

**Interest Rates and Service Charges**  
**Rates at a Quick Glance**  
**DEPOSIT ACCOUNTS**

| Nature                                    | Rate of Interest             |                                                        | Minimum Balance              |                                 |                       |
|-------------------------------------------|------------------------------|--------------------------------------------------------|------------------------------|---------------------------------|-----------------------|
|                                           | Normal                       | Senior Citizen                                         | Rural                        | Semi-urban                      | Urban                 |
| ACCOUNT                                   |                              |                                                        |                              |                                 |                       |
| 1.Savings Bank A/c                        |                              |                                                        |                              |                                 |                       |
| A. Domestic                               |                              |                                                        |                              |                                 |                       |
| a. With cheque book facility              | 3.5% p.a.                    | 3.5% p.a.                                              | Rs.500/-                     | Rs.1000/-                       | Rs.1000/-             |
| b. without cheque book facility           | 3.5% p.a.                    | 3.5% p.a.                                              | Rs.500/-                     | Rs.1000/-                       | Rs.1000/-             |
| c. No Frills Account                      | 3.5% p.a.                    | 3.5% p.a.                                              | Zero                         | Zero                            | Zero                  |
| B. Non-Resident                           |                              |                                                        |                              |                                 |                       |
| a. NRO                                    | 3.5%                         | 3.5%                                                   |                              |                                 |                       |
| b. NRE                                    | 3.5%                         | 3.5%                                                   |                              |                                 |                       |
|                                           |                              |                                                        |                              |                                 |                       |
| 2. Term Deposits                          |                              |                                                        |                              |                                 |                       |
| A. Domestic                               |                              | Rate Of Interest                                       |                              |                                 |                       |
| Term Deposit                              |                              | Below Rs.15 lakhs                                      |                              | Rs.15 lakhs to below Rs.1 crore |                       |
| 7 days to 14 days                         |                              | 3.75                                                   |                              | 4.25                            |                       |
| 15 days to 45 days                        |                              | 4.75                                                   |                              | 5.25                            |                       |
| 46 days to 90 days                        |                              | 6.00                                                   |                              | 6.25                            |                       |
| 91 days to 179 days                       |                              | 7.00                                                   |                              | 7.25                            |                       |
| 180 days to less than 1 year              |                              | 8.50                                                   |                              | 8.75                            |                       |
| 1 yr. to less than 2 yrs.                 |                              | 10.50                                                  |                              | 10.50                           |                       |
| 2 s. to less than 3 yrs.                  |                              | 10.00                                                  |                              | 10.00                           |                       |
| 3 yrs. to less than 5 yrs.                |                              | 9.75                                                   |                              | 9.75                            |                       |
| 5 yrs. to 10 yrs.                         |                              | 9.25                                                   |                              | 9.25                            |                       |
| B. Non-Resident Accounts:                 |                              |                                                        |                              |                                 |                       |
| a. NRO (All Maturities)                   |                              | Rates applicable to Domestic term Deposits given above |                              |                                 |                       |
|                                           |                              | 1 year to less than 2 years                            | 2 years to less than 3 years | 3 years to 5 years              |                       |
| b. NRE ( PNB Global Rupee Deposit Scheme) |                              | 4.52% p.a                                              | 3.87% p.a.                   | 4.14% p.a.                      |                       |
| Rate Of Interest (% per annum)            |                              |                                                        |                              |                                 |                       |
|                                           | 1 year & above but < 2 years | 2 year & above but < 3 years                           | 3 year & above but < 4 years | 4 year & above but < 5 years    | For 5 years (Maximum) |
| c. FCNR (B)                               |                              |                                                        |                              |                                 |                       |
| i) USD                                    | 3.77                         | 3.12                                                   | 3.39                         | 3.64                            | 3.82                  |
| ii) GBP                                   | 5.12                         | 4.20                                                   | 4.39                         | 4.57                            | 4.70                  |
| iii) EUR                                  | 4.96                         | 4.11                                                   | 4.21                         | 4.32                            | 4.43                  |
| iv) CAD                                   | 4.01                         | 2.78                                                   | 3.00                         | 3.19                            | 3.35                  |
| v) AUD                                    | 6.13                         | 4.96                                                   | 5.39                         | 5.68                            | 5.77                  |

## LOANS

|                                                    | RATE OF INTEREST                                                                                 |                       |                                                     | Processing Charges                                  |
|----------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------|-----------------------------------------------------|
| Loans                                              |                                                                                                  |                       |                                                     |                                                     |
| 1. Housing Loan                                    | Upto Rs.20 lakhs                                                                                 | More than Rs. 20lakhs |                                                     |                                                     |
| Floating Category                                  |                                                                                                  |                       |                                                     |                                                     |
| Upto 5 years                                       | 9.50%                                                                                            | 10.50%                | 0.90% of the Loan amount<br>(Excluding service tax) |                                                     |
| More than 5 Yrs & upto 10 Yrs                      | 10.00%                                                                                           | 10.50%                |                                                     |                                                     |
| More than 10 Yrs upto 20 Yrs.                      | 10.25%                                                                                           | 10.75%                |                                                     |                                                     |
| More than 20Yr & upto 25 yrs                       | 10.50%                                                                                           | 11.00%                |                                                     |                                                     |
| Fixed Category                                     |                                                                                                  |                       |                                                     |                                                     |
| Upto 5 years                                       | 11.00%                                                                                           | 12.00%                | 0.90% of the Loan amount<br>(Excluding service tax) |                                                     |
| More than 5 Yrs & upto 10 Yrs                      | 11.50%                                                                                           | 12.00%                |                                                     |                                                     |
| More than 10 Yrs & upto 20 yrs.                    | 11.75%                                                                                           | 12.25%                |                                                     |                                                     |
| More than 20 Yrs & upto 25 yrs.                    | 12.00%                                                                                           | 12.50%                |                                                     |                                                     |
| BPLR of Bank - 12.50%                              |                                                                                                  |                       |                                                     |                                                     |
| 2. Personal Loan                                   |                                                                                                  |                       |                                                     |                                                     |
| a) Consumer Durable Loan                           | N.A.                                                                                             |                       |                                                     |                                                     |
| b) Senior Citizen Loan scheme(Pension Loan scheme) | Less than 3 years: BPLR+0.25%<br>3 Years and above: BPLR-0.25%+0.50% Term premia                 |                       |                                                     | Nil                                                 |
| c) Personal Loan Scheme                            | For person drawing salary through our Bank : 14%<br>For Others: 15%                              |                       |                                                     | 1.80% of the loan amount<br>(Excluding service tax) |
| 3. Vehicle Loan                                    |                                                                                                  |                       |                                                     |                                                     |
| a. Two Wheeler Loans                               | 12.50% to 15% (Linked with BPLR) depending upon the category of the customer/ period of the Loan |                       |                                                     | 0.70% of the Loan amount<br>(Excluding service tax) |
| b. Three wheeler Loans                             |                                                                                                  |                       |                                                     |                                                     |
| c. For New Cars                                    | Individuals with minimum score of 60 : 12%<br>Others (Including business concerns): 12.50%       |                       |                                                     | 0.70% of the Loan amount<br>(Excluding service tax) |
| d. For Old cars                                    | Individuals with minimum score of 60 : 12%<br>Others (Including business concerns): 12.50%       |                       |                                                     | 0.70% of the Loan amount<br>(Excluding service tax) |

|                             |                                |                              |                                          |                              |                                                                                                                                 |
|-----------------------------|--------------------------------|------------------------------|------------------------------------------|------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
|                             |                                |                              |                                          |                              |                                                                                                                                 |
| <b>4. Educational Loans</b> | <b>Upto Rs.4.00 lakhs</b>      |                              | <b>Rs.4.00 lakhs upto Rs.20.00 lakhs</b> |                              | Processing Charges                                                                                                              |
|                             | Repayable in less than 3 Years | Repayable in 3 Years & above | Repayable in less than 3 years           | Repayable in 3 years & above |                                                                                                                                 |
| Vidyalakshyapurty           | BPLR-0.50%                     | BPLR-1%+0.50% Term premia    | BPLR+0.25%                               | BPLR-0.25%+0.50% Term premia | For studies in India = Nil<br>For studies abroad = 0.50% of the loan amount Max. Rs.5000/-, refundable on availment of the loan |
| Sarvottam Shiksha           | BPLR-1%                        | BPLR-1.50%+0.50% Term premia | BPLR                                     | BPLR-0.50%+0.50% Term premia | Nil                                                                                                                             |
|                             |                                |                              |                                          |                              |                                                                                                                                 |

| CHARGES                                                          |                        |           |           |          |           |           |
|------------------------------------------------------------------|------------------------|-----------|-----------|----------|-----------|-----------|
| Fee Based Services                                               |                        |           |           |          |           |           |
| 1. Lockers                                                       | Metro/Urban/Semi-urban |           |           | Rural    |           |           |
| Type of Locker                                                   | 1 yr.                  | 2 yrs.    | 3 yrs.    | 1 yr.    | 2 yrs.    | 3 yrs.    |
| Small                                                            | Rs.700/-               | Rs.1400/- | Rs.2100/- | Rs.500/- | Rs.1000/- | Rs.1500/- |
| Medium                                                           | Rs.1200/-              | Rs.2400/  | Rs.3600/  | Rs.1200/ | Rs.2400/  | Rs.3600/  |
| Large                                                            | Rs.2500/-              | Rs.5000/  | Rs.7500/  | Rs.2500/ | Rs.5000/  | Rs.7500/  |
| Extra-Large                                                      | Rs.4500/-              | Rs.9000/  | Rs.13500/ | Rs.4500/ | Rs.9000/  | Rs.13500/ |
| 2. Credit Cards : Bank, at present is not providing this service |                        |           |           |          |           |           |
| Entrance Fees                                                    |                        |           | N.A.      |          |           |           |
| Annual fees                                                      |                        |           | N.A.      |          |           |           |
| Add on Card                                                      |                        |           | N.A.      |          |           |           |
| Service Charges on outstanding balance                           |                        |           | N.A.      |          |           |           |
| Cash withdrawal fees                                             |                        |           | N.A.      |          |           |           |
| Hot listing charges                                              |                        |           | N.A.      |          |           |           |
| Other charges                                                    |                        |           | N.A.      |          |           |           |
|                                                                  |                        |           |           |          |           |           |
| 3. Debit Cards                                                   |                        |           |           |          |           |           |
| Entrance Fees                                                    |                        | Nil       |           |          |           |           |
| Annual Charges                                                   |                        | Rs.100/-  |           |          |           |           |
| International Debit Cards                                        |                        |           |           |          |           |           |
| Entrance Fees                                                    |                        | Nil       |           |          |           |           |
| Annual Charges                                                   |                        | Rs.100/-  |           |          |           |           |

**4. Drafts/TT/MT**

| <b>Draft/ Pay order : Issuance</b> | <b>Charges</b>                                                       |                                                                      |                                                                               |
|------------------------------------|----------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------------------|
|                                    | <b>For Non-Individuals</b>                                           | <b>For Individuals/ customers of Metro/Urban/Semi urban branches</b> | <b>Individuals/ customers of Rural branches Sr. Citizens &amp; Pensioners</b> |
| Drafts/ Pay order up to Rs.10000/- | Rs.40/-                                                              | Rs.35/-                                                              | Rs.30/-                                                                       |
| Drafts/Payorder above Rs.10000/-   | Rs.3.00 per Rs.1000 or part thereof Min. Rs.40/-, Maximum Rs.12000/- | Rs.2.75 per Rs.1000 or part thereof Min. Rs.35/-, Maximum Rs.12000/- | Rs.2.50 per Rs.1000 or part thereof Min. Rs.30/-, Maximum Rs.12000/-          |
| <b>Cancellation of Draft</b>       |                                                                      |                                                                      |                                                                               |
| Upto Rs.10000/-                    | Rs.80/-                                                              | Rs.70/-                                                              | Rs.60/-                                                                       |
| Above Rs.10000/-                   | Rs.100/-                                                             | Rs.90/-                                                              | Rs.80/-                                                                       |
| <b>Cancellation of Pay-order</b>   |                                                                      |                                                                      |                                                                               |
| Upto Rs.10000/-                    | Rs.50/-                                                              | Rs.45/-                                                              | Rs.40/-                                                                       |
| Above Rs.10000/-                   | Rs.100/-                                                             | Rs.90/-                                                              | Rs.80/-                                                                       |
| <b>TT: Facility not in use</b>     |                                                                      |                                                                      |                                                                               |

**5. Outstation Cheques**

| <b>Collection</b>               | <b>Charges</b>                     |
|---------------------------------|------------------------------------|
| Cheque upto Rs.10000/-          | Rs.50/- inclusive of all expenses  |
| Above Rs.10000/- to Rs.100000/- | Rs.100/- inclusive of all expenses |
| Above Rs.100000/-               | Rs.150/- inclusive of all expenses |

**6. NEFT Money Transfer**

|                | <b>Charges</b>                                                                                                               |
|----------------|------------------------------------------------------------------------------------------------------------------------------|
| <b>Outward</b> | Upto Rs.50000/- : Nil<br>Above Rs.50000/- to Rs.1 lac : Rs.5/- per transaction<br>Above Rs. 1 lac : Rs. 25/- per transaction |
| <b>Inward</b>  | Free                                                                                                                         |

**7. RTGS Money transfer**

|                                   | <b>Charges</b>                                                                                                                                     |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Outward (other than Local)</b> | Upto Rs.5 lac : Rs.25/- per transaction<br>> Rs.5 lac : Rs.50/- per transaction                                                                    |
| <b>Outward (Local)</b>            | <b>For Non Individuals</b><br>Upto Rs.5 lac : Rs.25/- per transaction<br>Above Rs.5 lac : Rs.50/- per transaction<br><b>For Individuals : Free</b> |
| <b>Inward</b>                     | Free                                                                                                                                               |

## 8. Cheque Return Charges

| <b>Inward clearing</b>                                                                                                 | <b>Charges</b>                                                                               |                                                                                              |                                                                                              |
|------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| <b>Outward returns</b>                                                                                                 | <b>For Non-Individuals</b>                                                                   | <b>For Individuals/ customers of Metro/Urban/Semi urban branches</b>                         | <b>Individuals/ customers of Rural branches Sr. Citizens &amp; Pensioners</b>                |
| <b>Cheque upto Rs.10000/-</b>                                                                                          | Rs.100/-                                                                                     | Rs.80/-                                                                                      | Rs.60/-                                                                                      |
| <b>&gt; Rs.10000/- upto Rs.50000/-</b>                                                                                 | Rs.125/-                                                                                     | Rs.100/-                                                                                     | Rs.80/-                                                                                      |
| <b>&gt; Rs.50000/- upto Rs.1 lac</b>                                                                                   | Rs.150/-                                                                                     | Rs.135/-                                                                                     | Rs.120/-                                                                                     |
| <b>Above Rs. 1 lac<br/>The minimum handling amount is to be charges even if the bank has not remained out of fund.</b> | Minimum Rs.250/-<br>OR<br>Actual Interest to be charged @ 3.5% over PLR, whichever is higher | Minimum Rs.225/-<br>OR<br>Actual Interest to be charged @ 3.5% over PLR, whichever is higher | Minimum Rs.200/-<br>OR<br>Actual Interest to be charged @ 3.5% over PLR, whichever is higher |

| <b>Outward clearing</b> | <b>Charges</b>                    |                                                                                                                                                                                                           |                                                                                                                                                                                                           |
|-------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Inward return</b>    | Rs.100/- + out of pocket expenses | For cheques upto Rs.10000/-: Rs.40/- per instrument<br>Above Rs.10000/- Rs.50/- per instrument.<br>However no charges to be levied from any customer upto 2 dishonored cheques deposited during a quarter | For cheques upto Rs.10000/-: Rs.40/- per instrument<br>Above Rs.10000/- Rs.50/- per instrument.<br>However no charges to be levied from any customer upto 2 dishonored cheques deposited during a quarter |

## Dishonor of outstation/ local bills

|                                 | <b>Charges</b>                                                                           |                                                                                          |                                                                                         |
|---------------------------------|------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
|                                 | <b>For Non-Individuals</b>                                                               | <b>For Individuals/ customers of Metro/Urban/Semi urban branches</b>                     | <b>Individuals/ customers of Rural branches Sr. Citizens &amp; Pensioners</b>           |
| <b>Cheque upto Rs.10000/-</b>   | Rs.100/- + out of pocket expenses                                                        | Rs.90/- + out of pocket expenses                                                         | Rs.80/- + out of pocket expenses                                                        |
| <b>Cheques above Rs.10000/-</b> | Rs.125/- + out of pocket expenses<br>Or<br>50% of collection charges whichever is higher | Rs.100/- + out of pocket expenses<br>Or<br>50% of collection charges whichever is higher | Rs.90/- + out of pocket expenses<br>Or<br>50% of collection charges whichever is higher |
| <b>Bills</b>                    | Rs.100/- + out of pocket expenses or 50% of collection charges whichever, is higher      |                                                                                          |                                                                                         |

**9. Cheque Book issue charges**

|                                          | <b>For Non-Individuals</b>                                       | <b>For Individuals/ customers of Metro/Urban/Semi urban branches</b> | <b>Individuals/ customers of Rural branches Sr. Citizens &amp; Pensioners</b> |
|------------------------------------------|------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------------------|
| <b>Issuance of MICR Cheque book</b>      | Rs.2.50 per cheque leaf                                          | Rs.2.25 per cheque leaf                                              | Rs.2.00 per cheque leaf                                                       |
| <b>Issuance of Multicity Cheque book</b> | Rs.2.50 per cheque leaf                                          | Rs.2.25 per cheque leaf                                              | Rs.2.00 per cheque leaf                                                       |
| <b>Issuance of Non-MICR Cheque book</b>  | Rs.2.50 per cheque leaf                                          | Rs.2.25 per cheque leaf                                              | Rs.2.00 per cheque leaf                                                       |
|                                          |                                                                  |                                                                      |                                                                               |
| <b>10. No Dues Certificate</b>           | Rs.50/-( Except borrowers/intended borrowers in Priority Sector) |                                                                      |                                                                               |