



The Vishweshwar Sahakari Bank Ltd., Pune

Multistate Bank

Loan Processing Fees & Charges w.e.f. 01.06.2023 (Cir. No. 26 Dt. 10.05.2023)

Sr. No	Loan Scheme	Processing Fee Charges		
		%	Min	Max
1	Agriculture Loans	0.50%	1,000.00	5,00,000.00
2	Allied Activities To Agri. Loans	0.50%	1,000.00	5,00,000.00
3	Gold Loans (Without Emi)	Upto 2.00 Lakh : 200.00 Above 2.01 Lakh : 0.25%		
4	Gold Loans (With Emi)			
5	Loans Agst. Documentary Sec (TL-DS)	500.00		
6	Loans To RCI & SSI (MSME) upto 25 Lakh	0.25%	1,000.00	6,250.00
	Loans To RCI & SSI (MSME) above 25 Lakh	0.50%	1,000.00	No Limit
7	Loans To Builders / Developers	1.00%	25,000.00	No Limit
8	Vehicle Loans Under Priority Sector (Commercial Use)	0.50%	1,000.00	No Limit
9	Vishweshwar Car Loan Scheme (Private Use)	No Charges upto 31.12.23		
10	Educational Loan Scheme (Secured)	0.50%	1,000.00	50,000.00
11	Secured Loans - Others upto 25 Lakh	0.25%	1,000.00	6,250.00
	Secured Loans - Others above 25 Lakh	0.50%	1,000.00	5,00,000.00
12	Vastuyog Hsg Loan (New) Priority upto 25 Lakh	0.25%	1,000.00	6,250.00
	Vastuyog Hsg Loan (New) Priority above 25 Lakh	0.30%	1,000.00	No Limit
13	Vastuyog Hsg Loan (New) Non Priority	1.00%	1,000.00	No Limit
14	Vishweshwar Bahupayogi Karj Yojana (LAP)	1.00%	1,000.00	No Limit
15	Renewable Energy Loans (Solar) upto 25 Lakh	0.25%	1,000.00	6,250.00
	Renewable Energy Loans (Solar) above 25 Lakh	0.50%	1,000.00	50,000.00
16	Other than Builder - Project Term Loan (Pricipal Installment & Int separate)	1.00%	1,000.00	No Limit
	Builder - Project Term Loan (Pricipal Installment & Int separate)	1.00%	25,000.00	No Limit
17	Top Up Loan Scheme (Housing)	0.50%	1,000.00	5,000.00
18	Professional Personal Loan Sheme	0.50%	1,000.00	2,500.00
19	Unsecured Loans - Others (Personal Loan)	1.00%	1,000.00	5,000.00
20	Educational Loan Scheme (Unsecured)	0.50%	500.00	2,500.00
21	Vishweshwar Group Finance (Unsecured)	500.00		
22	Vishweshwar Varkari Sampraday	No Processing Charges		
23	Vishweshwar Pandharpur Business Unsecured	500.00		
24	Cash Credit-Unsecured (New) VTP	0.50%	1,000.00	5,000.00
25	Cash Credit-Unsecured (Renewal) VTP	0.25%	500.00	2,500.00
26	Cash Credit-Unsecured (Enhancement) VTP	0.50%	500.00	5,000.00
27	Cash Credit - General Hypothecation (New)	Upto 25.00 Lakh 0.25% Above 25.00 Lakh 0.50%		
28	Cash Credit - General Hypothecation (Renewal)	0.25%	500.00	50,000.00

Sr. No	Loan Scheme	Processing Fee Charges		
		%	Min	Max
29	Cash Credit - General Hypothecation (Enhancement)	Limit Upto 25.00 Lakh 0.25% & Limit Above 25.00 Lakh 0.50%		
30	Cash Credit Agst. Doc. Secu.(CC-DS) New	500.00		
31	Cash Credit Agst. Doc. Secu.(CC-DS) Renewal / Enhancement	300.00		
32	Working Capital Against Property (New)	Not Applicable		
33	Working Capital Against Property (Renewal)	0.50%	500.00	No Limit
34	Working Capital Against Property (Enhancement)	1.00%	1,000.00	No Limit
35	Vishweshwar Bahupayogi Karj Yojana (New) LAP	1.00%	1,000.00	No Limit
36	Vishweshwar Bahupayogi Karj Yojana (Renewal) LAP	0.50%	500.00	75,000.00
37	Vishweshwar Bahupayogi Karj Yojana (Enhancement) LAP	1.00%	1,000.00	No Limit
38	Salary Cash Credit	500.00		
39	Restructure Of Loan Accounts	0.10%	1,000.00	10,000.00
40	TOD / EOD (New for first 90 days)	0.25%	1,000.00	25,000.00
41	TOD / EOD (Extension)	0.25%	1,000.00	25,000.00
42	Solvency Certificate	0.25%	1,000.00	50,000.00
43	In-Principal Sanction (Not Refundable)	For Housing Loan : 500.00 Other Upto 50 Lakh : 2,000.00 & Above 50 Lakh : 5,000.00		
44	Bank Guarantee (Our Bank)	1) Against 100% FD : 1.25% 2) Other 50% FD : 2.50%		
	Bank Guarantee (Other Bank)	1) Against 100% FD : 1.25% 2) Other 50% FD : 2.50% + <u>Other Bank Actual Commission + TD Cost Difference to be recovered.</u>		
45	Concession In Sanction Terms & Other Demand (Lose Subjects eg. NOC for other bank A/c etc)	Upto 100 Lakh : 2,000.00 Above 100 Lakh : 5000.00		
46	Processing Fee - Consortium Finance (CC/TL)	1% or As decided in Consortium Meeting		
47	Processing Fee - Consortium Finance (CC Renewal)	0.30%	1,000.00	No Limit
48	Lead Bank Charges in Consortium Finance where our bank is Lead Bank (CC Limit sanctioned & TL on O/s Balance)	0.25% pa on Entire Exposure (Our + Other Bank) under Consortium		
49	Loan Take Over Charges - CC on Limit & For TL outstanding balance	4.00%		
50	Switch Over Cost	0.50% on Rate of Interest Benefit Amount		
51	Minimum Cash Credit Utilization Charges	50% of Limit		
52	Revalidation Charges (Validity 90 Days)	0.15%		
53	Monitoring Charges - Agreegate Rs 10.00 Lakh & Above Limits Applicable for commercial Loans (Not for Housing Loans)	Upto 10 Lakh : 300.00 Above 10 Lakh : 500.00 (per Quarter)		
54	Rejected Loan Proposal	25% of applicable processing fee to be recovered and 75% to be refunded.		

* Terms & Conditions apply