



**Saraswat
Bank**

Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

Building Trust Across Generations...

Products/Type of charges*	Pre-Owned Car
Share money charges	
Loan amount Upto INR 25.00/- lacs	Rs.1500/-
Loan amount > 25.00/- lacs to INR1.00Cr	Rs.2000/-
Loan amount > INR1.00Cr	Rs.25000/-
Maximum Share Money	2.5% of Loan Amt
Stamp duty Charges	At actuals
Processing fees upto Rs.50.00/-lac. *	Rs.3000/- + GST
Processing fees 51.00/- lac to Rs.1.00/-cr.*	Rs. 5000/- +GST
Processing fees above Rs.1.00/-cr. *	1.00% of the loan amount + GST
Insurance	If applicable
Administration charges	Up to ₹5000 (Inclusive of GST)
EMI Bounce charges (per presentation)	500 + GST
Cheque Swap charges (per swap)	500 + GST
Cancellation & Rebooking charges	Rs. 2000 + Interest upto cancellation period + GST
Change in installment date	Rs. 500/- + GST + Interest due if any
Physical Repayment Schedule	₹500 + GST
Physical Statement of Account	₹500 + GST
Document retrieval charges (per retrieval)	₹500 + GST
Part Payment charges - (Allowed after 6m - Upto 25% of Loan Amt per annum)	Rs.1000/- per instance
Vehicle Shifting	At actuals
EMI Pickup/ Collection Charges	₹500 + GST
Legal/Collections/ Repossession & Incidental Charges	As per actuals
Late payment/Penal charges/ Overdue (per month)	2.00% per month of the unpaid EMI + GST
Balance Transfer	5% on principal outstanding
Duplicate copy of loan documents	Rs.1000/- + GST
Duplicate NOC	₹500 + GST
No Objection Certificate- NOC (Other than Loan closure NOC)	Rs.1000/- + GST
Commercial NOC - Issuance Charges	₹2250 + GST
Transaction/Other Fees (if applicable)	As per Actuals
Foreclosure charges	
Up to 1 year	3%
Above 1yr and up to 3yrs	2%
Above 3yrs	1%