Corporate and Commercial Banking

A. Processing Charges for various Domestic Transactions

1.Charges for Loan/Limit Amount (Rs in Lakh)	Working Capital		Term loan
Particulars	Renewal	Fresh	
<=Rs.5.00 lacs (Priority)	Nil	Nil	Nil
<=Rs.5.00 lacs (Non-Priority)	0.60%	0.80%	1.25%
>Rs.5.00 lacs to <=Rs.500 lacs	0.60%	0.80%	
>Rs.500 lacs to <Rs.2500.00 lacs	0.45%	0.70%	
>=Rs.2500 lacs	0.40%	0.50%	

2.Flexi Mobile Commercial

Loan Amount (Rs in Lakh)	Processing Charge
<10.00	Rs.3,000/-
>= 10 to < 25	Rs.7,000/-
>=25	Rs.10,000/-

3. Other Vehicle Loans: 0.25% of the Loan Amount

4.Rent Fin Loan

Loan Amount (Rs in Lakh)	Processing Charge
< 50.00	1.25%
>= 50 to < =100	1.00%
> 100	0.75%

B. Charges for Other Transactions

1. Processing charges for Adhoc / One time /Exceeding in limits / per Occasion (to be collected upfront)	**I. For Exceedings / Adhoc allowed by DO/CO** • For Priority Sector original limit Upto Rs.5 lakh: NIL • Priority sector above Rs.5 lakh & all other Advances Upto Rs.10 lakh: Rs.7000/- • Over Rs.10 lakh & Upto Rs.20 lakh: Rs.8,500/- • Over Rs.20 lakh & Upto Rs.50 lakh Rs.12,000/- • Above Rs.50 lakh & Upto Rs.1 Crore: Rs.30,000/- • Above Rs.1 Crore: Rs.50,000/- II. **For the Exceedings allowed under Branch Heads** • For Priority Sector original limit Upto Rs.5 lakh: NIL • Priority sector above Rs.5 lakh &all other advances Upto Rs.10 lakh: Rs.3500/- • Above Rs.10 lakh &Upto Rs.25 lakh: Rs.5500/- • Above Rs.25 lakh &Upto Rs.50 lakh: Rs.8,000/-
02. Modification in Sanction terms for each facility	**I.Request for each modification in ROI** • Upto Rs.100 lakh: Rs.5000/- • Above Rs.100 lakh: Rs.10000/- **II.For all other types of requests** of modification in sanction terms @ Rs.5000/- flat for each occasion.
03. Inspection (hypothecated assets) charges per occasion / per godown / per visit	**For OCC/CCBD accounts (monthly):** • Up to Rs.25 lakh: Rs.500/- • Above Rs.25.00 lakh & up to Rs.100 lakh: Rs.1000/- • Above Rs.100.00 lakh : Rs.2000/- **For SOD (RE)/VAMI accounts (quarterly):** • Upto Rs.25 lakh :Rs.900/-

	• Above Rs.25.00 lakh & upto Rs.100 lakh: Rs.1800/- • Above Rs.100.00 lakh: Rs.3600/-
04. Lead Bank Charges (Consortium advances where KVB is lead Bank)	0.25% of the total limits sanctioned
05. Pre closure charges * Refer norms in the annexure	3% on term loans and working capital limits (both funded and non-funded limits put together).
06. Pre-payment charges for part pre-payment of term loan * Refer norms in the annexure	3% on the amount pre-paid.
07. A/c Closing Charges CC / SOD a/cs	Rs. 2300/-
08. Commitment charges (For sanctioned limit above Rs.200 lakh)	Commitment charges is applicable for sanctioned exposure (FB & NFB taken together) of above Rs.200 lakh Fund Based: 0.25% per quarter on the unutilized portion, if the utilization is less than 50% of the sanctioned limits. Non-Fund Based: 0.10% per quarter on the unutilized portion, if the utilization is less than 50% of the sanctioned limits. Commitment charge shall be separately collected for FB & NFB limit.
09. Non-submission of Audited Balance Sheets, if not submitted by 31st October of every year.	• Upto Rs.25 lakh - Nil • Above Rs.25 lakh & Upto Rs.500 lakh - Rs.1,500/-pm • Above Rs.500 lakh - Rs.6,000/-pm
10. Reschedulement / Restructuring of loans (per occasion)	• Upto Rs.10 lakh- Nil • Above Rs.10 lakh & Upto Rs.50 lakh - Rs.14000/- • Above Rs.50 lakh & Upto Rs.100 lakh -Rs.20,000/- • Above Rs.100 lakh - Rs.33,000/-
11. Solvency certificates	• Below Rs 1 lakh- Rs 2500/- • Above Rs 1 lakh- Rs 2500/- + Rs 300 per lakh with maximum of Rs 5 lakh.

C. <u>Inland Letter of Credit/ Inland Bank Guarantee Charges</u>

(1) Commission for Unsecured and Partly Secured BGs	**Charges**
I. For Performance Guarantees	3% p.a + Rs.2000/-
II. For Financial/Other Guarantees	3% p.a + Rs.2000/-
(2) Commission for Guarantees secured by 100% Cash Margin	
I. For Performance Guarantees	0.70% p.a + Rs.2000/-
II. For Financial/Other Guarantees	0.85% p.a + Rs.2000/-
(3) Opening of LC	3% per annum or part thereof + Rs.3000/-.
(4) Revolving LC	Commission @ 3% p.a + Rs.2500/- for LC with reinstatement clause.
(5) LC backed by 100% margin	50% of applicable normal charges

D.Term Loan Review Charges

Loan Quantum	Charges
Liability upto Rs.3.00 Crore	Nil
Liability above Rs.3.00 Crore	Rs.100 per Lakh; Minimum Rs.30,000/-. Maximum Rs.2.50 Lakh

Note: Applicable GST will be collected over and above service charges.

E. Penal charges for non-compliance of terms and conditions

Particulars	Charges
1.Overdue Term Loan Instalments	Loans >Rs.25,000 - **5% p.a.** penal charges on the overdue quantum of the loan for delayed payment period.For priority sector Loans upto Rs.50,000/- is NIL
2.Overdue Interest	
3.Non-Regularization of Adhoc or Exceeding or Other Limits on due date	
4.Overdrawing in Working Capital or Bills Purchased / Discounted returned	
5. Delay in submission of renewal proposals / stock statements / delay in submission of FFS statements / Expiry of limits / LC devolvement – ABP	Loans >Rs.25,000 - **3%** penal charges shall be levied.For priority sector Loans upto Rs.50,000/- is NIL

Pre – Closure charges Annexure:

As per RBI/DOR/2025-26/170 DOR.MCS.REC.No.89/01-01-032/2025-26 dated November 28, 2025

(i) For all loans granted for purposes other than business to individuals, with or without co-obligant(s), Bank shall not levy pre-payment charges.

(ii) For all loans granted for **business purpose to individuals and MSEs**, with or without co-obligant(s) bank shall not levy any pre-payment charges.

The above two criteria shall be applicable irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period. Applicability of above two criteria for dual/ special rate (combination of fixed and floating rate) loans will depend on whether the loan is on floating rate at the time of prepayment.

iii). In cases other than those mentioned at point number (i) & (ii).

a). pre-payment charges, if any, shall be as per the approved policy of the Bank. However, in case of term loans, pre-payment charges, if levied by the Bank, shall be based on the amount being prepaid. In case of cash credit/ overdraft facilities, pre-payment charges on closure of the facility before the due date shall be levied on an amount not exceeding the sanctioned limit.

b). In case of cash credit/ overdraft facilities, no pre-payment charges shall be applicable if the borrower intimates the Bank of his/ her/ its intention not to renew the facility before the period as stipulated in the loan agreement, provided that the facility gets closed on the due date.

iv). Bank shall not levy any charges where pre-payment is effected at the instance of the Bank.

v). Bank shall not levy any charges/ fees retrospectively at the time of pre-payment of loans, which were waived off earlier by the RE.

Pre- Payment charges for partial payment of term loan:

3% for the amount pre-paid by the business and corporate borrowers. The borrowers availed loan under **individual capacity and MSE category are exempted.**

In case of pre-closure/pre-payment of Term Loans, if the TLs are prepaid / pre-closed at the insistence of the Bank, pre-closure/pre-payment charges are waived”.

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