

Frequently Asked Questions (FAQs)

What is FASTag?

FASTag is a device that employs Radio Frequency Identification (RFID) technology for making toll payments directly from the Current account linked to it. It is affixed on the windscreen of your vehicle and enables you to drive through toll plazas, without stopping for cash transactions.

Which are the roads where the tag can be used?

FASTag is presently operational at 408 toll plazas across national and state highways. More toll plazas will be brought under the FASTag program in the future.

What are the charges for FASTag?

- FASTag has a onetime Fee for tag issuance exclusive of taxes. In addition to this, a refundable security deposit depends on the vehicle type has to be kept with the Bank. Please check the 'Fees and Charges' section for details.
- The customer has to open a current account through which all the toll transactions will be routed. Cheque book and Debit Card will not be issued to the account. Internet banking facility shall be Provided. Credit transactions to the account shall be permitted through cash deposit/ cheque deposit/ NEFT/RTGS/ IMPS, etc.
- The current account will have a minimum threshold balance of Rs.6,000/-. If the account balance falls below Rs.6000/- , the status of the all tags linked to the said account will be changed to low balance and auto-debit facility for all tags will be discontinued and the customer will have to pay toll amount in cash.
- Once the balance in the account is restored above the threshold requirement of Rs.6000/-, the auto-debit facility for all tags will be immediately restored.
- Out of the threshold balance of Rs. 6000/-, an amount of Rs. 5000/- will be lien marked. The customer will not be able to use this amount (Rs. 5000/-) for any transaction.

How can I buy FASTag?

You may visit any of the Point of Sale (POS) locations / Saraswat bank branches to get your tag account created. Alternatively, you may apply online [<<Click here>>](#) You may also call our 24 x 7 Toll Free customer care number 1800229999 to know more details.

In case you are not a customer of Saraswat bank, you will need to carry original as well as copy of your KYC document along with your vehicle at the POS / Sales office location.

What are the documents needed to apply for FASTag?

You will need to carry original as well as copy of your KYC documents

You need to submit the following documents along with the application for FASTag:

1. Registration Certificate (RC) of the vehicle.
2. Passport size photograph of the vehicle owner.
3. KYC documents as per the category of the vehicle owner, for opening a bank account to be linked with the Tag:

Individual				
ID proof and Address proof from the list mentioned, and 1 passport size photograph				
Driving License	PAN Card	Passport	Voter ID Card	Aadhar Card (with Address)

Corporate	
Public Ltd./ Private Ltd./ Partnership	Proprietorship
Certificate of Incorporation/ Partnership Deed/Registration certificate of the firm	PAN Card of Proprietor
PAN Card of the corporate	Address Proof of the Proprietor
Photo ID of signing authority	Shop Act or other Firm Proof
List of Directors with addresses/Name and addresses of Partners	Any other document if asked by the Bank
Board Resolution (only for Public / Pvt. Ltd. Companies)	

Our representative will provide you an application form, which you need to fill and submit.

All required documents for FASTag should be in the name of the owner of the vehicle.

A valid driving license would be sufficient for Address & ID proof.

Do I need to use any specific lane at the toll plaza for FASTag?

Yes, you will have to use the lanes allocated for FASTag.

Can I avail a monthly pass?

The monthly pass facility is specific to each toll plaza. You may call our 24x7 Toll Free customer care number to check the details.

Is there any discount / cashback on Toll payments using FASTag?

You can avail a cashback of 5.00% on all Toll payments using FASTag for financial year 2018-19 on National Highways. The cashback amount for a particular month will be credited back to your linked account within 10 working days from the end of month.

I have two vehicles, can I use one FASTag for two vehicles?

You will need to take two separate FASTags for the two vehicles

How would I know that the correct user fee has been deducted from my FASTag account?

You will receive an SMS alert in your registered phone number each time an amount is charged to your FASTag linked account.

How would I report an incorrect deduction and how will I get back the same?

You can report an incorrect deduction by calling us at our call centre. After due validation and authentication of the dispute raised, the same will be credited back to your Tag linked account.

How do I block my FASTag account, in case my Tag is Lost / damaged?

You can call up bank's customer care number and block your FASTag. You can request for issuing a new Tag which will be linked to your Tag linked account.

Can FASTag be used for passage through toll plazas on the state highways

FASTag is presently operational on 400+ toll plazas on National Highways only where it has been implemented. In Future, more Toll Plazas will be brought under the ambit of this program.

I have FASTag and also balance amount, but I could not go through ETC lane. How do I get my FASTag checked/ rectified to see whether it is active or not?

You can raise a request regarding the same by calling our customer care.

I reside within 10 Km of a particular Toll plaza. Do I need to take FASTag to get the concessions available for local vehicles?

You will need to submit your documents to the concessionaire validating your residence within 10km of a particular plaza. Once it is verified, you may avail the concession on the FASTag assigned to your vehicle

Why are the rates different for different vehicle categories?

Vehicles are categorised for the welfare of road users. This categorisation is primarily based on the size and load they carry and damage done to the road and type of use (commercial/personnel) of a vehicle.

Why concessions to local/ frequent users are different?

Concession to local/frequent users are extended as welfare measures. There may be variation in the concessions available as these have been provided at different times under different fee rules and provisions of concession agreement.

Why full user fee (toll) is to be paid although we travel a small length on the project road?

In India, the tolling is generally under the open system, whereby fee payable is a fixed amount based on the length of stretch under one project which is normally 60 kilometers. If a stretch is of lesser length, user fee of actual length only is collected.

What is normal minimum distance between two adjacent Toll Plazas?

As per the fee rules 2008, the spacing between two adjacent toll plazas should be 60 km.

In case of Harassment/ misconduct/ discourteous/ rude behaviour of toll collection staff, what should we do?

In case of such a scenario, a complaint is to be lodged with respective Project Directors at the toll plaza.

Why the user fee (toll) rate is different at 2 Toll Plazas?

User fee on a particular fee plaza is based on stretch length under that plaza, structures (bridge, tunnel, bypass) and width of the highways, applicable fee rules and provisions of the concessions agreement.

**Above mentioned questions and answers are provided for general information only and may not be completely accurate in every circumstance, do not purport to be legal advice, and are not intended to be legally binding on the Bank in a particular case.*