

VAISHYA SAHAKARI BANK LTD., MUMBAI
SCHEDULE OF SERVICE CHARGES

The below mentioned service charges are excluding GST
18% GST will be applicable to all service charges w.e.f. 01.07.2026

Sr. No.	Type of Service / Facility Arrangement	Present Service Charges 01.03.2024	Revised Service Charges with effect from 01/07/2026
1	Locker Rent		
	i) Claim of Locker Categorywise		
	A	Rs.1500.00	Rs.1500.00
	B	Rs.1700.00	Rs.1700.00
	C	Rs.1900.00	Rs.1900.00
	D	Rs.2100.00	Rs.2100.00
	E	Rs.2800.00	Rs.2800.00
	F	Rs.2800.00	Rs.2800.00
	H	Rs.3900.00	Rs.3900.00
	I	Rs.2800.00	Rs.2800.00
	J	Rs.4200.00	Rs.4200.00
	K	Rs.3600.00	Rs.3600.00
	ii) Surrender of Locker	Rs.500.00 per locker	Rs.500.00 per locker
	iii) Break-open of Locker in case of loss of key/non-payment of rent	Rs.500/- plus actual charges of break-open	Rs.1000/- plus actual charges of break-open
	iv) Locker Rent Overdue Charges	Rs.100/- per month	Rs.100/- per month
	v) Locker Operation Charges	First 4 free for every month. Beyond this Rs.50/- per visit.	First 4 free for every month. Beyond this Rs.50/- per visit.
2	Pay Order		
	i) Issue of Pay Order	Rs.25/- upto Rs.10000/- Rs.2/- per thousand above Rs.10000/- Maximum Rs.1000/-	Rs.25/- upto Rs.10000/- Rs.2/- per thousand above Rs.10000/- Maximum Rs.1000/-
	ii) Cancellation/Revalidation of Pay Order	Rs.25/-	Rs.25/-
	iii) Duplicate Pay Order	Rs.50/-	Rs.50/-
3	Bill Purchase/Cheque Discounting/ Against Effect	Rs.10/- per thousand	Rs.10/- per thousand
4	IMPS charges	Rs.2/- for Rs.500/- to Rs. 50,000/- Rs. 5/- for Rs. 50,001/- & above.	Rs.2/- for Rs.500/- to Rs. 50,000/- Rs. 5/- for Rs. 50,001/- & above.
5	Stop Payment Charges	Rs.125/- per instrument	Rs.200/- per instrument
6	Sign Verification / Attestation	Rs.100/- per form	Rs.100/- per form
7	Account Close		
	Saving Bank A/c	Within 6 months Rs.200/- After 6 months Rs.100/-	Within 6 months Rs.300/- After 6 months Rs.200/-
	Current Deposit A/c	Within 6 months Rs.300/- After 6 months Rs.150/-	Within 6 months Rs.400/- After 6 months Rs.250/-

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8	i) Duplicate Pass Book/Statement (SB A/c)	Rs.100/- per Pass Book	Rs.100/- per Pass Book
	ii) Current /Cash Credit/Overdraft A/c Statement	Rs.50/- per page	Rs.30/- per page
9	Cheque Book		
	i) Saving Bank A/c (15 leaves cheque book)	First 15 cheque leaves free and every additional cheque book Rs.3/- per leaf	First 15 cheque leaves free and every additional cheque book Rs.4/- per leaf
	ii) Current/Cash Credit /Overdraft / Overdraft Against Property / Overdraft Against Gold (45 leaves cheque book)	Rs.3/- per leaf	Rs.4/- per leaf
10	Minimum Balance in A/c		
	i) Saving Bank A/c (without Cheque Book)	Rs.500/-	Rs.500/-
	ii) Saving Bank A/c (with Cheque Book)	Rs.1000/-	Rs.1000/-
	iii) Current Deposit A/c	Rs.3000/-	Rs.3000/-
11	Minimum Balance Charges		
	i) Current Deposit A/c	Rs.100/-	Rs.100/-
12	Cash Withdrawal including ATM	SB more than 8 withdrawals in month- each withdrawal Rs.15/-	SB more than 8 withdrawals in month- each withdrawal Rs.15/-
13	Solvency Certificate	1% of the amount.	1% of the amount.
14	Bank Gurantee	i) 3% of guarantee amount ii) 1% for fully secured guarantee by Term Deposit iii) Minimum Rs.100/-	i) 3% of guarantee amount ii) 1% for fully secured guarantee by Term Deposit iii) Minimum Rs.100/-
		Commission - every renewal (as above)	Commission - every renewal (as above)
15	Cheques/ ECS Returned Unpaid Charges		
	i) Inward	Upto Rs. 1 Lakh Rs.200/- per instrument. Above Rs.1 Lakh Rs.350/- per instrument.	Upto Rs. 1 Lakh Rs.250/- per instrument. Above Rs.1 Lakh Rs.400/- per instrument.
	ii) Outward	Rs. 150/- per instrument	Rs. 150/- per instrument
	iii) ECS Return (Debit/Credit)	Rs.200/- per transaction (Debit Return)	Rs.200/- per transaction (Debit Return)
16	Loan Application File	Rs.100/-	Rs.200/-
17	Standing Instruction	Rs.25/- per instrument	Rs.25/- per instrument

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18	Folio Charges (CA/CC/OD/ODAP/ODG)	Rs.100/- per page	Rs.50/- per page
		Minimum Rs.200/- will be charged in the month of September and March every year	Minimum Rs.200/- will be charged in the month of September and March every year
19	No Dues Certificate	Rs.100/- per certificate	Rs.100/- per certificate
21	Custody Charges (Gold Loan)	1% of loan amount	1% of loan amount
22	Irregular Installment (Recurring A/c)	Rs.2/- for every Rs.100/- p.m.	Rs.2/- for every Rs.100/- p.m.
23	i) NEFT		
	Upto Rs.10,000/-	Rs.2.50/-	Rs.2.50/-
	Above Rs.10,001 to Rs.1.00 Lakh	Rs.5/-	Rs.5/-
	Above Rs.1.00 Lakh to Rs.2.00 Lakh	Rs.15/-	Rs.15/-
	Above Rs.2.00 Lakh to Rs.5.00 Lakh	Rs.25/-	Rs.25/-
	Above Rs.5.00 Lakh		Rs.45/-
24	ATM Card	Issuance of ATM Card- Free Annual Charges- Rs.150/-	Issuance of ATM Card- Free (Maintenance of ATM Card Charges Rs.200/- p.a.)
25	Notice to Defaulters	Rs.50/- + Postage for 1st Notice	Rs.100/- + Postage for 1st Notice
	Visit to Defaulters Minimum Rs.100/-	Rs.100/- + Postage for 2nd Notice	Rs.150/- + Postage for 2nd Notice
	Maximum Rs.500/- depends on distance	Rs.200/- + Postage for Legal Notice	Rs.250/- + Postage for Legal Notice
		Rs.300/- + Postage for Court Notice	Rs.400/- + Postage for Court Notice
26	Loan Processing Charges (Except Gold/ LAD/NSC/LIC Loan)	1% on loan amount (0.50% in advance at the time of submission of Loan Application) Maximum Rs.1.00 Lakh	1% on loan amount (0.50% in advance at the time of submission of Loan Application)
27	Cash Credit / ODAP Renewal	Rs.1000/- upto Rs.2.00 Lakh	Rs.1000/- upto Rs.2.00 Lakh
		Rs.5000/- upto Rs.5.00 Lakh	Rs.5000/- upto Rs.5.00 Lakh
		Rs.10000/- above Rs.5.00 Lakh	Rs.10000/- above Rs.5.00 Lakh
28	Loan Prepayment Charges(Fixed Rate)	1% of Outstanding amount upto 3 years from disbursement.	1% of Outstanding amount upto 3 years from disbursement.
29	Duplicate ATM Card	Rs.100/- per ATM Card	Rs.200/- per ATM Card

Sr. No.	Type of Service / Facility Arrangement	Present Service Charges 01.03.2024	Revised Service Charges with effect from 01/07/2026
30	CIBIL CHARGES	For Individual- Rs.200/- For Company- Rs.1500/-	For Individual- Rs.400/- For Company- Rs.1500/-
31	Cersai Report	Upto Rs.5 lakh- Rs.150/- Above Rs. 5 Lakh- Rs.300/-	Upto Rs.5 lakh- Rs.200/- Above Rs. 5 Lakh- Rs.300/-
32	SMS Charges	For SB-Rs.30/- quarterly For CD- Rs.50/- quarterly	Actual Message Count Actual Message Count
33	Duplicate - PIN Mail	Rs.60/-	Rs.60/-
34	Balance Enquiry/Mini Statement	Rs.15/-	Rs.15/-
35	Cash Withdrawal(ATM) (Free-Metro. 3 & Non Metro. 5)	Rs.25/- per Transaction	Rs.25/- per Transaction