ Rs.0.60 per entry  3.Cheque book issue charges @ Rs.2.30/- per leaf

### **XV KVB FOOD & AGRO PROCESS PLUS**

<b>Parameter</b>	<b>Revised Charges</b>
<b>Processing charges</b>	For fresh / takeover: 0.30% + ST (50% concession)  For renewal: 0.25% + ST (50% concession)
<b>Concessions / other charges</b>	1. Waiver of cash remittance charges at base branch / non-base branch both put together as per extant guidelines.  2.Folio charges @ Rs.0.60 per entry  3.Cheque book issue charges @ Rs.2.30/- per leaf

### **XVI KVB CONSTRUCTION PLUS**

#### **For Traders in construction materials / interiors**

<b>Parameter</b>	<b>Revised charges</b>
<b>Processing charges</b>	For fresh / takeover: 0.30% + ST (50% concession)  For renewal: 0.25% + ST (50% concession)