

SRI VASAVAMBA CO - OPERATIVE BANK LTD., HEAD OFFICE

LOANS RATE OF INTEREST

Sl. No.	Particulars	Rate Of Interest					
1	STOCK HYPOTHECATION LOAN	13.00% (1% REBATE)					
2	CASH CREDIT LOAN	12.00%					
3	OD DEPOSIT SURETY LOAN	Additional 2.00% On Deposit ROI					
4	DEPOSIT SURETY LOAN	Additional 2.00% On Deposit ROI					
5	GOVT SECURITIES LOAN	16.00%					
6	LIC POLICY LOAN	16.00%					
7	LOAN AGAINST VD	10.00%					
8	GOLD LOAN	10.50%					
9	SURETY LOAN	12.00%					
10	MOTOR VEHICLE LOAN - TWO WHEELER	10.60%					
11	MOTOR VEHICLE LOAN - FOUR WHEELER / COMMERCIAL VEHICLE	CIBIL SCORE RANGE					
		551-650		651 - 750		751 - 900	
		EMI	NON EMI	EMI	NON EMI	EMI	NON EMI
		10.60%	12.00%	10.00%	11.75%	9.65%	11.50%
12	MACHINERY MORTGAGE LOAN	14.00%					
13	SALARY LOAN	13.00%					
14	MORTGAGE LOAN	CIBIL SCORE RANGE (NON EMI)					
		600 - 700			701 & Above		
		13.75%			13.25%		
15	HOUSE CONSTRUCTION LOAN	CIBIL SCORE RANGE					
		551-650		651 - 750		751 - 900	
		EMI	NON EMI	EMI	NON EMI	EMI	NON EMI
		9.00%	11.00%	8.75%	10.75%	8.50%	10.50%
16	PERSONAL LOAN	15.00%					
17	STAFF PERSONAL LOAN	8.00%					
18	STAFF BUILDING MORTGAGE LOAN	8.00%					
19	HOUSE PURCHASE LOAN	CIBIL SCORE RANGE					
		551-650		651 - 750		751 - 900	
		EMI	NON EMI	EMI	NON EMI	EMI	NON EMI
		10.60%	12.50%	10.25%	12.25%	10.00%	12.00%
20	STAFF OD LOAN	8.50%					
21	SITE PURCHASE LOAN	CIBIL SCORE RANGE					
		551-650		651 - 750		751 - 900	
		EMI	NON EMI	EMI	NON EMI	EMI	NON EMI
		10.60%	12.50%	10.25%	12.25%	10.00%	12.00%
22	OVER DRAFT LOAN	13.00% (1% REBATE)					

* Conditions Apply for all Loans

* Term Loan Rate of Interest Varies Based on Cibil Score

SRI VASAVAMBA CO - OPERATIVE BANK LTD., HEAD OFFICE**DEPOSIT RATE OF INTEREST**

30 DAYS TO 90 DAYS	4.00%*
91 DAYS TO 180 DAYS	4.50%*
181 DAYS TO 1 YEAR	5.50%*
ABOVE 1 YEAR & UPTO 2 YEARS	7.50%*
ABOVE 2 YEARS	6.00%*
SENIOR CITIZEN 0.50% (ONLY FOR FIXED DEPOSIT AND VASAVI AKSHAYA DEPOSIT) ABOVE 181 DAYS	
VASAVI AKSHAYA DEPOSIT	
777 DAYS	7.77%* for General Citizen 8.27%* (Senior Citizen Above 60 Years)
KANNIKA CASH CERTIFICATE	
KCC 10 YEARS (DOUBLE SCHEME)	7.00%*
SAVINGS BANK A/C	2.50%*
* Conditions Apply	

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LIST OF CHARGES w.e.f 01.01.2026

Sl. No.	LIST OF CHARGES	AMOUNT
1	<u>CIBIL REPORT CHARGES</u>	
	LOAN AMOUNT UPTO Rs. 1,00,000/-	Rs. 200/- + GST
	ABOVE Rs. 1,00,000/-	Rs. 500/- + GST
2	DUPLICATE LOCKER CARD CHARGES	Rs. 100/- + GST
3	DUPLICATE SHARE BOND ISSUE CHARGES	Rs. 100/- + GST
4	DUPLICATE PASS BOOK CHARGES	Rs. 100/- + GST
5	CASH HANDLING CHARGES	ABOVE Rs. 3,00,000/- Re. 1/- PER THOUSAND + GST
6	VASAVI DEPOSIT PREMATURE	Upto 9 Months - 3.00% on VD Amount + GST Above 9 Months - Rs. 50/- + GST
7	LOAN APPLICATION CHARGES	Rs. 200/- + GST
8	CHEQUE BOOK CHARGES	Rs. 2.50/- Per Cheque + GST
9	CHEQUE LOST CHARGES	Rs. 300/- Per Cheque + GST
10	CHEQUE STOP PAYMENT CHARGES	Rs. 300/- Per Cheque + GST
11	CHEQUE RETURN CHARGES	Rs. 500/- + GST
12	NACH RETURN CHARGES	Rs. 300/- + GST
13	SAVINGS BANK ACCOUNT CLOSING CHARGES	Rs. 100/- + GST
13	CURRENT ACCOUNT CLOSING CHARGES	Rs. 200/- + GST
14	SMS ALERTS CHARGES	Rs. 10/- + GST PER QUARTER
15	ACCOUNT STATEMENT CHARGES	Rs. 5/- PER SHEET + GST
16	<u>DD CHARGES</u>	
	UP TO 10,000	Rs. 25/- + GST
	10,001 TO 20,000	Rs. 35/- + GST
	ABOVE 20,001	Rs. 2/- PER THOUSAND + GST
17	<u>NEFT CHARGES</u>	
	UP TO 10,000	Rs. 10/- + GST
	10,001 TO 1,00,000	Rs. 15/- + GST
	1,00,001 TO 2,00,000	Rs. 20/- + GST
18	<u>RTGS CHARGES</u>	
	2,00,001 TO 5,00,000	Rs. 40/- + GST
	ABOVE 5,00,000	Rs. 70/- + GST
19	NON SUBMISSION OF STOCK STATEMENT	Rs. 500/- + GST

20	NO DUE CERTIFICATE (NDC)	Rs. 100/- + GST
21	<u>NOTICE CHARGES</u>	
	WITHOUT SURITY	Rs. 300/- + GST
	PER SURITY	Rs. 300/- + GST
22	<u>GOLD LOAN SERVICE CHARGES</u>	
	Up to Rs. 50,000/-	Rs. 200/- + GST
	Rs. 50,001/- to Rs. 1,00,000/-	Rs. 300/- + GST
	Rs. 1,00,001/- to Rs. 1,50,000/-	Rs. 400/- + GST
	Rs. 1,50,001/- to Rs. 2,00,000/-	Rs. 500/- + GST
	Rs. 2,00,001/- to Rs. 2,50,000/-	Rs. 600/- + GST
	Rs. 2,50,001/- to Rs. 3,00,000/-	Rs. 700/- + GST
	Above Rs. 3,00,001/-	Rs. 800/- + GST
23	PROCESSING CHARGES FOR TERM LOANS	1% ON LOAN AMOUNT + GST
24	LEGAL CHARGES FOR LOANS RELATED TO PROPERTY LOANS	Rs. 2500/- + GST
25	VECHILE LOAN STICKER CHARGES	Rs. 100/- + GST
26	PRINTING CHARGES (AGREEMENT / INDEMNITY BOND)	Rs. 100/- + GST
27	DUPLICATE ATM CARD CHARGES	Rs. 200/- + GST
28	ISSUER ATM CARD TRANSACTION CHARGES	Rs. 20/- + GST ABOVE 7 TRANSACTIONS PER MONTH 5 FINANCIAL TRANSACTIONS 2 NON-FINANCIAL TRANSACTIONS
29	CURRENT ACCOUNT TRANSACTION CHARGES	Rs. 0.50 PAISE PER TRANSACTION
30	CURRENT ACCOUNT AMC	Rs. 150/- + GST (HALF YEARLY)
31	ATM cum DEBIT CARD AMC	Rs. 200/- + GST
32	INSPECTION CHARGES FOR VEHICLE LOAN	Rs. 200/- + GST
33	INSPECTION CHARGES FOR PROPERTY RELATED LOANS	Rs. 250/- + GST
34	SI Bounce Charges	Rs. 250/- + GST
35	Loan Recovery Visiting Charges	Rs. 500/- + GST
36	Site / Property Inspection Charges	As Applicable