

The Vishweshwar Sahakari Bank Ltd., Pune

Revision in Loan Processing Fees & Charges w.e.f. 01.07.2025

Sr. No	GL Code	Loan Scheme	Revised Processing Fee Charges		
			%	Min	Max
1	151	Agriculture Loans	0.50%	1,500.00	50,000.00
2	189	Allied Activities To Agri. Loans	0.50%	1,500.00	50,000.00
3	186	Gold Loans (Without Emi)	200.00		
4	187	Gold Loans (With Emi)	0.25%		
5	152	Loans Agst. Documentary Sec (TL-DS)	500.00		
6	153	Loans To MSME	0.50%	1,500.00	No Limit
7	153	LC, Bills Discounting	0.25%		
8	153/161	Work Order Completion (period - upto 6 months)	0.50%	5,000.00	1,00,000.00
		Work Order Completion (period - above 6 months)	1.00%	5,000.00	1,00,000.00
9	154	Loans To Builders / Developers	1.00%	25,000.00	No Limit
10	157	Commercial Vehicle Loan Under Priority Sector	0.50%	1,000.00	No Limit
11	158	Vehicle Loan - Two/Four Wheeler Car loan	0.50%	500.00	No Limit
12	160	Educational Loan Scheme (Secured)	0.50%	1,000.00	50,000.00
13	161	Secured Loans	0.50%	1,000.00	No Limit
14	161	Rent Discounting	0.50%	1,000.00	No Limit
15	161/168	Working Capital Demand Loan (WCDL)	0.50%	1,000.00	No Limit
16	162	Vastuyog Hsg Loan (New) Priority	0.25%	1,000.00	No Limit
17	163	Vastuyog Hsg Loan (New) Non Priority	1.00%	2,000.00	No Limit
18	165	LAP Term Loan	1.00%	1,000.00	No Limit
19	167	Renewable Energy Loans (Solar - Priority)	0.25%	1,000.00	5,00,000.00
		Renewable Energy Loans (Solar - Non-Priority)	0.50%	1,000.00	5,00,000.00
20	168	Project Term Loan - Other than Builder - (Principial Installment & Int separate)	1.00%	1,000.00	No Limit
		Project Term Loan - Builder (Principial Installment & Int separate)	1.00%	25,000.00	No Limit
21	169	Top Up Loan Scheme (Housing)	0.25%	500.00	No Limit
22	170	Harvesting & Transport	500.00		
23	172	Unsecured Loans - Others (Personal Loan)	1.00%	1,000.00	5,000.00
24	179	Educational Loan Scheme (Unsecured)	0.50%	500.00	2,500.00
25	181	Vishweshwar Group Finance (Unsecured)	500.00		
26	183	Vishweshwar Varkari Sampraday	No Processing Charges		
27	185	Vishweshwar Pandharpur Business Unsecured	500.00		
28	193	Cash Credit - Unsecured (New)	1.00%	1,000.00	5,000.00
29	193	Cash Credit - Unsecured (Renewal)	0.25%	500.00	2,500.00
30	193	Cash Credit - Unsecured (Enhancement)	1.00%	1,000.00	5,000.00
31	194	Cash Credit - General Hypothecation (New)	0.50%	1,000.00	No Limit
32	194	Cash Credit - General Hypothecation (Renewal)	0.25%	500.00	50,000.00

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33	194	Cash Credit - General Hypothecation (Enhancement)	for existing limit 0.25% + for enhancement limit 0.50%		
34	195	Cash Credit Agst. Doc. Secu.(CC-DS) New / Renewal	500.00		
35	192	Cash Credit Agst. Doc. Secu.(Shares) New / Renewal	1000.00		
36	196	Working Capital Against Property (New)	1.00%	1,000.00	No Limit
37	196	Working Capital Against Property (Renewal)	0.50%	500.00	50,000.00
38	196	Working Capital Against Property (Enhancement)	1.00%	1,000.00	No Limit
39	197	LAP Cash Credit (New)	1.00%	1,000.00	No Limit
40	197	LAP Cash Credit (Renewal)	0.50%	500.00	50,000.00
41	197	LAP Cash Credit (Enhancement)	1.00%	1,000.00	No Limit
42	198	Salary Cash Credit	500.00		
43	-	Restructure Of Loan Accounts	0.10%	1,000.00	25,000.00
44	-	TOD / EOD (New for first 90 days)	0.25%	1,000.00	25,000.00
45	-	TOD / EOD (Extension)	0.25%	1,000.00	25,000.00
46	-	Solvency Certificate	0.25%	1,000.00	50,000.00
47	-	In-Principle Sanction (Not Refundable)	For Housing Loan : 1000.00 Other Upto 50 Lakh : 2,500.00 & Above 50 Lakh : 5,000.00		
48	-	Bank Guarantee Commission (Our Bank) (Stand alone)	1) Against 100% FD : 1.25% 2) Other FD + L & B : 2.50%		
		Bank Guarantee Commission (Other Bank) (Stand alone)	1) Against 100% FD : 1.25% 2) Other FD + L & B : 2.50% + <u>Other Bank Actual Commission</u>		
49	-	Bank Guarantee Limit (New) (Revolving)	0.50%	1,000.00	No Limit
50	-	Bank Guarantee Limit (Renewal) (Revolving)	0.25%	500.00	50,000.00
51	-	Bank Guarantee Limit (Enhancement) (Revolving)	0.50%		
52	-	Consortium Finance (CC/TL)	0.50% or As decided in Consortium Meeting		
53	-	Consortium Finance (CC Renewal)	0.25%	NA	No Limit
54	-	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		
55	-	Loan Take Over Chages - CC on Sanctioned Limit & For TL outstanding balance (for fully disbursed & partially disbursed sanctioned limit) (Excluding Individual sanct. Limits)	4.00%		

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56	-	Switch Over Cost (Except Home Loan having Floating ROI)	0.50% on Rate of Interest Benefit Amount		
57	-	Mimimum Cash Credit Utilization Charges	Minimum interest on 50% of sanction limit		
58	-	Revalidation Charges (Validity 90 Days)	0.15%		
59	-	Monitoring Charges - Agreegate Rs 10.00 Lakh & Above Limits Applicable for commercial Loans (Not for Housing Loans)	10 Lakh to 50 Lakh : 300.00 Above 50 Lakh : 500.00 (per Quarter)		
60	-	Rejected Loan Proposal	25% of upfront processing fee to be recovered and 75% to be refunded.		
61	-	Staff Loan	No Charges (But in case of Housing loan taken over from other bank (Hsg staff Rate) to our bank processing fee is appliable 1% on loan amount)		
Note					
1 In case of every new loan proposal, 10% (of applicable) Non-refundable Processing Fee, subject to max Rs.25,000/- should be recovered upfront i.e. at the time of accepting final proposal from customer. This is not applicable for the proposals under consortium arrangement.					
2 Remaining (90%) Processing Fee should be recovered before handing over of sanction letter					
3 GST 18% is applicable for all above charges / fees as per our existing practice.					