

Service Charges Effective from 21.01.2008				
(All service charges are inclusive of service tax and education cess)				
ISSUANCE OF DEMAND DRAFTS/ TPO (Non- Cash Basis) (TO BE READ WITH NOTES GIVEN BELOW)				
Sl. No	Category	CHARGES		
		Non Individuals	Individuals customers of Semi-urban, Urban and Metro branches	Individuals/ Customers of the Bank in rural areas, pensioners & senior citizens
1	FOR GENERAL PUBLIC: (EXCLUDING STUDENTS)			
1(i)	Drafts upto Rs. 10000/-	Rs. 40/-	Rs.35/-	Rs.30/-
1(ii)	Drafts above Rs.10000/-	Rs. 3.00 per Rs 1000/- or part thereof subject to Minimum Rs. 40/- and MAXIMUM: Rs. 12000/-.	Rs. 2.75 per Rs 1000/- or part thereof subject to Minimum Rs. 35/- and MAXIMUM: Rs. 12000/-.	Rs. 2.50 per Rs 1000/- or part thereof subject to Minimum Rs. 30/- and MAXIMUM: Rs. 12000/-.
2.	FOR STUDENTS: DRAFTS (in respect of education/examination fee only)	N.A.	Rs.20/-for Drafts upto Rs.5000/- ABOVE RS.5000/-, normal rate will apply.	Rs.20/-for Drafts upto Rs.5000/- ABOVE RS.5000/-, normal rate will apply.
3	DEMAND DRAFTS: REVALIDATION, CANCELLATION ISSUANCE OF DUPLICATE INSTRUMENTS ETC. (Separate provisions for STUDENTS have also been provided at footnote #)			
3 (i)	DEMAND DRAFTS REVALIDATION *	Upto Rs.10000/: Rs 50/- Above Rs.10000/- Rs.100/-	Upto Rs10000/-Rs.45/- Above Rs.10000/- Rs.90/-	Upto Rs10000/- Rs.40/- Above Rs.10000/- Rs.80/
3 (ii)	DEMAND DRAFTS CANCELLATION*	Upto Rs.10000/: Rs.80/- Above Rs.10000/- Rs.100/-	Upto Rs.10000/:Rs70- AboveRs.10000/- Rs.90/-	Upto Rs10000/- Rs.60/- AboveRs.10000/- Rs.80/
3 (iii)	Cancellation of Lost Instrument(s)*	Rs. 100/- per instrument irrespective of amount.	Rs. 90/- per instrument irrespective of amount.	Rs.80/-per instrument irrespective of amount.
*Plus Actual Out Of Pocket Expenses incurred for having taken up the matter with the drawee branch. # For Students: If demand draft(s) were got issued for educational purposes, students will be required to pay only Rs.10/- per instrument in respect of item no. 3 (i) (ii) &(3iii).				
4	ISSUANCE OF DUPLICATE DEMAND DRAFTS :			
4 (I)	Upto Rs. 10000/	Rs.75/- + Actual Out of Pocket expenses incurred.	Rs.65/- + Actual Out of Pocket expenses incurred.	Rs.60/- + Actual Out of Pocket expenses incurred.
4 (ii)	Rs 10001/ to Rs. 1,00,000/	Rs.125/- + Actual Out of Pocket expenses incurred.	Rs.110/- + Actual Out of Pocket expenses incurred.	Rs.100/- + Actual Out of Pocket expenses incurred.
4 (iii)	Above Rs. 1,00,000/	Minimum: 50% commission chargeable, for issuance of draft, on the date of request or Rs.155/-, whichever is higher.	Minimum: 50% commission chargeable, for issuance of draft, on the date of request or Rs.140/-, whichever is higher.	Minimum: 50% commission chargeable, for issuance of draft, on the date of request or Rs.130/-, whichever is higher.

		CHARGES		
		Non Individuals	Individuals customers of Semi-urban, Urban and Metro branches	Individuals/ Customers of the Bank in rural areas, pensioners & senior citizens
5 ISSUANCE/REVALIDATION/CANCELLATION/Duplicate IN LIEU OF ORIGINALLY ISSUED BANKERS CHEQUE/CASH ORDER:(READ NOTES* GIVEN BELOW ALSO)				
5 (i)	ISSUANCE OF BANKERS CHEQUE/ CASH ORDER Upto Rs.10,000/-	Rs. 40	Rs.35/-	Rs.30/-
5 (ii)	Above Rs.10,000/-	Rs. 3.00 per Rs 1000/- or part thereof subject to Minimum Rs. 40/- and Maximum:Rs.12000/-	Rs.2.75 per Rs 1000/- or part thereof subject to Minimum Rs. 35/- and Maximum Rs. 12000/-.	Rs.2.50 per Rs 1000/- or part thereof subject to Minimum Rs. 30/- and Maximum:Rs.12000/-
5 (iii)	Revalidation/ Cancellation/ Issuance of duplicate CASH ORDER*	Upto Rs.10000/: Rs.50/- Above Rs.10000/-Rs.100/	Upto Rs.10000/: Rs. 45/- Above Rs.10000/-Rs.90/	Upto Rs.10000: Rs.40/- Above Rs.10000/- Rs.80/-
REMITTANCE OF FUNDS: (FOR REMITTANCES/RETIREMENT OF BILLS THROUGH CASH, 20% EXTRA TO BE CHARGED IN ALL CASES, EXCEPT STUDENTS. (Students are exempted from additional charges of 20% for issuance of drafts, against deposit of cash, for educational purposes.)				
6.	CHEQUE BOOK CHARGES:			
6 (i)	ISSUANCE OF MICR Cheque Books	Rs. 2.50 per cheque leaf.	Rs. 2.25 per cheque leaf.	Rs. 2.00 per cheque leaf.
6 (ii)	ISSUANCE of Multicity Cheque Books	Rs.2.50 per cheque leaf.	Rs. 2.25 per cheque leaf.	Rs. 2.00 per cheque leaf.
6 (iii)	ISSUANCE OF Non-MICR Cheque Books	Rs.2.50 per cheque leaf.	Rs. 2.25 per cheque leaf.	Rs. 2.00 per cheque leaf.
7.	Free Cheque Leaves to Saving Fund Account Customers	20 cheque leave free per half year.	20 cheque leaves free per half year.	20 cheque leaves free per half year.
8.	PERSONALISED CHEQUE BOOK (BEARING NAME AND ACCOUNT NUMBER DULY PRINTED)	Actual expenditure or charges prescribed for issuance of Multicity cheque book, whichever is higher.(to the debit of customers' account)	Actual expenditure or Charges prescribed for issuance of Multicity cheque book, whichever is higher. (to the debit of customers' account)	Actual expenditure or charges prescribed for issuance of Multicity cheque book, whichever is higher. (to the debit of customers' account)
9.	ATM CARD/DEBIT-CUM-ATM CARD	Issuance : Free Replacement of damaged Card: Free Replacement of lost Card: Rs.100/-	Issuance : Free Replacement of damaged Card: Free Replacement of lost Card: Rs.100/-	Issuance : Free Replacement of damaged Card: Free Replacement of lost Card: Rs.100/-.
10.	Interest Certificate in Deposit Accounts NOTE: one certificate to be issued 'free of cost' every year.	Rs.60/- for all type of accounts	Rs.50/- for all type of accounts	Rs.40/- for all type of accounts
11.	Balance Certificate/ other certificate, in Deposit Accounts	Rs.60/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank)	Rs.50/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank)	Rs.40/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank)

		CHARGES		
		Non Individuals	Individuals customers of Semi-urban, Urban and Metro branches	Individuals/ Customers of the Bank in rural areas, pensioners & senior citizens
12.	ATTESTATION OF SIGNATURES/ PHOTOGRAPH	Rs.50/- per instrument except Signature attestation for ECS purpose.	Rs.25/- per instrument except Students, Defence forces, War widows, Physically-Handicap & Signature attestation for ECS purpose	Rs.20/-per instrument except Students, Pensioners Defence forces, War widows, Physically-Handicap & Signature attestation for ECS purpose
13.	STOP PAYMENT INSTRUCTIONS	Rs. 75/- per instrument, Maximum Rs. 500/- per reference.	Rs. 40/- per instrument, Max. Rs. 300/- per reference.	Rs. 35/- per instrument, Maximum Rs. 250/- per reference reference.
14	ISSUANCE OF DUPLICATE Statement /PASS BOOK			
14 (i)	ONLY WITH LATEST BALANCE	Rs.100/- per passbook (w.e.f.3.10.08)	Rs.75/- per passbook (w.e.f.3.10.08)	Rs.50/- per passbook (w.e.f.3.10.08)
14 (ii)	FOR PREVIOUS ENTRIES: PER ENTRY/RECORD	RS.2.00 per entry/record, Minimum Rs.100/- - Maximum Rs1000/-	RS.1.50 per entry/record, Minimum Rs.75/-, Maximum Rs.1000/-	RS.1.00 per entry/record, Minimum Rs.50/-, Maximum Rs.1000/-
15.	ACCOUNT CLOSURE CHARGES FOR CLOSING RECURRING DEPOSIT ACCOUNT WITHIN 1 YEAR OF THEIR OPENING: Rs.100/- (ON ACCOUNT OF DEATH OF CUSTOMER, NO CHARGES SHOULD BE LEVIED)			
15 (i)	FOR CLOSING SF ACCOUNT WITHIN 1 year OF THEIR OPENING (EXCEPT IN CASE OF DEATH OF CUSTOMER)	Rs.200/- (w.e.f. 3.10.08)	Rs.150/- (w.e.f. 3.10.08)	Rs.100/- (w.e.f. 3.10.08)
15 (ii)	FOR CLOSING CURRENT ACCOUNT WITHIN 1 year OF THEIR OPENING (EXCEPT IN CASE OF DEATH OF CUSTOMER)	Rs.500/- (w.e.f. 3.10.08)	Rs.400/- (w.e.f. 3.10.08)	Rs.300/- (w.e.f. 3.10.08)
16	PENALTY CHARGES FOR DEPOSITING DELAYED INSTALMENTS IN RECURRING DEPOSIT ACCOUNTS	PENALTY CHARGES to be levied for delayed instalments in Recurring Deposit Accounts @ Rs.2/- for Rs.100/ p.m. irrespective of periodicity of deposit	PENALTY CHARGES to be levied for delayed instalments in Recurring Deposit Accounts @ Rs.2/- for Rs. 100/- p.m. irrespective of periodicity of deposit.	PENALTY CHARGES to be levied for delayed instalments in Recurring Deposit Accounts @ Rs.2/- for Rs. 100/- p.m. irrespective of periodicity of deposit.
17	Balance Enquiry	Free.	Free	Free
18	COLLECTION SERVICES :			
18 (i)	COLLECTION OF LOCAL CHEQUES THROUGH CLEARING	Free	Free	Free
19	COLLECTION OF OUTSTATION CHEQUES (Except cheques which are to be debited through system)			
19 (i)	Upto Rs. 10,000/-	Rs. 50/-per instrument (inclusive of all expenses) w.e.f.16.10.2008		
19 (ii)	Above Rs.10000/- upto Rs. 100000/-	Rs. 100/-per instrument (inclusive of all expenses) w.e.f.16.10.2008		
19 (iii)	Above Rs.100000/-	Rs. 150/-per instrument (inclusive of all expenses) w.e.f.16.10.2008		

		CHARGES		
		Non Individuals	Individuals customers of Semi-urban, urban and Metro branches	Individuals/ Customers of the Bank in rural areas, pensioners & senior citizens
20	OUTSTATION INSTRUMENTS of SMALL VALUE upto Rs. 500/-	Rs.10/- plus actual out of pocket expenses.	Actual out of pocket expenses.	Actual out of pocket expenses only
21	OUTSTATION GIFT CHEQUES upto Rs.500/-	At par. However, actual out of pocket expenses are to be recovered.	At par. However, actual out of pocket expenses are to be recovered.	At par. However, actual out of pocket expenses are to be recovered.
22	Collection of Other Bank's Deposit Receipts on Maturity	Collecting bank shall levy charges as applicable to remittances. In the case of local collection charges as applicable to banker's cheque be levied. Paying bank is not to levy any service charges.	Collecting bank shall levy charges as applicable to remittances. In the case of local collection charges as applicable to banker's cheque be levied. Paying bank is not to levy any service charges.	Collecting bank shall levy charges as applicable to remittances. In the case of local collection charges as applicable to banker's cheque be levied. Paying bank is not to levy any service charges.
23 RETURNING CHARGES: CHEQUES/BILLS RETURNED UNPAID:RETURNING CHARGES / HANDLING CHARGES				
Inward clearing: dishonor of cheques for want of funds or for any other reasons not attributable to our bank levi-ability of charges/ interest to drawers' account are as under: (for cheques where drawer has requested for stop payment, charges are to be levied only once i.e. at the time of accepting the instructions for stop payment and no charges be levied while actually returning such instruments through clearing.)				
23 (i)	Cheques Upto Rs. 10,000/-	Rs. 100	Rs.80/-	Rs.60/-
23 (ii)	Above Rs.10000/- upto Rs. 50000/-	Rs. 125	Rs.100/-	Rs.80/-
23 (iii)	Above Rs.50000/-upto Rs.1 lac	Rs.150/-	Rs.135/-	Rs.120/-
23 (iv)	ABOVE Rs.1 lac The Minimum handling amount is to be charged even if the bank has not remained out of fund.	MINIMUM Rs. 250/- OR ACTUAL INTEREST TO BE CHARGED @ 3.5% over PLR, WHICHEVER IS HIGHER	MINIMUM Rs. 225/- OR ACTUAL INTEREST TO BE CHARGED @ 3.5% over PLR, WHICHEVER IS HIGHER	MINIMUM Rs. 200/- OR ACTUAL INTEREST TO BE CHARGED @ 3.5% over PLR, WHICHEVER IS HIGHER
24 (i)	LOCAL CHEQUES DISHONoured - OUTWARD CLEARING i.e. cheques received by our customers and deposited for presentation in clearing house.	Rs.100/- per instrument.	For Cheques upto Rs.10000/- Rs.40/- per instrument. Above Rs.10000/- Rs.50/- per instrument. However, no charges to be levied from any customer upto 2 dishonoured cheques deposited during a quarter.	For Cheques upto Rs.10000/- Rs.30/- per instrument. AboveRs.10000/- Rs.40/- per instrument. However, no charges to be levied from any customer upto 2 dishonoured cheques deposited during a quarter.
24(ii)	LOCAL CHEQUES -for presentation directly at the drawee bank	Rs.100/- + out of pocket expenses or 50% of collection charges whichever is higher.	Rs.90/- + out of pocket expenses or 50% of collection charges whichever is higher.	Rs. 80/- + out of pocket expenses or 50% of collection charges whichever is higher.
25	LOCAL Bills -for presentation directly at the drawee bank/drawee	Rs.100/- + out of pocket expenses or 50% of collection charges whichever is higher.		

26	RETURNING CHARGES FOR OUTSTATION CHEQUES / Bills			
		CHARGES		
		Non Individuals	Individuals customers of Semi-urban, urban and Metro branches	Individuals/ customers of the Bank in rural areas, pensioners & senior citizens
26 (I)	Cheques upto Rs.10000/	Rs 100/- + out of pocket expenses.	Rs.90/- + out of pocket expenses.	Rs.80/- + out of pocket expenses.
26(II)	Cheques above Rs.10000/-	Rs.125/- + out of pocket expenses OR 50% of collection charges whichever is higher	Rs.100/- + out of pocket expenses OR 50% of collection charges whichever is higher.	Rs.90/- + out of pocket expenses OR 50% of collection charges whichever is higher.
26(iii)	Bills	Rs.100/- + out of pocket expenses OR 50% of collection charges whichever is higher.		
27	COLLECTION OF OUTSTATION/ LOCAL BILLS			
	Amount of Bill	Charges		
27 (i)	Bills Upto Rs. 10000/-	Rs.75/+ out of pocket expenses.		
27 (ii)	Bills Over Rs.10000/-	Rs.8/- Per Rs. 1000/- or part thereof Subject to a Minimum Of Rs. 100/- + out of pocket expenses Maximum Rs.12, 000/-.		
28	Documents received for collection: if required to be delivered FREE OF PAYMENT to drawee OR to be returned back as UNREALISED.	Normal Collection Charges + out of pocket expenses.		
29	Documents/Bills: received for collection: CHANGE OF ORIGINAL INSTRUCTIONS in respect of outward/inward bill for collection including (Waiving C Form, delivery Free of Payment, extending retirement time etc.)	Collecting bank shall levy charges as applicable to remittances. In the case of local collection charges as applicable to bankers' cheque be levied. Paying bank is not to levy any service charges.		
30	'ADVANCE AGAINST CHEQUES PRESENTED IN CLEARING – CHARGES (for customers seeking advance/ withdrawal against cheques already presented by bank in Clearing House)	Minimum Rs. 50/- PLUS applicable interest.		
31	STANDING INSTRUCTIONS: Charges			
		Non Individuals	Individuals customers of Semi-urban, urban and Metro branches	Individuals/ Customers of the Bank in rural areas, pensioners & senior citizens
31 (i)	REGISTRATION	Rs.50/- (one time charges)	Rs.50/- (one time charges)	Rs.50/- (one time charges)
31 (ii)	EXECUTION:	Rs.35/-+ Remittance Charges+ Out of pocket expenses.	Rs.35/-+ Remittance Charges+ Out of pocket expenses.	Rs. 35/-+ Remittance Charges+ Out of pocket expenses.
31(iii)	NON-EXECUTION CHARGES (due to insufficiency of funds)	Rs. 50/- per transaction	Rs. 50/- per transaction	Rs. 50/- per transaction
32	CHARGES FOR RECORDING RECONSTITUTION OF ACCOUNT	Rs.200/- PER OCCASION (exempted in case of death of the existing signatory)	No charges for savings and current (individual) accounts.	No charges for savings and current (individual) accounts.
33	Copy of original of cheque/draft (paid by the bank)	Rs.100/- for original or Rs.50/- for attested copy per instrument.	Rs.100/- for original or Rs.50/- for attested copy per instrument.	Rs.100/- for original or Rs.50/- for attested copy per instrument.

34. ELECTRONIC FUNDS TRANSFER:		
34 (i) OUTSTATION ELECTRONIC FUNDS TRANSFER CHARGES (Maximum Charges Rs.12, 000/- per transaction.)		
		Charges
	EFTs: UPTO RS. 1000/-	Rs. 10/-
	ABOVE RS. 1000/- UPTO RS. 5000/-	Rs.20/-
	ABOVE RS. 5000/- UPTO RS. 10000/-	Rs.25/-
	ABOVE RS. 10000/- UPTO RS. 1 LAKH	Rs.2.00 per Rs.1000/- or part thereof
	ABOVE RS. 1 LAKH	Rs.1.50 per Rs.1000/-or part thereof minimum Rs. 200/-.
34 (ii) LOCAL ELECTRONIC FUNDS TRANSFER:		
	EFTs UPTO RS. 1000/-	Rs.10/-
	ABOVE RS. 1000 - UPTO RS. 5000	Rs.20/-
	ABOVE RS. 5000 - UPTO RS. 10,000	Rs.25/-
	ABOVE RS. 10,000 - UPTO RS.1 LAKH	Rs.1.00 per Rs.1000/- or part thereof Min. 25/-
	ABOVE RS. 1 LAKH	Rs.1.00 per Rs.1000/- or part thereof min. Rs.100/-
Note: In addition to above EFT charges, Rs.10/- are to be recovered in case these are payable to other bank / RBI.		
35 Electronic Clearing Service:		
A) ECS: CREDIT CLEARING: Charges (per data entry/record)		
1. SPONSOR BANK: Minimum charges Rs.2750/- + charges payable to RBI and Destination Bank, if any.		
	a) Upto 10000 records	@Rs.3/- per record + charges payable to RBI and Destination Bank, if any.
	b) Above 10000 to 100000 records	@Rs.2/- per record + charges payable to RBI and Destination Bank, if any. (Subject to a minimum of Rs.30,000/-)
	c) Above 100000 records	@Rs.1/- per record + charges payable to RBI and Destination Bank, if any. (Subject to a minimum of Rs.2, 00,000/-.
2. Charges Payable to Destination Bank and/or RBI: On actual basis, i.e., as waived/ prescribed by RBI from time to time.		
B) ECS: Debit Clearing (Inclusive of service Tax and Education Cess)		
ECS: Debit Clearing: Rs.1/- per transaction charges Minimum charges Rs.2750/- + charges payable to RBI and destination Bank, if any. SUBJECT TO RECOVERY OF ALL OUT OF POCKET EXPENSES INCLUDING PROCESSING CHARGES IN CASE THEY ARE EVER AGAIN LEVIED BY RESERVE BANK OF INDIA.		
C) A sum of Rs.40/- be levied as returning charges on return of ECS (Debit) on account of Insufficient of Funds.		

36. PNB INSTA-REMIT: NOTWITHSTANDING ANYTHING CONTAINED IN ANY OTHER CIRCULAR, FOLLOWING SERVICE CHARGES WOULD BE LEVIED FOR TRANSFER OF FUNDS THROUGH:

- **REAL TIME GROSS SETTLEMENT (RTGS)**
- **NATIONAL ELECTRONIC FUND TRANSFER(NEFT)**
- **STRUCTURED FINANCIAL MESSAGING SYSTEM (SFMS)**

RBI charges, if any prescribed, shall be recoverable in all the following:

	CATEGORY OF TRANSACTION	SERVICE charges for RTGS – inclusive of service tax and education cess	
		Revised charges for all type of customers w.e.f 16.10.08	
A	Customer Related Transactions (outward : R 41) (Other than local)	Amount of transaction	Charges
		Rs. 1 lac to Rs.5 lac	Rs.25/- per transaction
		Above Rs. 5 lac	Rs.50/- per transaction
B	RTGS: Local (outward) Transactions	For Non-Individuals:	
		Rs. 1 lac to Rs.5 lac	Rs.25/- per transaction
		Above Rs. 5 lac	Rs.50/- per transaction
		For Individuals including Sr. Citizens & Pensioners: Free	
C	RTGS : Inward Remittances	FREE	
D	Inter Banks for clearing purposes only.	Rs. 1 lac to Rs.5 lac	Rs.25/- per transaction
		Above Rs. 5 lac	Rs.50/- per transaction

Service Charges for NEFT- Inclusive of service Tax

E	Outward NEFT/SFMS- FOR CUSTOMER RELATED TRANSACTIONS (Other than local)	Amount of transaction	Charges w.e.f. 16.10.2008
		Upto Rs.50000/-	Nil
		Above Rs.50000/- to Rs. 1 lac	Rs. 5/- per transaction
		Above Rs.1 lac	Rs.25/- per transaction
F	Outward NEFT/SFMS- FOR CUSTOMER RELATED TRANSACTIONS (local)	Upto Rs.50000/-	Nil
		Above Rs.50000/- to Rs. 1 lac	Rs. 5/- per transaction
		Above Rs.1 lac	Rs.25/- per transaction
G	Inward : NEFT/ SFMS	FREE	

***If handling of cash is involved, cash handling charges would be levied @ 20% in addition to the normal charges**

37 STATEMENT OF ACCOUNT CHARGES

		Non Individuals	Individuals customers of Semi-urban, urban and Metro branches	Individuals/ Customers of the Bank in rural areas, pensioners & senior citizens
37 (i)	Current Account: One statement to be provided free in a month.	Rs. 60/- for additional statement	Rs. 55/- for additional statement	Rs. 50/- for additional statement

37 (ii)	Saving Fund Accounts: Pass Book shall be updated free of cost.	Rs.30/-for additional statement	Rs. 25/-for additional statement	Rs. 20/-for additional statement
38	CHARGES FOR DRAWING CHEQUE LESS THAN RS. 50/-	Rs. 20/- Per Cheque	No Charges	No Charges
39	ALLOWING operations through power of attorney/mandate	Rs.400/- Per Annum.	Rs.300/- per annum	Rs.250/- per annum
40	CHANGE OF AUTHORISED SIGNATORY IN ACCOUNTS	RS. 150/- Per Occasion (exempted for change due to death of the existing signatory),	Rs.100/-per occasion (exempted for change due to death of the existing signatory), No charges from defence forces, Ex-servicemen, Physically Handicapped, war widows	Rs.100/- per occasion (exempted for change due to death of the existing signatory), No charges from senior citizens.
41 (i)	TRANSFER OF ENTIRE BALANCE IN SAVINGS BANK ACCOUNT to any of our Branches.	Only Out of Pocket expenses to be recovered.	Only Out of Pocket expenses to be recovered.	Only Out of Pocket expenses to be recovered.
41 (ii)	TRANSFER OF ENTIRE BALANCE IN SAVINGS BANK ACCOUNT TO SOME OTHER BANK	SAME STATION Remittance charges as applicable to Bankers' Cheques + out of pocket expenses OUTSTATION: Demand Drafts charges + out of pocket expenses to be recovered.	SAME STATION Remittance charges as applicable to Bankers' Cheques + out of pocket expenses OUTSTATION: Demand Drafts charges + out of pocket expenses to be recovered.	SAME STATION Remittance charges as applicable to Bankers' Cheques + out of pocket expenses OUTSTATION: Demand Drafts charges + out of pocket expenses to be recovered.
42	MINIMUM BALANCE/ MINIMUM QLY. AVERAGE BALANCE REQUIREMENTS FOR SAVING FUND ACCOUNTS** (with or without cheque book facility):			
		Non CBS Branches	CBS Branches	
	Area	Minimum Monthly balance (Rs)*	Minimum Qly. Average balance (Rs.)*	
	Rural	500/-	500/-	
	Semi Urban	1000/-	1000/-	
	Urban	1000/-	1000/-	
	Metropolitan	1000/-	1000/-	
* Self Help Groups(irrespective of location of branch) : Rs. 100/-				
** For No Frills Accounts (PNB Mitra) :Minimum balance required: Nil				
Charges for non-maintenance of minimum balance in No frills Accounts : Nil				
43	MINIMUM BALANCE/ MINIMUM QLY. AVERAGE BALANCE REQUIREMENTS FOR CURRENT ACCOUNTS:			
		Non CBS Branches	CBS Branches	
	Area	Minimum Monthly balance (Rs)	Minimum Qly. Average balance (Rs.)	
	Rural	1000/-	1000/-	
	Semi Urban	3000/-	3000/-	
	Urban	5000/-	5000/-	
	Metropolitan	5000/-	5000/-	

Note: (1) Initial Deposit Amount for the purpose of opening of account shall be Rs. 1000/- at all branches, however, for non-maintaining the required Balance/QAB, incidental charges shall be levied as per rules.

44 SAFE DEPOSIT SERVICES*

		Charges
44 (i)	SAFE DEPOSIT CUSTODY: BANK'S OWN DEPOSIT RECEIPTS	FREE OF COST.
44 (ii)	SAFE DEPOSIT OF SEALED COVERS FROM GOVERNMENT BODIES/ORGANISATIONS	RS. 350/-PER COVER PER ANNUM OR PART THEREOF
44 (iii)	SAFE DEPOSIT OF SEALED BOXES FROM GOVERNMENT BODIES/ ORGANISATIONS (Size upto 30x30x30cms)	Rs.3000/-PER BOX PER ANNUM OR PART THEREOF

***FOR SECURITY CONSIDERATIONS, THESE SERVICES ARE NOT TO BE PROVIDED TO GENERAL PUBLIC.**

45 LOCKER RENTS :

NOTE: A REBATE/DISCOUNT OF 20% IS ALLOWED IF LOCKER RENT IS PAID IN ADVANCE FOR A PERIOD OF FIVE YEARS IN LUMP-SUM for small lockers only.

	Size Of Locker	Locker Rent (per Annum at Metro/Urban/Semi Urban Centres	Locker Rent (per Annum at Rural Centres
	SMALL	Rs.700/- (w.e.f. 01.04.2008)	Rs.500/- (w.e.f. 01.04.2008)
	MEDIUM	Rs.1200/- (w.e.f. 01.04.2008)	Rs.1200/- (w.e.f. 01.04.2008)
	LARGE	Rs.2500/- (w.e.f.01.06.2008)	Rs.2500/- (w.e.f.01.06.2008)
	EXTRA LARGE	Rs.4500/- (w.e.f. 01.04.2008)	Rs.4500/- (w.e.f. 01.04.2008)

*** Lockers at last two rows in the cabinet near the floor will be allowed 20% rebate for small lockers only.**

46 SECURITY DEPOSIT REQUIRED FOR LOCKERS: A SECURITY DEPOSIT BY WAY OF MBFD/SPECTRUM TERM DEPOSITS (FOR THE LEASE PERIOD OF LOCKER) REQUIRED FOR LOCKERS

	Size Of Locker	AT ALL CENTRES MBFD/SPECTRUM TERM DEPOSIT
	SMALL	Rs.4000/-
	MEDIUM	Rs.6000/
	LARGE	Rs.10000/
	EXTRA LARGE	Rs.20000/

46 (i).FREE LOCKER VISITS: 24 LOCKER VISITS PER YEAR are to be permitted FREE OF CHARGES, more visits to be charged @Rs.35/- per visit.

47. Penalties for Locker Rent in Default

	(Size of Locker and penalty charges per month or part thereof) *(also read notes)		
	SIZE OF LOCKER	At Metro/Urban/Semi Urban Centres	AT RURAL Centres
	Small	Rs.20/	Rs.20/-
	Medium	Rs.40/-	Rs.40/-
	Large	Rs.60/-	Rs.60/-
	Extra Large	Rs.120/-	Rs.120/-

*** 1. ANY DEFAULT WILL ATTRACT PENALTY CHARGES FOR A COMPLETED MONTH.**

2. The rent should become due w. e. f. 1st of the succeeding month in which the locker is leased out. One month may be allowed for payment of rent due.

48	OLD RECORDS INQUIRIES*		
	Duration of old record	Charges: (PER ITEM/REFERENCE)	
50(I)	Upto one year old:	Rs. 100/-per reference/request/ document/ per sheet	
50(II)	Beyond one year	Rs.300/- per reference/request/ document/ per sheet	
*CHARGES TO BE REFUNDED FOR MISTAKE DETECTED ON THE PART OF THE BANK.			
51 INCIDENTAL CHARGES: INOPERATIVE ACCOUNTS AT NON-CBS BRANCHES (Savings and Current Accounts): (FOR NON MAINTENANCE OF REQUIRED MINIMUM BALANCE)			
	Nature of Branch	Charges in Savings Fund Accounts (per half year)*	Charges in Current Accounts (per half year)*
51 (i)	CHARGES AT OTHER than CBS BRANCHES (per half year)	Rs. 50/-	Rs.100/-
*IF BALANCE IN THE ACCOUNT IS LESS THAN PENALTY CHARGES, THEN THE A/C BE CLOSED UNDER INTIMATION TO THE CUSTOMER BY ORDINARY POST.			
52. INCIDENTAL CHARGES: OPERATIVE ACCOUNTS AT NON-CBS BRANCHES (Savings and Current Accounts FOR NON MAINTENANCE OF MINIMUM BALANCE			
	Nature of Account	Charges (per month) at other than CBS Branches.	
52 (i)	SAVING BANK	Rs.40/-	
52(ii)	CURRENT ACCOUNT-individuals	Rs.150/-	
52 (iii)	CURRENT ACCOUNT-other than individuals	Rs.250/-	
*IF THE BALANCE FALLS BELOW THE MINIMUM DURING ANY DAY DURING THE MONTH, PENALTY CHARGES WILL BE LEVIED FOR FULL MONTH.			
53. POSTAL CHARGES FOR ALL SERVICES TO BE CHARGED AS UNDER			
		Charges	
53 (I)	ORDINARY POST	Rs.10/- or actual for ordinary post whichever is higher	
53 (II)	REGD. POST/ COURIER CHARGES	Rs.30/- or actual expenditure- whichever is higher	
54	Cash Handling Charges		
	Cash Handling Charges for deposits, per day, into Current/Cash Credit Accounts. (Except current accounts maintained by the individual in their individual capacity for non business purpose)	Upto Rs.50000/- = Nil > Rs.50000/- to Rs.1 lac=Rs25/- > Rs. 1 lac Rs. 40/- per lac, Max. Rs.4000/- Charges revised w.e.f. 21.05.2008 the revised charges are: Upto 10 packets: Irrespective of denomination: Free More than 10 packets: Notes of upto Rs.100/-denomination: Rs.10/- per packet, Notes above Rs.100/-denomination: Rs.8/- per packet With a Maximum Rs.10000/-	
NOTE: In order to avoid duplication, this will not be clubbed with inter-sol charges for depositing cash at the non-base branches. The cash handling charges will be levied at only base branch for depositing cash at the base branch.			

OTHER CHARGES FOR CBS BRANCHES

(Inclusive of service tax and education cess)

ITEM NO. 1.1: Savings Accounts Operative Category): QUARTERLY AVERAGE MINIMUM BALANCES REQUIREMENTS AND incidental charges for not maintaining the same for savings accounts* (with or without cheque book facility) in CBS branches:

Area		Charges
Area	Minimum QAB (Rs.)	Incidental Charges Per quarter (Rs.)
Rural	500/-	Rs.80/-
Semi Urban	1000/-	Rs.120/-
Urban	1000/-	Rs.150/-
Metropolitan	1000/-	Rs.150/-

Note: Initial Deposit Amount for the purpose of account opening shall be Rs. 500/- at all the CBS offices, however, for non maintaining the required QAB, incidental charges shall be levied as per rules.

*** For No Frills Accounts (PNB Mitra): Minimum balance required: Nil**

Charges for non-maintenance of minimum balance in No frills Accounts: Nil

IN-OPERATIVE SAVINGS ACCOUNTS:

Item No.		Charges
1.2	INCIDENTAL CHARGES FOR NOT MAINTAINING THE STIPULATED QAB IN IN-OPERATIVE SAVINGS ACCOUNTS:	Rs.150/- per quarter
Charges for closing Saving Accounts:		
1.3	CHARGES FOR CLOSING THE SAVINGS ACCOUNTS WITHIN one year OF OPENING (Except in case of staff members, death of customers, transfer of Accounts)	(W.e.f. 03.10.08) Rs.200/- for non-individuals, Rs.150/- for Individuals/Customers of Urban. Metro & Semi-urban branches, Rs.100/- for Individuals/ Customers of rural branches, Sr. Citizens & Pensioners for accounts with-cheque Book facility as well as for accounts without Cheque Book facility.

ITEM NO. 2: QUARTERLY AVERAGE MINIMUM BALANCE REQUIREMENTS AND INCIDENTAL CHARGES FOR NOT MAINTAINING THE SAME FOR CURRENT ACCOUNTS.

Area		Charges
Area	Minimum QAB (Rs.)	Incidental Charges Per quarter (Rs.)
Rural	1000/-	Rs.300/-
Semi Urban	3000/-	Rs.400/-
Urban	5000/-	Rs.700/-
Metropolitan	5000/-	Rs.700/-

Note: (1) Initial Deposit Amount for the purpose of opening of account shall be

Rs. 1000/- at all CBS branches, however, for non-maintaining the required QAB, incidental charges shall be levied as per rules.

ITEM NO. 2.1	INCIDENTAL CHARGES FOR NOT MAINTAINING THE STIPULATED QAB in respect of IN-OPERATIVE CURRENT ACCOUNTS:	Rs. 500/- per quarter
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NO. 3: CASH DEPOSIT/WITHDRAWAL ETC.:

		Charges (In addition to Cash transaction Tax, if applicable) (w.e.f. 18.11.2008)
	Cash withdrawal at Base Branch.	Free
3.1	Cash withdrawals at local Non-Base Branches.	Upto Rs. 50,000/- : Rs.20/- Thereafter, Rs.1.50 per Rs.1,000/- or part thereof. Minimum Rs.30/-. Maximum Rs.12000/- per transaction per day.
3.2	Cash withdrawals at outstation Non-Base Branches.	Upto Rs. 50,000/- : Rs.20/- Thereafter, Rs.2.50/- per Rs.1,000/- or part thereof Minimum Rs.40/-. Maximum Rs.12000/- per transaction per day.
Note: Cash withdrawal through ATMs shall continue to be made available FREE of service charges upto the specified limit as decided by the Bank from time to time.		
3.3	Cash Deposit at Local Non-Base Branches. (NO MAXIMUM LIMIT)	Upto Rs.25,000/- : Rs.20/-. > Rs.25,000/- to Rs.50,000/- : Rs.30/- Thereafter, Rs.4.00/-per thousand or part thereof. Minimum Rs.40/-, Maximum Rs.12000/- per transaction per day
3.4	Cash Deposit at Outstation Non-Base Branches. (NO MAXIMUM LIMIT)	Upto Rs.25,000/- : Rs.20/-. > Rs.25,000/- to Rs.50,000/- : Rs.30/- Thereafter, Rs.5.00/-per thousand or part thereof. Minimum Rs.50/-, Maximum Rs.12000/- per transaction per day
4.(A)	Transfer of Funds between Accounts at CBS Branches located at same Centre/city	FREE
4(B)	Transfer of Funds to Accounts at OUTSTATION CBS branches	Upto Rs.25,000/- : Rs.10/- per transaction > Rs.25,000/- to Rs.50,000/- : Rs.20/- per transaction Thereafter, Rs.1.50/- per thousand or part thereof. Minimum Rs.30/-, Maximum Rs.12000/- per transaction per day
5 (a)	Collection Of Local Cheques at Base/Non-Base Local Branches (i.e. Cheques drawn at any bank in Delhi deposited at any CBS branch participating in Clearing House Delhi)	FREE
5 (b) (i)	Collection of Cheques through Non-base outstation CBS branches(by presentment through local clearing, viz. Customer having an account at CBS branch in Delhi and deposits a cheque at Mumbai which is to be presented to SBI, Mumbai through local clearing.	Upto Rs.25,000/- : Rs.10/- per transaction > Rs.25,000/- to Rs.50,000/- : Rs.20/- per transaction Thereafter, Rs.1.50/- per thousand or part thereof. Minimum Rs.30/-, Maximum Rs.12000/- per transaction per day
5(b)(ii)	COLLECTION OF OUTSTATION CHEQUES through (by physically sending) respective outstation RCCs/designated branch, thereby involving any two centres viz. Delhi and Mumbai.	Outstation collection Charges
5 (c)	COLLECTION OF OUTSTATION CHEQUES through(by physically sending) respective outstation RCCs /designated branch, thereby involving any three centres viz. Delhi Jaipur and Mumbai.	Outstation collection Charges

NOTE: ALL INTER-SOL CHARGES ARE TO BE DEBITED TO DRAWER'S ACCOUNT				
		Charges		
6.	Standing Instructions	Non- Individuals	Individual customers of Semi-urban, Urban and Metro branches	Individual customers of Rural branches, Sr. Citizens, Pensioners
	Setting up/ Registration	Rs.100/-	Rs.100/-	Rs.100/-
	Execution / Non-Execution	Rs.35/-+Remittance charges.	Rs.35/-+Remittance charges.	Rs.35/-+Remittance charges.
7.	Statement of Account			
	Monthly	Once Free, thereafter, Rs. 2/- per entry, Minimum Rs.50/- per request.	Once Free, thereafter, Rs. 2/- per entry, Minimum Rs.45/-.	Once Free, thereafter Rs. 2/- per entry, Minimum Rs.40/-.
	Weekly	Rs.450/- per year, for repeat request, Rs. 2/- per entry, Minimum Rs.50/- per request.	Rs.450/- per year, for repeat request, Rs. 2/- per entry, Minimum Rs.45/- per request.	Rs.450/- per year, for repeat request, Rs. 2/- per entry, Minimum Rs.40/- per request.
	Daily	Rs.900/- per year, FOR repeat request, Rs. 2/- per entry.	Rs.900/- per year, FOR repeat request, Rs. 2/- per entry.	Rs.900/- per year, FOR repeat request, Rs. 2/- per entry.
	Additional copy for any request	Rs.50/- per request	Rs.50/- per request	Rs.50/- per request
		Charges		
8.	MULTI-CITY CHEQUES: Debit Clearing (a) Paying branch and the base branch are located within same clearing centre (within the city)	FREE		
	(b) Paying branch and the base branch are not within same clearing centre (outside the city)	No charges upto Rs. 50,000/- per day. Thereafter, Rs. 1.50 per thousand or part thereof. Minimum Rs. 30/- per cheque Maximum Rs.12000		
NOTE: Out of pocket expenses, if any, in addition to the above schedule of charges shall be recoverable from the customers in all the above mentioned cases.				

**Pricing Structure for ATM transactions under NFS, MITR, SBI Group Etc.
sharing Arrangements**

TYPE OF NETWORK	TRANSACTION TYPE	CHARGES
MITR Network	Cash withdrawal	Rs.17/-*
	Balance Enquiry	NIL**
National Financial Switch (NFS)	Cash withdrawal	Rs.20/-*
	Balance Enquiry	NIL**
SBI Group:	Cash withdrawal	Rs.20/-*
	Balance Enquiry	NIL**
Everest Bank Ltd. Nepal	Cash withdrawal	Rs.50/-*
	Balance Enquiry	Rs.15/-**
Master Card (Domestic)	Cash withdrawal	Rs.20/-*
	Balance Enquiry	NIL**
Master Card (International)	Cash withdrawal	Rs.150/-*
	Balance Enquiry	Rs.15/-**

* w.e.f. 31.03.2008

** w.e.f. 28.03.2008

Charges related to ATM Cards

Sr. No.	Particulars of Charges	Charges
1	ATM/ Debit Card issue charges	Waived
2.	ATM/ Debit Card annual fee (after first year)	Rs.100/-
3.	Charges for issue of Add on card	Rs.50/-
4.	Charges for issue of duplicate PIN (However, if the card has not been used even once due to error in (printing of PIN, issue of duplicate PIN shall be free)	Rs.25/-
5.	Charges for issue of duplicate ATM/Debit card/ Replacement of ATM/Debit card	Rs.100/-
6.	Issue of ATM/Debit card with photograph of the cardholder	Rs.25/-

SCHEDULE OF DEPOSITORY SERVICE CHARGES (INCLUSIVE OF SERVICE TAX) FOR PUBLIC

ITEM	CHARGES
Security Deposit	Non-Bank customers desirous of becoming our DP Client to maintain a security deposit of Rs.2000/- (Spectrum FD)
Demat Charges	Rs.2.25/- per certificate with minimum. of 45/- including postage
A/c Maintenance charges for individual investors	Rs.250/- per annum upfront
A/c Maintenance charges for Corporate. MF, Trusts, Clubs, Brokers for their own securities, big investors & Traders, etc.	Nil – for the customers making minimum 200 transaction per annum However, an ANNUAL MAINTENANCE CHARGES of Rs.250/-per annum upfront including service tax in the case of individuals and Rs.335/-per annum upfront in case of others will be charged if the transactions are less than 200. Further, no ANNUAL MAINTENANCE CHARGES will be charged from the customers maintaining their accounts under PNB total Freedom Scheme – Zero Balance Saving Account.
Transaction (Sell) (other than debt instrument/ G.Securities)	0.033% of market value with minimum of Rs.20/- per instruction & maximum. Rs.450/- per instruction
Transaction (Sell) (in case of debt instrument/ G.Securities)	0.026% of market value with minimum of Rs.20/- and maximum. of Rs.255/- per instruction
Pledge Creation/ Closure/ Invovation)	Rs.60/- per instruction for pledges in favour of PNB whereas 0.040% of transaction value minimum of Rs.60/- per transaction for other pledges
Remat	Rs.25/- per certificate plus postage Rs.30/-

TERMS & CONDITIONS:

➤ Account freezing/ defreezing Rs.20/- per instruction
➤ Late Charges: Rs.10/- for all instructions received after 5.00 p.m. for same day execution or execution date as pay in date
➤ Modification of Accounts details : Rs.50/- per request
➤ Cheque return charges : Rs.25/- per cheque

Other existing terms & conditions as have already been conveyed by Depository Section of Merchant Banking Division, HO, shall remain unchanged.

**SCHEDULE OF DEPOSITORY SERVICE CHARGES (INCLUSIVE OF SERVICE TAX) FOR STAFF
(including Hon.bly retired/resigned ex staff members)**

ITEM	CHARGES
Security Deposit	NIL
Demat Charges	Rs.2.25/- per certificate with minimum. of 35/- including postage
A/c Maintenance charges for individual investors	Rs.115/- per annum upfront. However, no ANNUAL MAINTENANCE CHARGES will be charged from the customer making a minimum of Rs.200/- transactions per annum.
A/c Maintenance charges	NIL
Transaction (Sell) (other than debt instrument/ G.Securities)	0.018% of market value with minimum of Rs.20/- per instruction & maximum. Rs.450/- per instruction
Transaction (Sell) (in case of debt instrument/ G.Securities)	0.026% of market value with minimum of Rs.20/- and maximum. of Rs.255/- per instruction
Pledge Creation/ Closure/ Innovation)	Rs.60/- per instruction for pledges in favour of PNB whereas 0.040% of transaction value minimum of Rs.60/- per transaction for other pledges
Remat	Rs.25/- per certificate plus postage Rs.30/-
TERMS & CONDITIONS:	
➤ Account freezing/defreezing Rs.20/- per instruction	
➤ Late Charges: Rs.10/- for all instructions received after 5.00 p.m. for same day execution or execution date as pay in date	
➤ Modification of Accounts details : Rs.50/- per request	
➤ Cheque return charges : Rs.25/- per cheque	

Other existing terms & conditions as have already been conveyed by Depository Section of Merchant Banking Division, HO, shall remain unchanged.

SCHEDULE OF CHARGES FOR CLEARING MEMBERS

ACTIVITY	CHARGES
Transaction charges	
From client a/c to Clearing Member A/c	Nil
From Clearing Member A/c to Clearing Corpn. A/c	Rs.7.50/- per transaction
From Clearing Corpn. a/c to Clearing Member A/c	0.015% of market value per transaction with minimum. Rs.1500/- per quarter and maximum. Rs.30,000/- per quarter
From Clearing Member A/c to Client A/c	Rs.7.50/- per transaction
Inter-Settlement Charges	0.015% of market value with minimum. of Rs.15/- per instruction.
Annual Maintenance Charges	Rs.450/- per month.