



Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

Schedule Charges for Construction Equipment Loan

Products/Type of charges*	Construction Equipment
Share money charges	
Loan amounts Up to INR 1.00Cr	Rs.1000/-
Loan amount > INR 1.00Cr	Rs.25000/-
Stamp duty Charges	As per actuals
Processing fees*	UP to 0.2% of Loan Amount
Insurance	If applicable
Administration charges	₹1500 (Inclusive of GST)
FI Charges	₹500 + GST
RCU Charges	₹500 + GST
PDD Charges	₹500 + GST
ROC Charges	₹2000 + GST
EMI Bounce charges (per presentation)	₹500 + GST
Cheque Swap charges (per swap)	₹500 + GST
Cancellation & Rebooking charges	Rs. 2000 + Interest up to cancellation period + GST
Physical Repayment Schedule	₹500 + GST
Physical Statement of Account	₹500 + GST
Document retrieval charges (per retrieval)	₹500 + GST
Part Payment charges	As per RBI guideline
EMI Pickup/ Collection Charges	₹500 + GST
Legal/Collections/ Repossession & Incidental Charges	As per actuals
Late payment/Penal charges/ Overdue (per month)	2% per month of the unpaid EMI or ₹300 whichever is higher + GST
Duplicate No	₹500 Exclusive of GST
No Objection Certificate (NOC)	Special NOC charges ₹500 + GST
Issuance Charges	Commercial NOC - ₹2250 + GST
Transaction/Other Fees (if applicable)	As per Actuals