

# VYAPARI SAHAKARI BANK MARYADIT

LIST OF SERVICE CHARGES EFFECT FROM 01.07.2022  
Extra GST 18% is applicable on the following charges.

| Sr. No. | TYPE OF ACCOUNT                       | PARTICULARS   | EXISTING CHARGES Rs. | PROPOSED CHARGES Rs. | GST   | Total Charges |
|---------|---------------------------------------|---|----------------------|----------------------|-------|---------------|
| 1       | <b>Saving Bank Account :</b>          |   |                      |                      |       |               |
|         | - With Cheque Book                    | Min Balance not maintained (Less than Rs.1000/-) (Half yearly)  | 50                   | 50                   | 9.00  | 59.00         |
|         | - Without Cheue Book                  | Min Balance not maintained less than Rs. 500/- (Half yearly)  | 50                   | 50                   | 9.00  | 59.00         |
|         | - Cheque Book Charges                 | 15 Page Cheque Book   | 30                   | 45                   | 8.00  | 53.00         |
|         | - Stop Payment                        | Per Cheque  | 100                  | 100                  | 18.00 | 118.00        |
|         | - Account Closer charges              | Per Account (If account closed within 3 years)  | 100                  | 100                  | 18.00 | 118.00        |
|         | Duplicate Pass Book                   | for Saving & RD   | 60                   | 100                  | 18.00 | 118.00        |
| 2       | <b>Current Account :</b>              |   |                      |                      |       |               |
|         | - Cheque Book                         | Min Balance less than Rs.2000/- Avarage Balance charges for half yearly   | 100                  | 200                  | 36.00 | 236.00        |
|         | - Duplicate A/c Statement             | Per Page  | 10                   | 10                   | 2.00  | 12.00         |
|         | - Cheque Book Charges                 | 45 Page Cheque Book   | 90                   | 135                  | 24.00 | 159.00        |
|         | - Stop Payment of cheque              | Per Cheque  | 100                  | 100                  | 18.00 | 118.00        |
|         | - Account Closer charges              | Per Account   | 100                  | 100                  | 18.00 | 118.00        |
| 3       | <b>Demand Draft :</b>                 |   |                      |                      |       |               |
|         | - Demand Draft / pay order Commission | upto Rs.10,000/-  | 10                   | 20                   | 4.00  | 24.00         |
|         |                                       | Above Rs.10,000/- Rs.2 per thousand (Min. Rs.20)  | 20                   | 20                   | 4.00  | 24.00         |
|         | - Demand Draft Cancellation           | Per DD  | 50                   | 100                  | 18.00 | 118.00        |
|         | - Duplicate Demand Draft              | Per DD  | 200                  | 200                  | 36.00 | 236.00        |
| 4       | <b>Cheque / DD Collection :</b>       |   |                      |                      |       |               |
|         | - Outward Cheque Collection           | Per Cheque below Rs.5,000/- Commission Rs.70 + Postage Rs.30 = Rs.100   | 100                  | 100                  | 18.00 | 118.00        |
|         | - Above Rs.5,000/-                    | Per Cheque Above Rs.5,000/- Min. Commission Rs.100 + Rs.2 (per thousand) = Rs.100 (e.g. For Rs.6000 cheque Commission will be Rs.102) | 100                  | 100                  | 18.00 | 118.00        |
|         | - Inward Bill Collection              | Per Bill per thousand   | 7                    | 10                   | 2.00  | 12.00         |
|         |                                       | Postage   | 30                   | 70                   | 13.00 | 83.00         |
|         |                                       | (minimum Rs.30/- upto Rs.3000/- above Rs.3000/- Rs.10 per thousand)   |                      |                      |       |               |
|         | <b>CTS Clearing :</b>                 |   |                      |                      |       |               |
|         | - Inward Cheque Return                | Per Cheque  | 100                  | 150                  | 27.00 | 177.00        |



| Sr. No. | TYPE OF ACCOUNT  | PARTICULARS                          | EXISTING CHARGES Rs. | PRAPOSED CHARGES Rs.   | GST     | Total Charges |
|---------|--|--------------------------------------|----------------------|------------------------|---------|---------------|
|         | - Outward Cheque Return                                  | Per Cheque                           | 100                  | 150                    | 27.00   | 177.00        |
|         | ECS / ACH Clearing :                                     |                                      |                      |                        |         |               |
|         | - Inward ECS / ACH Return                                | Per ECS / ACH                        | 100                  | 150                    | 27.00   | 177.00        |
| 6       | <b>Loans / Advances :</b>                                |                                      | 100                  | 100                    | 18.00   | 118.00        |
|         | - Form Fee   |                                      | 100                  | 100                    | 18.00   | 118.00        |
|         | - Nominal Membership Fee                                 |                                      | 100                  | 100                    | 18.00   | 118.00        |
|         | - Entrance Fee(Share)                                    |                                      |                      |                        |         |               |
|         | <b>Inspection / Visit Charges (Excluding Clean Loan)</b> |                                      |                      |                        |         |               |
|         | up to Rs.25,000/-  | Nil                                  | NIL                  | NIL                    |         |               |
|         | Rs.25,001/- to Rs.1,00,000/-                             | Nil                                  | 100                  | NIL                    |         |               |
|         | Rs.1,00,001/- to Rs.5,00,000/-                           | Rs.500/-                             | 250                  | 500                    | 90.00   | 590.00        |
|         | Rs.5,00,001/- to Rs.10,00,000/-                          | Rs.500 + Rs.100 per Lakh             | 500                  | Max 1000               | 180.00  | 1180.00       |
|         | Rs.10,00,001/- to Rs.25,00,000/-                         | Rs.1000 + Rs.120 per Lakh            | 1000                 | Max 2800               | 504.00  | 3304.00       |
|         | Rs.25,00,001/- to Rs.50,00,000/-                         | Rs.2800 + Rs.100 per Lakh            | 2000                 | Max 5300               | 954.00  | 6254.00       |
|         | Rs.50,00,001/- to Rs.1 Core                              | Rs.5300 + Rs.50 per Lakh             | -                    | Max 7800               | 1404.00 | 9204.00       |
|         | Above Rs.1 Core  | Rs.7800 + Rs.50 per Lakh             |                      |                        |         |               |
|         | - Cheque Book Charges                                    | 45 Page Cheque Book                  | 90                   | 135                    | 24.00   | 159.00        |
|         | - Stop Payment   | Per Cheque (except SB A/c)           | 100                  | 150                    | 27.00   | 177.00        |
|         | - Account Closer charges                                 | Per Account (except SB A/c)          | 100                  | 200                    | 36.00   | 236.00        |
|         | Pay order charges  |                                      | 100                  | 100                    | 18.00   | 118.00        |
|         | A/c maintainace charges for C/A, CC, CCOS                | Yearly                               | 0                    | 100                    | 18.00   | 118.00        |
| 7       | <b>Other Charges :</b>                                   |                                      |                      |                        |         |               |
|         | - RTGS / NEFT Charges                                    | Per RTGS / NEFT (for non A/c Holder) | 100                  | 100                    | 18.00   | 118.00        |
|         |  | Per RTGS / NEFT (for A/c Holder)     | 50                   | 50                     | 9.00    | 59.00         |
|         | - E-Payment  | For Account Holder                   | 50                   | 50                     | 9.00    | 59.00         |
|         |  | For Non Account Holder               | 100                  | 100                    | 18.00   | 118.00        |
|         | - Incidental Charges                                     |                                      | 100                  | 100                    | 18.00   | 118.00        |
|         | - SMS Charges  | Per Quarter                          | 25                   | 36                     | 6.00    | 42.00         |
|         | - No Dues Certificate                                    | Per Certificate                      | 50                   | 50                     | 9.00    | 59.00         |
|         | - Solvency Certificate                                   | Per Certificate                      | 1000                 | 1000                   | 180.00  | 1180.00       |
|         | - Bank Guarantee Commission (Fully Secured)              | against FD                           |                      | 1% of Guarantee Amount | +GST    |               |
|         |  | against Property                     |                      | 2% of Guarantee Amount | +GST    |               |
|         | - Duplicate Fixed Deposit Receipt                        | Per FD receipt                       | 100                  | 100                    | 18.00   | 118.00        |
|         | - Duplicate Interest Certificate                         | Per Certificate                      | 50                   | 50                     | 9.00    | 59.00         |
|         | - Inoperative Account                                    | Per Account yearly                   | 100                  | 100                    | 18.00   | 118.00        |
|         | ATM charges AMC  |                                      | 0                    | 100                    | 18.00   | 118.00        |
|         |  | upto 5 transactions                  | 0                    | Nil                    |         |               |

| Sr. No. | TYPE OF ACCOUNT                                | PARTICULARS                            | EXISTING CHARGES Rs. | PRAPOSED CHARGES Rs. | GST   | Total Charges |
|---------|--|--|----------------------|----------------------|-------|---------------|
|         | ATM Transtion charges                          | above 5 transactions (per Transaction) | 0                    | 17                   | 3.00  | 20.00         |
|         | Photo / Sign Attested                          |  | 0                    | 50                   | 9.00  | 59.00         |
|         | Standing Instruction per Institution           |  | 0                    | 50                   | 9.00  | 59.00         |
|         | Overdue Notice by Bank                         |  |                      |                      |       |               |
|         | a) By Register Post (Borrower + Surity)        |  | 0                    | 250                  | 45.00 | 295.00        |
|         | b)By Non Register Post (Borrower + Surity)     |  | 0                    | 120                  | 22.00 | 142.00        |
|         | Trade Certificate                              |  | 0                    | 50                   | 9.00  | 59.00         |
|         | CERSAJ Charges                                 |  | 0                    | 100                  | 18.00 | 118.00        |
|         | Share Transfer fee (per share)                 |  | 0                    | 100                  | 18.00 | 118.00        |
|         | Death cases- per case                          |  | 0                    | 100                  | 18.00 | 118.00        |
|         | Power of Attorney / Mandate instruction noting |  | 0                    | 50                   | 9.00  | 59.00         |
|         | Postal charges                                 |  | 0                    | 100                  | 18.00 | 118.00        |
|         | CERSAJ Charges Property                        |  | 0                    | 100                  | 18.00 | 118.00        |
|         | CIBIL Report                                   |  |                      | 200                  | 36.00 | 236.00        |

## Processing Fee

| Sr. No. | Details                           | New Proposal | GST     | Renewal | GST     | Total Charges |         |
|---------|-----------------------------------|--------------|---------|---------|---------|---------------|---------|
|         |                                   |              |         |         |         | New Proposal  | Renewal |
| 1       | up to Rs.25,000/-                 | 200          | 36.00   | 200     | 36.00   | 236.00        | 236.00  |
| 2       | Rs.25,001/- to Rs.1,00,000/-      | 500          | 90.00   | 300     | 54.00   | 590.00        | 354.00  |
| 3       | Rs.1,00,001/- to Rs.5,00,000/-    | 1000         | 180.00  | 500     | 90.00   | 1180.00       | 590.00  |
| 4       | Rs.5,00,001/- to Rs.10,00,000/-   | 1500         | 270.00  | 800     | 144.00  | 1770.00       | 944.00  |
| 5       | Rs.10,00,001/- to Rs.25,00,000/-  | 5000         | 900.00  | 2000    | 360.00  | 5900.00       | 2360.00 |
| 6       | Rs.25,00,001/- to Rs. 50,00,000/- | 10000        | 1800.00 | 2500    | 450.00  | 11800.00      | 2950.00 |
| 7       | Rs.50,00,001/- to Rs. 1 Core      | 16000        | 2880.00 | 5500    | 990.00  | 18880.00      | 6490.00 |
| 8       | Above Rs. 1 Core                  | 20000        | 3600.00 | 7000    | 1260.00 | 23600.00      | 8260.00 |

## Locker Charges

| Sr. No. | Locker Type | Locker Rent Rs. Yearly | PRAPOSED CHARGES Rs. | GST    | Total Charges |
|---------|-------------|------------------------|----------------------|--------|---------------|
| 1       | BIG         | 2500                   | 3000                 | 540.00 | 3540.00       |
| 2       | MEDIAM C    | 1400                   | 1800                 | 324.00 | 2124.00       |
| 3       | MEDIAM B    | 1200                   | 1500                 | 270.00 | 1770.00       |
| 4       | SMALL C     | 800                    | 1100                 | 198.00 | 1298.00       |
| 5       | SMALL B     | 600                    | 800                  | 144.00 | 944.00        |
| 6       | SMALL A     | 400                    | 600                  | 108.00 | 708.00        |

