

VASAI VIKAS SAHAKARI BANK LTD.
Head Office

Revision in Service Charges and Other charges
W.E.F. 10/06/2013

Sr. No	Particulars	Charges w.e.f 10/06/2013
1.	Cheque Book Charges -SB	No charges for first cheque book of 30 leaves. For issue of 2 nd cheque book onwards Rs.2/- per leaf + STP
2.	Cheque Book Charges–CD/CC/OD	Rs.3/- per cheque leaf + STP
3.	Issue of Duplicate Pass Book charges	Rs.50/- + STP
4.	<u>Duplicate Statement:</u> Current Account Balance Certificate	Rs.50/- per page + STP Rs.50/- per certificate + STP
5.	Issue of Duplicate Term Deposit Receipt /Share Certificate	Rs.30/- per receipt/Share Certificate + STP
6.	Unused Cheque leaves Charges at the time of closure of A/c	Rs.2/- per leaf + STP
7	<u>Stop Payment :</u> Stop Payment charges are to be recovered at the time of accepting STOP PAYMENT instructions only;	Rs.100/- per cheque + STP for SB A/c Maximum Rs.1,000/- + STP. Rs.200/-per cheque + STP for CD/CC/OD Maximum Rs.2,000/- + STP. Note: - Such cheques, if presented is to be returned by writing “ PAYMENT STOPPED BY DRAWER ” on the face of the cheque.
8.	Cheque return charges : A) Inward Return: B) Outward Return Cheques: (SB / CD / CC / OD) C) Outstation Clearing Cheques: D) ECS return (Debit) E)High Value Return (Inward / Outward)	i.S.B. Rs.150/- per cheque (+2 days interest @ 14.50 %) + STP ii.CD/CC/OD Rs.200/- per cheque (+2 days interest @14.50%) + STP i.SB Rs.150/- per cheque + STP ii.CD Rs.200/- per cheque + STP iii.CC/OD Rs.200/- per cheque + STP i.S/B Rs.150/- per cheque + STP. ii.CD / CC / OD Rs.200/- per cheque plus Postage+ STP. i.SB Rs.50/- per instance+ STP

		ii.CD/CC/OD Rs.200/- per instance + STP i.Rs.300/- per instrument + 2 days interest @14.50% p.a.+ STP
9.	Standing instruction for outward / Third party payment	Rs.50/- per S.I+ STP
10.	Default of standing instruction for 2 consecutive months for non availability of funds for revival of such instruction	Rs.50/- per S.I+ STP
11	<u>Ledger Folio Charges:</u> <u>Current A/c:</u>	Rs.20/- + STP per folio of statement OR Rs. 500 /- per half year whichever is higher.
12.	<u>Minimum Balance to be maintained in SB/CD A/cs:</u> <u>SB A/c</u> <u>C/D A/c</u>	Without cheque book Rs.100/- With Cheque Book Rs.500/- With cheque book Rs.3000/-
13.	Charges for Non maintenance of Minimum Balance: Saving A/c without cheque book Saving A/c with cheque book Current A/c	Rs.25/- per month+ STP Rs.75/- per month+ STP Rs.200/- per month+ STP
14.	A/c closure charges (within 1 year) Saving A/c CD/CC/OD	Without cheque book facility Rs.100/- + STP With cheque book facility Rs. 125/- + STP Rs.500/-+ STP
15.	Service charges for inoperative accounts Accounts 2 year & above	Rs.50/- p.a. for S/B A/c + STP Rs.100/- p.a. for C/D A/c + STP
16.	Solvency Certificate Charges	0.10% of amount Minimum Rs.500/-+ STP Maximum Rs.5,000/-+ STP

17.	Duplicate Drafts/Cancellation For all Duplicate Drafts For Revalidation Drafts	Rs.100/- + other Bank's charges+ STP Rs.50/- + other Bank's charges+ STP
18	Customers Signature/Photo verification charges	Rs.50/- per verification for S/B+ STP Rs.100/- per verification for C/D + STP
19	Duplicate Interest Certificate /Certificate for claiming exemption for repayment of interest/principle amount towards housing loan	Rs.50/- per certificate+ STP
20	For issuing photocopy of the paid cheque / record copy of the cheques	Rs.100/- above 1 year record per instrument + STP. Rs.50/- below 1 year record per instrument + STP.
21	<u>Safe Deposit Locker Annual Charges:</u> A) Small 'A' B) Medium 'B' C) Big 'C' D) Extra Big E) Special Size	<u>For Borivali/ Thane/Bhayander/Mira Road Branches</u> A) Rs.750/- p.a.+ STP B) Rs.1,500/- p.a.+ STP C) Rs.3,000/- p.a.+ STP D) Rs.3,500/- p.a.+ STP E) Rs.4,000/- p.a.+ STP <u>For other Branches</u> A) Rs.600/- p.a.+ STP B) Rs.1,200/- p.a.+ STP C) Rs.1,800/- p.a.+ STP D) Rs.2,500/- p.a.+ STP E) Rs.3,000/- p.a.+ STP
22	<u>Break Open of Locker:</u> a) Due to loss of key by customer b) Due to non-payment of locker rent	a)Actual cost + Rs.500/- + STP b) Actual cost + Rs.500/- + STP (to be recovered when customer comes for locker operation)

23	<u>Issue of loose cheque leaves SB/CC/CD/OD</u>	Rs.50/- per cheque leaf
24.	<u>Pay Order/HDFC at par cheque charges:</u>	For <u>Bank's customer</u> Rs.3/- per thousand+ STP Minimum Rs.25/-+ STP Maximum Rs.2,000/-+ STP For <u>non-customers</u> Rs.5/- per thousand + STP Minimum Rs.50/-+ STP Maximum Rs.5,000/-+ STP
25	<u>Outstation Cheques for Clearing:</u>	Rs.50+ STP Rs.5/- + STP per thousand or part thereof Minimum Rs.50/- Maximum Rs. 5000/- <u>Special Note:-</u> a) Postage/Courier Charges of Rs.50 not to be recovered from SB account holder. However, Rs.150/- to be recovered from the SB account holder if the amount of cheque is above Rs.1,00,000/- b) Postage/Courier Charges of Rs.50 are to be recovered from all CA/CC/OD A/c holders.
26	HDFC/Nationalised / Bank / Commercial Bank Demand Draft/ At par Cheque Charges	Issuing Bank charge+ Rs.25/-+ STP
27	Pay order/HDFC cheque cancellation	Rs.100/-+ STP
28	Duplicate ATM Card due to loss or customers fault	Rs.100/- per card+ STP
29	Loss of Token	Rs.100/- per token+ STP
30	Fate enquiry/confirmation charges up to Rs.10.00 lacs Above Rs.10.00 lacs	Rs.200/- per instrument per lac+ STP Rs.300/- per instrument per lac+ STP
31	<u>RTGS /NEFT/ECS transactions:</u> (a) Inward Transactions (b) Outward transactions (i) RTGS	Free, no charge to be levied. Rs.25/- per transaction+ STP

	<p>Rs.1 to Rs. 5 lakh Rs.5 lakh and above</p> <p>(ii) NEFT</p> <p>Up to Rs. 1 lakh Rs. 1 lakh and above</p>	<p>Rs.50/- per transaction+ STP</p> <p>Rs.5 per transaction+ STP</p> <p>Rs. 25 per transaction+ STP</p>
32	<p><u>Commission on issuance of Bank Guarantee/ Letter of Credit:</u></p> <p>i) Fully secured by 100% Deposit</p> <p>ii) Partly Secured by 50% Deposit & 50% other Collateral Security</p>	<p>0.50% p.a. of the guarantee amount + STP Minimum Rs.200/- +STP</p> <p>0.50% p.a. on the amount fully secured by deposit & 1% p.a. on the amount secured by collateral security. Minimum Rs.500/- +STP</p>
33	<p>Stock statement non submission charges/Delay in submission</p>	<p>Rs.100/- per lac per month Min.Rs.100/-+ STP Max.Rs.500/-+ STP</p>
34	<p>Inspection of Stock / Book-debts / Factory plant & machinery, vehicle, etc.</p>	<p>Rs.75/- limit upto Rs.1.00 lac + actual expenses incurred+ STP</p> <p>Rs.150/- limit between Rs.1.00 lac to Rs.5.00 lacs + actual expenses incurred+ STP</p> <p>Rs.250/- limit above Rs.5.00 lac + actual expenses incurred+ STP</p> <p>Note: Charges are to be recovered manually.</p>
35	<p><u>Loan Application:</u></p>	<p>Rs.50/- + STP per form</p>
36	<p><u>Loan Notice Charges</u></p> <p>A) 1st Notice (Borrower)</p> <p>B) 2nd Notice (Borrower with Guarantors)</p> <p>C) Personal Visit</p> <p>D) Recovery Officer/Branch Managers visit</p> <p>E) Head Office visit GM/AGM</p> <p>F) Attachment charges u/s101</p> <p>G) Legal Court Case</p>	<p>A) Rs.100/-+ STP</p> <p>B) Rs.200/-+ STP</p> <p>C) Rs.200/-+ STP</p> <p>D) Rs.200/-+ STP</p> <p>E) Rs.300/-+ STP</p> <p>F) Rs.500/-+ STP</p> <p>G) Actual + Rs.500/-+ STP</p> <p>Note: Charges to be recovered manually..</p>

37	<p><u>Outstation cheques for collection through National Clearing/ Speed Clearing:</u></p> <p><u>Commission on OBC Upto Rs.1.00 lakh</u></p> <p>S/B A/c</p> <p>CD/CC/OD</p> <p><u>Above Rs.1.00 lakh</u></p> <p>SB/CD/CC/OD</p>	<p>Free of charge</p> <p>Rs.100/- per cheque+ STP</p> <p>Rs.150/- per cheque+ STP</p> <p><u>Special Note:</u> a) Postage/Courier Charges of Rs.50 not to be recovered from SB account. However, Rs.150/- to be recovered from the SB account holder if the amount of cheque is above Rs.1,00,000/- b) However, Postage/Courier Charges of Rs.50 are to be recovered from CA/CC/OD A/c holder.</p> <p><u>Note:</u> Charges to be recovered manually.</p>
38	<p><u>RTGS/NEFT through other Bank: If situation arises</u></p>	<p>Our charges as per Table No.32 + other Bank charges.</p>
39	<p><u>Inward Cheques / Bills for Collection:</u></p>	<p>Commission Rs.5/- per thousand OR Part thereof.</p> <p>Minimum Rs.50/- Maximum Rs.5000/-</p> <p><u>Special Note:</u> Postage/Courier charges of Rs.50/- to be recovered extra.</p>
40	<p><u>Creation of Equitable Mortgage / Registered Mortgage</u></p>	<p>0.05% of loan amount Maximum Rs.5000/-+STP</p> <p>Note:- (In case of Equitable Mortgage charges to be shared equally by Borivali or Thane Branch & rest of the other branches)</p>
41	<p><u>Prepayment Charges</u></p>	<p>Nil</p>
42	<p><u>Fixing Banks name plate on mortgage property / hypothecated machinery / vehicle</u></p>	<p>Rs.250/- per plate+ STP</p>

Sd/-
CHIEF EXECUTIVE OFFICER