

**ANNEXURE-A**
**Remittances by way of Demand Drafts / Local Demand drafts (Non Cash Basis)**

| Sl. No.   | Category  | Charges<br>(Including Service Tax and Education Cess)   |   |  |
|---|---|---|---|--|
|   |   | Non-Individuals   | Individual customers of Semi-urban, Urban & Metro Branches  | Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch) |
| <b>1</b>  | <b>For GENERAL PUBLIC: (Excluding Students)</b>   |   |   |  |
| 1 (i)   | Drafts upto Rs.10000/-  | Rs.40/-   | Rs.35/-   | Rs.30/-  |
| 1 (ii)  | Draft above Rs.10000/-  | Rs.4.00 per Rs.1000/- or part thereof subject to a Minimum of Rs.50/- and Maximum Rs.12000/-  | Rs.3.50 per Rs.1000/- or part thereof subject to a Minimum of Rs.40/- and Maximum Rs.12000/-  | Rs.3.00 per Rs.1000/- or part thereof subject to a Minimum of Rs.30/- and Maximum Rs.12000/-   |
| 1 (iii)   | <b>For Students:</b> Drafts in respect of his/her education/ examination fee only   | N.A.  | Rs.20/- for draft upto Rs.5000/- Above Rs.5000/- normal charges will apply <b>(Free for students availing Education loan from our Bank)</b> | Rs.20/- for draft upto Rs.5000/- Above Rs.5000/- normal charges will apply <b>(Free for students availing Education loan from our Bank)</b>      |
| Note: Credit/ Deposit Scheme (including NO Frill account) specific concessions would continue as mentioned specifically in the concerned Scheme.  |   |   |   |  |
| <b>2</b>  | <b>DEMAND DRAFTS: REVALIDATION, CANCELLATION ,ISSUANCE OF DUPLICATE INSTRUMENTS ETC. ( Separate provision for Students have also been provided at footnote #)</b> |   |   |  |
| 2 (i)   | <b>Demand Draft Revalidation*</b>   | Rs.100/-  | Rs.100/-  | Rs.100/-   |
| 2 (ii)  | Demand Draft Cancellation Charges*  | (i) Draft upto Rs.1000/- Rs. 20/- per draft<br>(ii) Draft above Rs.1000/- Rs. 100/- per draft |   |  |
| 2 (iii)   | <b>Cancellation of instruments / issuance of other Lost instrument(s)*</b>  | Rs.100/-  | Rs.100/-  | Rs.100/-   |
| * Plus Actual Out of Pocket Expenses.<br># 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. 2 (i), (ii) & (iii) |   |   |   |  |

| Sl. No.   | Category   | Charges<br>(Including Service Tax and Education Cess) |  |  |
|---|--|---|--|--|
|   |  | Non-Individuals                                       | Individual customers of Semi-urban, Urban & Metro Branches | Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch) |
| <b>3</b>  | <b>ISSUANCE OF DUPLICATE DEMAND DRAFTS:</b>  |   |  |  |
| 3 (i)   | Upto Rs.10000/-  | Rs.100/-  | Rs.100/-   | Rs.100/-   |
| 3 (ii)  | Rs.10001/- to Rs.100000/-  | Rs.125/-  | Rs.125/-   | Rs.125/-   |
| 3 (iii)   | Above Rs.100000/-  | Rs.150/-  | Rs.150/-   | Rs.150/-   |
| <b>REMITTANCE OF FUNDS: FOR REMITTANCES/RETIREMENT OF BILLS THROUGH CASH, 30% EXTRA on the normal charges TO BE CHARGED IN ALL CASES, EXCEPT STUDENTS, MENTIONED BELOW</b><br><b>Students are exempted from additional charges of 30% for issuance of drafts/ Local drafts, against deposit of cash, for educational purposes.</b>  |  |   |  |  |
| <b>Notes:</b><br>I. For issuance of Demand Draft, guidelines issued by I & AD, HO, from time to time be followed.<br>II. Out of pocket expenses like Regd. dak charges for sending drafts /other instruments on behalf of customers must be recovered in full.<br>III. NO CHARGES TO BE LEVIED FOR ISSUANCE OF DEMAND DRAFT ISSUED FOR PAYMENT OF PROCEEDS DUE TO RESTRICTIONS UNDER INCOME TAX ACT FOR PAYING IN CASH IN RESPECT OF MATURED DEPOSIT ACCOUNTS LIKE TERM DEPOSITS AND PPF OR OTHER SUCH ACCOUNTS UNDER GOVT. RUN SAVINGS SCHEMES<br>IV. PREMIUM SAVINGS A/C. AND CURRENT A/C. CUSTOMERS shall be charged <b>as per guidelines issued from time to time in the specific scheme.</b> |  |   |  |  |
| <b>4</b>  | <b>CHEQUE BOOK CHARGES:</b>  |   |  |  |
| 4 (i)   | <b>Issuance of MICR Cheque Books</b>   | Rs.3.00 per cheque leaf                               | Rs.2.50 per cheque leaf                                    | Rs.2.25 per cheque leaf  |
| 4 (ii)  | <b>Issuance of Multicity Cheque Books</b>  | Rs.3.00 per cheque leaf                               | Rs.2.50 per cheque leaf                                    | Rs.2.25 per cheque leaf  |
| <b>5</b>  | <b>Free Cheque Leaves to Saving Fund Account Customers (except Premium SF customers)</b>   | 20 cheque leave free per half year.                   | 20 cheque leaves free per half year.                       | 20 cheque leaves free per half year.   |
| <b>6</b>  | <b>Interest Certificate in Deposit Accounts</b><br><b>NOTE:</b> one certificate to be issued „free of cost“ every year.<br>(Charges are to be levied only when the certificate has been lost after issuance and not in the event of non-receipt) | Rs.100/-  |  |  |

| Sl. No.  | Category   | Charges<br>(Including Service Tax and Education Cess)   |  |  |
|--|--|---|--|--|
|  |  | Non-Individuals   | Individual customers of Semi-urban, Urban & Metro Branches                           | Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch) |
| 7  | <b>Balance Certificate/ Other Certificate, in Deposit Accounts</b><br>Note:<br>1. Original TDS to be issued Free of Cost. Charges are to be levied only when the certificate has been lost after issuance and not in the event of non-receipt of the same.<br>2. The beneficiaries who opt for any e-payment from Govt. Deptts, certification of mandate will be free. | Rs 150/- per certificate (Other than those which have been specifically exempted by the bank. |  |  |
| 8  | <b>ATTESTATION OF SIGNATURES/ PHOTOGRAPH</b>   | Rs.200/-  | Rs.100/-   | Rs.50/-  |
| 9  | <b>Nomination Charges</b><br>1 <sup>st</sup> option of nomination to be done free of charge, after exercising 1 <sup>st</sup> option of nomination, for every change in nomination in any type of account  | Rs.100/-  | Rs.100/-   | Rs.100/-   |
| 10   | <b>STOP PAYMENT INSTRUCTIONS*</b>  | Rs. 100/- per instrument, Loss of cheque book: Rs.500/- for Saving & Rs.600/- for C/A         | Rs. 60/- per instrument, Loss of cheque book: Rs.250/ for Saving & Rs.500/- for C/A. | Rs. 50/- per instrument, Loss of cheque book: Rs.200/ for Saving & Rs.400/- for C/A  |
| *These 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. |  |   |  |  |
| 11   | <b>Issuance of Pass Book</b>   | Free<br>Pass Book shall be updated Free of Charges.   |  |  |

| Sl. No.   | Category  | Charges<br>(Including Service Tax and Education Cess)   |  |  |
|-----------|---|---|--|--|
|           |   | Non-Individuals   | Individual customers of Semi-urban, Urban & Metro Branches                                     | Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch) |
| <b>12</b> | <b>Issuance of Duplicate Pass Book/ Statement:</b>  |   |  |  |
|           | <b>Issuance of duplicate pass book with latest balance (Saving account customers)</b>   | Rs.100/- per passbook For previous entries<br>Rs. 2/- per entry<br>Min. Rs.100/- Max. Rs.1000/- | Rs.100/- per passbook For previous entries<br>Rs.2/- per entry<br>Min. Rs.100/- Max. Rs.1000/- | Rs.50/- per passbook For previous entries<br>Rs. 1/- per entry Min. Rs.50/- Max. Rs.1000/-   |
| <b>13</b> | <b>Statement of Account Charges</b>   |   |  |  |
| 13 (i)    | <b>Monthly</b>  | <b>Once Free</b> , thereafter, Rs. 2/- per entry, Minimum Rs.100/- per request.                 | <b>Once Free</b> , thereafter, Rs. 2.00 per entry, Minimum Rs.100/- per request.               | <b>Once Free</b> , thereafter Rs. 1/- per entry, Minimum Rs.50/- per request.  |
| 13 (ii)   | <b>Weekly</b>   | Rs.450/- per year, for repeat request, Rs. 2/- per entry, Minimum Rs.100/- per request.         | Rs.450/- per year, for repeat request, Rs. 2.00 per entry, Minimum Rs.100/- per request.       | Rs.450/- per year, for repeat request, Rs. 1/- per entry, Minimum Rs.50/- per request.   |
| 13 (iii)  | <b>Daily</b>  | Rs.1000/- per year. For repeat request, Rs. 2/- per entry. Minimum Rs.100/- per request.        | Rs.1000/- per year. For repeat request, Rs. 2.00 per entry. Minimum Rs.100/- per request.      | Rs.1000/- per year. For repeat request, Rs. 1/- per entry. Minimum Rs.50/- per request.  |
| <b>14</b> | <b>ACCOUNT CLOSURE CHARGES</b><br>FOR CLOSING <b>RECURRING DEPOSIT</b> ACCOUNT WITHIN 1 YEAR OF ITS OPENING:<br><b>Rs.100/-</b> (ON ACCOUNT OF DEATH OF CUSTOMER, NO CHARGES SHOULD BE LEVIED)<br>Benefit of waiving penalty for delayed payments against payment of equal number of advance installments in Recurring deposit account is not available. However, the Interest should be paid at applicable rate after deducting penalty charges. |   |  |  |
|           |   | Non-Individuals   | Individual customers of Semi-urban, Urban & Metro Branches                                     | Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens Pensioners are irrespective of location of Branch)   |
| 14 (i)    | FOR CLOSING <b>SF ACCOUNT</b> WITHIN 1 year OF THEIR OPENING (EXCEPT IN CASE OF DEATH OF CUSTOMER)  | Rs.500/-  | Rs.300/-   | Rs.200/-   |
| 14 (ii)   | FOR CLOSING <b>CURRENT ACCOUNT</b> WITHIN 1 year OF THEIR OPENING (EXCEPT IN CASE OF DEATH OF CUSTOMER)   | Rs.800/-  | Rs.600/-   | Rs.500/-   |

| Sl. No.   | Category   | Charges<br>(Including Service Tax and Education Cess)   |  |   |
|---|--|---|--|---|
|   |  | Non-Individuals   | Individual customers of Semi-urban, Urban & Metro Branches   | Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)        |
| 15  | PENALTY CHARGES FOR DEPOSITING DELAYED INSTALMENTS IN RECURRING DEPOSIT ACCOUNTS         | PENALTY CHARGES to be levied for delayed installments in Recurring Deposit Accounts @ Rs.2/- for Rs.100/ p.m. irrespective of periodicity of deposit  | PENALTY CHARGES to be levied for delayed installments in Recurring Deposit Accounts @Rs.2/- for Rs. 100/- p.m. irrespective of periodicity of deposit. | PENALTY CHARGES to be levied for delayed installments in Recurring Deposit Accounts @ Rs.2/- for Rs. 100/- p.m. irrespective of periodicity of deposit. |
| 16  | Balance Enquiry  | Free.   | Free   | Free  |
| Collection Services: To be read with notes at serial No. I to IV mentioned after item no. 22*   |  |   |  |   |
| 17  | COLLECTION OF LOCAL CHEQUES THROUGH CLEARING   | Free  | Free   | Free  |
| 18  | COLLECTION OF OUTSTATION CHEQUES (Except cheques which are to be debited through system) |   |  |   |
| 18 (i)  | Cheques upto & including Rs.5000/-   | Rs.27.50 per instrument (inclusive of all expenses)   |  |   |
| 18 (ii)   | Cheques above Rs.5000 and upto Rs.10000/-  | Rs.55/- per instrument (inclusive of all expenses)  |  |   |
| 18 (iii)  | Above Rs.10000/- and upto Rs.1 lac   | Rs.110/- per instrument (inclusive of all expenses)   |  |   |
| 18 (iv)   | Above Rs. 1 lac  | Rs.165/- per instrument (inclusive of all expenses)   |  |   |
| 19  | Collection Of Cheques through Speed Clearing (By collecting bank from customers)         | Upto Rs.1 lac: Free<br>Above Rs.1 lac : Rs. 165/- per instrument  |  |   |
| 20  | Collection of Other Bank's Deposit Receipts on Maturity                                  | Bank shall levy charges as applicable to collection of cheques. However, if proceeds are invested in FD for a minimum period of one year then no charges only out of pocket expenses to be recovered. |  |   |
| Notes in respect of item no. 17 to 20:<br>I. COLLECTION CHARGES IN CASE OF OUTSTATION CHEQUES SHOULD BE LEVIED ON THE GROSS AMOUNT OF THE INSTRUMENTS<br>II. ALL CHARGES ARE TO BE NORMALLY RECOVERED FROM THE PROCEEDS OF COLLECTION, UNLESS SPECIFICALLY INSTRUCTED TO CHARGE FROM THE DRAWEES.<br>III. COLLECTION CHARGES TO BE LEVIED FOR COLLECTION OF OUTSTATION CHEQUES UPTO RS.15000/- WHERE IMMEDIATE CREDIT IS AFFORDED |  |   |  |   |

|  |  |   |  |
|--|--|---|--|
| 21   | Collection of OUTSTATION/ LOCAL BILLS: To be read with notes at serial No. I to IV mentioned after item no. 25*  |   |  |
|  | Amount of Bill   | Charges<br>(Including Service Tax and Education Cess)   |  |
| 21 (i)   | Bills Upto Rs. 10000/-   | Rs.100/+ out of pocket expenses.  |  |
| 21 (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/-.   |  |
| 22   | Documents/Bills: received for collection: CHANGE OF ORIGINAL INSTRUCTIONS in respect of outward/inward bill for collection including   | Rs.200/- per reference  |  |
| 23   | Documents received for collection: if required to be delivered FREE OF PAYMENT to drawee OR to be returned back as   | Normal Collection Charges + out of pocket expenses  |  |
| 24   | ADVANCE AGAINST CHEQUES PRESENTED IN CLEARING – CHARGES (for customers seeking advance/ withdrawal against cheques   | Rs.100/- + applicable interest.   |  |
| 25   | Charges on Inward Collection (Bank to Bank)  | Remittance charges to be collected from the drawee.- Where remitting bank has no branch, commission to be shared on 50:50 basis.  |  |
| Notes in respect of item no. 21 to 25:   |  |   |  |
| I. ACTUAL POSTAGE, TELEGRAM CHARGES AND ANY OTHER OUT OF POCKET EXPENSES HAVE TO BE RECOVERED IN FULL FROM THE CUSTOMERS.                        |  |   |  |
| II. Collection charges in case of bills should be levied on the gross amount of the instrument.  |  |   |  |
| III. All charges are to be normally recovered from the <b>proceeds of collection</b> , unless specifically instructed to charge from the drawee. |  |   |  |
| IV. Rebate to customers shall be as per the guidelines issued from time to time in specific scheme.  |  |   |  |
| 26   | 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 are as under:<br>(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). |   |  |
|  | Charges (Including Service Tax and Education Cess)   |   |  |
|  | Non-Individuals  | Individual customers of Semi-urban, Urban & Metro Branches  | Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch)   |
|  | For Cheques above Rs.1 lac but less than Rs.1 crore: Rs.200/- per instrument. In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. For cheques of Rs.1 crore & above: Rs.1000/- per instrument. In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra.                                     | For Cheques above Rs.1 lac but less than Rs.1 crore:Rs.200/- per instrument.In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. For cheques of Rs.1 crore & above:Rs.1000/- per instrument.In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. For Cheques above Rs.1 lac but less than Rs.1 crore: Rs.200/- per instrument.In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. For cheques of Rs.1 crore & above: Rs.1000/- per instrument.In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. | For Cheques above Rs.1lac but less than Rs.1 crore: Rs.200/- per instrument.In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. For cheques of Rs.1 crore & above: Rs.1000/- per instrument. In-case Bank remains out of funds; Actual interest @ 6.5% over Base Rate is to be charged extra. |

| Charges (Including Service Tax and Education Cess)  |   |   |   |  |
|---|---|---|---|--|
| S.No.   | Category  | Non-Individuals   | Individual customers of Semi-urban, Urban & Metro Branches  | Individual Customers of Rural branches, Sr. Citizens & Pensioners (Charges for Sr. Citizens & Pensioners are irrespective of location of Branch) |
| 27 (i)  | <b>LOCAL CHEQUES DISHONoured – OUTWARD CLEARING</b><br>i.e. cheques received by our customers and deposited for presentation in clearing house. | For Cheques up to Rs.1 Lac: Rs.100/- per instrument.<br>Above Rs.1 Lac: Rs.200/- per instrument.<br>+ out of pocket expenses if any | For Cheques up to Rs.1 Lac: Rs.100/- per instrument.<br>Above Rs.1 Lac: Rs.200/- per instrument.<br>+ out of pocket expenses if any | For Cheques up to Rs.1 Lac: Rs.100/- per instrument.<br>Above Rs.1 Lac: Rs.200/- per instrument.<br>+ out of pocket expenses if any              |
| 27 (ii)   | <b>LOCAL CHEQUES</b> -for presentation directly at the drawee bank  | Rs.100/- + 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.100/- + out of pocket expenses or 50% of collection charges whichever is higher.  |
| 28  | <b>Local Bills</b> -for presentation directly at drawee bank/ drawee  | Rs.200/- + out of pocket expenses or 50% of collection charges whichever is higher  |   |  |
| 29  | <b>RETURNING CHARGES FOR OUTSTATION CHEQUES/ BILLS</b>  |   |   |  |
| 29 (i)  | Cheques upto Rs.1 Lac   | Rs 100/- per instrument + out of pocket expenses  |   |  |
| 29 (ii)   | Cheques above Rs.1 Lac  | Rs.200/- per instrument + out of pocket expenses  |   |  |
| 30  | <b>Bills</b>  | Rs.200/- + out of pocket expenses or 50% of collection charges whichever is higher.   |   |  |
| 31.   | <b>STANDING INSTRUCTIONS:</b>   |   |   |  |
| 31 (i)  | <b>REGISTRATION</b>   | Rs.50/-   | Rs.50/-   | Rs.50/-  |
| 31 (ii)   | <b>EXECUTION:</b>   | 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)  | <b>NON-EXECUTION CHARGES (due to insufficiency of funds)</b>  | Rs. 50/- per transaction  | Rs. 35/- per transaction  | Rs. 35/- per transaction   |
| <b>NOTE:</b> No charges to be levied for transfer entries within the accounts maintained at the same branch and instructions in respect of the following shall be carried out free of charge and no SI registration charges and SI remitting charges are to be levied:<br>1. Crediting/ Remitting interest in term deposit<br>2. Crediting /Remitting Recurring Deposit installments<br>3. Crediting /Remitting installments in Loan accounts |   |   |   |  |

| <b>Charges (Including Service Tax and Education Cess)</b> |   |   |  |   |
|---|---|---|--|---|
| <b>S.No.</b>  | <b>Category</b>   | <b>Non-Individuals</b>  | <b>Individual customers of Semi-urban, Urban &amp; Metro Branches</b>  | <b>Individual Customers of Rural branches, Sr. Citizens &amp; Pensioners (Charges for Sr. Citizens &amp; Pensioners are irrespective of location of Branch)</b>   |
| 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  | ALLOWING operations through power of attorney/mandate                 | Rs.500/- Per Annum or part thereof.   | Rs.300/- per annum or part thereof.  | Rs.250/- per annum or part thereof.   |
| 34  | CHANGE OF AUTHORISED SIGNATORY IN ACCOUNTS                            | Rs. 300/- Per Occasion <b>(exempted for change due to death of the existing signatory),</b> | Rs.200/-per occasion (exempted for change due to death of the existing signatory), <b>No charges from defence forces, Ex-servicemen, Physically Handicapped, war widows &amp; Sr. Citizens</b> | Rs.200/- per occasion (exempted for change due to death of the existing signatory), <b>No charges from senior citizens. Defence forces &amp; ex-service men, Physically handicap, war widows &amp; Sr. Citizens</b> |
| 35  | 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.  |
| 36  | CHARGES FOR DRAWING CHEQUE LESS THAN RS. 50/-                         | Rs. 20/- Per Cheque   | No Charges   | No Charges  |
| 37  | TRANSFER OF SAVINGS BANK ACCOUNT to any of our Branches.              | Only Out of Pocket expenses to be recovered with a maximum of Rs.50/-                       | Only Out of Pocket expenses to be recovered with a maximum of Rs.50/-  | Only Out of Pocket expenses to be recovered with a maximum of Rs.50/-   |
| 38  | TRANSFER OF ENTIRE BALANCE IN SAVINGS BANK ACCOUNT TO SOME OTHER BANK | Remittance Charges + Out of pocket expenses   |  |   |



|  |                                  |   |
|--|----------------------------------|---|
| 39. (1)  | Electronic Clearing Service      |   |
| A) ECS: CREDIT CLEARING: Charges (per data entry/record)   |                                  |   |
| SPONSOR BANK: Minimum charges Rs.2000/- + charges payable to RBI and Destination Bank, if any.   |                                  |   |
|  | a) Upto 10000 records            | @Rs.5/- per record + charges payable to RBI and Destination Bank, if any.   |
|  | b) Above 10000 to 100000 records | @Rs.3/- per record + charges payable to RBI and Destination Bank, if any. (Subject to a minimum of Rs.50,000/-).    |
|  | c) Above 100000 records          | @Rs.2/- per record + charges payable to RBI and Destination Bank, if any. (Subject to a minimum of Rs.3, 00,000/-.) |
| B) ECS: Debit Clearing ( Inclusive of service Tax and Education Cess)  |                                  |   |
| ECS: Debit Clearing: Rs.3/- per transaction charges Minimum charges Rs.2000/- + 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.100/- be levied as returning charges on return of ECS (Debit) on account of Insufficient Funds.   |                                  |   |
| D) Full waiver in respect of INCOME TAX REFUND ORDERS: Reserve Bank of India vide their circular No. RBI/2004/90- DBGA. GAD No. H-767/42.01.034/2003-04 dated 9.3.2004 on the subject has conveyed that Government has taken a decision to implement Electronic Clearing services (ECS) credit for direct tax refunds. <b>Accordingly, no ECS charges be levied in respect of Income Tax Refund Orders.</b>  |                                  |   |
| 39. (2) Charges Payable to Destination Bank and/or RBI:  |                                  |   |
| a) Destination banks may be paid by the originating banks as below :-<br>- 25 paise (exclusive of service tax) for every credit transaction<br>- 50 paise (exclusive of service tax) for every debit transaction   |                                  |   |
| b) Clearing Houses / Processing Centers to levy charges on the originating banks as under :-<br>-25 paise (exclusive of service tax) for every outward transaction<br>-25 paise (exclusive of service tax) for every return transaction.   |                                  |   |
| • Clearing Houses / Processing Centres will calculate and settle the charges payable as prescribed in the circular. Under the revised arrangement, the charges payable by the originating banks to destination banks (including the service tax applicable thereon), will be calculated and settled by the Clearing Houses using the multilateral netting method. However, the service tax will be calculated on gross obligations of the banks. Necessary MIS reports will be provided to the banks to enable them to remit the service tax to the Government. Credit started in fact from December 2011 for November 2011 month. |                                  |   |
| • No separate Income / Expenditure Head is created presently. Charges are to be accounted in MISC Income/ Expenditure-Retail Banking.  |                                  |   |

|  |  |                                  |  |   |                          |                  |                |
|--|--|----------------------------------|--|---|--------------------------|------------------|----------------|
| 40. NOTWITHSTANDING ANYTHING CONTAINED IN ANY OTHER CIRCULAR, FOLLOWING SERVICE CHARGES WOULD BE LEVIED FOR TRANSFER OF FUNDS THROUGH: |  |                                  |  |   |                          |                  |                |
| <div>➤ REAL TIME GROSS SETTLEMENT (RTGS)</div> <div>➤ NATIONAL ELECTRONIC FUND TRANSFER(NEFT)</div>                                    |  |                                  |  |   |                          |                  |                |
| A-   | The following charges are to be recovered from the customers as per time varying tariff on all the outward RTGS transactions:  |                                  |  |   |                          |                  |                |
|  | Block  | Time of transaction verification |  | Time varying tariff per transaction (Rs.)                     | RTGS Charges             |                  |                |
|  |  | From                             | To   |   | Rs. 2 lacs to Rs. 5 lacs | Above Rs. 5 lacs |                |
|  |  | 1                                | 09:00  | 12:00   | Nil                      | Rs.25/-+ S.Tax   | Rs.50/-+ S.Tax |
|  |  | 2                                | After 12:00  | 15:30   | 1.00                     | Rs.26/-+ S.Tax   | Rs.51/-+ S.Tax |
|  |  | 3                                | After 15:30  | 17:30   | 5.00                     | Rs.30/-+ S.Tax   | Rs.55/-+ S.Tax |
|  | 4  | After 17:30                      |  | 10.00   | Rs.30/-+ S.Tax           | Rs.55/-+ S.Tax   |                |
| B  | RTGS: Inward Remittances:  |                                  |  | Free  |                          |                  |                |
| SERVICE charges for NEFT   |  |                                  |  |   |                          |                  |                |
| C  | OUTWARD NEFT FOR CUSTOMER RELATED TRANSACTIONS:  |                                  | Amount of transaction  |   | Charges                  |                  |                |
| Upto Rs.10000/-  |  |                                  | Rs. 2.50 + Service Tax   |   |                          |                  |                |
| Above Rs.10000/- to Rs.1 lac   |  |                                  | Rs. 5.00 + Service Tax   |   |                          |                  |                |
| Above Rs.1 lac to Rs.2 lac   |  |                                  | Rs.15.00 + Service Tax   |   |                          |                  |                |
|  |  |                                  | Above Rs. 2 lac  |   | Rs. 25.00 + Service Tax  |                  |                |
| D  | Inward :NEFT   |                                  | Free   |   |                          |                  |                |
| If handling of cash is involved, cash handling charges would be levied @ 30% extra of normal charges.                                  |  |                                  |  |   |                          |                  |                |
| Common provision for RTGS/NEFT:  |  |                                  |  |   |                          |                  |                |
| Staff  |  |                                  | Free for inward as well as outward transactions                  |   |                          |                  |                |
| NOTE: In case of staff it is limited upto two remittances, for bonafide, i.e., for non-commercial purposes, in a month.                |  |                                  |  |   |                          |                  |                |
| E  | SMS ALERTS CHARGES   |                                  | Rs.15/- per quarter from the customers registered for SMS Alerts |   |                          |                  |                |
|  | The following categories of accounts have been exempted for SMS Alerts charges: <div>➤ Senior Citizen accounts</div> <div>➤ Staff accounts</div> <div>➤ Retired staff accounts</div> <div>➤ Vidyarthi accounts</div> <div>➤ Mitra accounts</div> |                                  |  |   |                          |                  |                |
| S.No.  | Category   |                                  |  | Charges (inclusive of S Tax & Education cess)                 |                          |                  |                |
| 41   | Account Maintenance Charges for CA, CC, CA-OD, (erstwhile ledger folio charges) (on quarterly basis) beyond free of charge permissible entries mentioned as under:   |                                  |  | Rs. 2.00 per entry/record, minimum Rs.50/-, maximum Rs.1000/- |                          |                  |                |
| However, if no transaction have been made during the quarter, a minimum of Rs.50/- would be charged.                                   |  |                                  |  |   |                          |                  |                |
| 41 (i)   | FREE ENTRY/RECORD, allowed in current accounts including CC and CA-OD, if CC & OD are running as C/A because of credit balance.  |                                  |  |   |                          |                  |                |
|  | Average credit balance/ QAB :Upto Rs. 25000/-  |                                  |  | No free of cost entries allowed                               |                          |                  |                |
|  | Above Rs. 25000/- upto Rs.50000/-  |                                  |  | 50 entries per quarter  |                          |                  |                |
|  | Above Rs. 50000/- - upto Rs. 1 lac   |                                  |  | 75 entries per quarter  |                          |                  |                |
|  | Above Rs. 1 lac upto Rs. 2 lac   |                                  |  | 125 entries per quarter                                       |                          |                  |                |
|  | Above Rs. 2 lac to less than 5 lac   |                                  |  | 250 entries per quarter                                       |                          |                  |                |
|  | Rs. 5 lac and above  |                                  |  | Unlimited data entries free of cost                           |                          |                  |                |

|  |   |                                      |   |
|--|---|--------------------------------------|---|
| 42   | <b>Saving Fund Accounts: Account Maintenance Charges for SF accounts</b>  |                                      | 50 free of charge entries permissible on quarter basis, thereafter Rs.1 per record /entry |
| 43   | <b>MINIMUM QLY. AVERAGE BALANCE REQUIREMENTS FOR SAVING FUND ACCOUNTS AND INCIDENTAL CHARES FOR OPERATIVE SAVING FUND ACCOUNTS:</b> |                                      |   |
|  | <b>Area</b>   | <b>Minimum Qly. Average Balance*</b> | <b>Incidental Charges Per quarter**</b>   |
|  | Rural   | Rs.500/-                             | Rs.75/-   |
|  | Semi- Urban   | Rs.500/-                             | Rs.75/-   |
|  | Urban   | Rs.500/-                             | Rs.75/-   |
|  | Metropolitan  | Rs.500/-                             | Rs.75/-   |
| * Self Help Groups(irrespective of location of branch) : Rs. 75/-  |   |                                      |   |
| <b>**Field functionaries shall have powers to refund these charges if protested by the customer for their first default.</b>   |   |                                      |   |
| <p><b>Note:</b> However, there shall not be any condition of maintenance of minimum balance in case of Staff Members, Pensioners, Students, Sr. Citizens, Blind/ Deaf &amp; Dumb and Salaried accounts (where the account is opened in the respective code), these shall be exempted from the Quarterly Average Balance requirements.</p> <p>Initial Deposit Amount for the purpose of account opening shall be Rs. 500/-, except otherwise mentioned in specified scheme, at all the offices, however, for non maintaining the required QAB, incidental charges shall be levied as per rules or as specified in the scheme.</p> <p>Regional Managers and above shall have FULL POWERS to waive incidental charges, stipulated for maintenance of minimum balance/QAB as well as Initial Deposit Amount for opening of accounts on the basis of merits of each case.</p>   |   |                                      |   |
| 44   | <b>MINIMUM QLY. AVERAGE BALANCE REQUIREMENTS FOR CURRENT ACCOUNTS AND INCIDENTAL CHARES FOR OPERATIVE CURRENT ACCOUNTS:</b>         |                                      |   |
|  | <b>Area</b>   | <b>Minimum Qly. Average Balance</b>  | <b>Incidental Charges Per quarter</b>   |
|  | Rural   | Rs.1000/-                            | Rs.200/-  |
|  | Semi- Urban   | Rs.3000/-                            | Rs.300/-  |
|  | Urban   | Rs.5000/-                            | Rs.500/-  |
|  | Metropolitan  | Rs.5000/-                            | Rs.500/-  |
| <p><b>Note: (1)</b> Initial Deposit Amount for the purpose of opening of account shall be Rs. 1000/- at all branches, however, for non-maintaining the required QAB, incidental charges shall be levied as per rules.</p> <p><b>Note: (2)</b> Regional Managers and above shall have full powers to waive incidental charges, maintenance of minimum QAB as well as Initial Deposit Amount for opening of accounts on the basis of merits of each case at all branches.</p> <p><b>Note: 3: The spirit of the policy of QAB</b> is dependent on enforcement by means of levy at quarterly intervals. After review, it has been decided that levy of charges and penalties, as prescribed, under QAB balance <u>shall be levied on quarterly basis</u> instead of pro-rata basis. Accounts closed during a quarter shall attract full charges for non-maintenance of average balance in case stipulated Balance is not maintained for the no. of days a/cs remained with bank.</p> |   |                                      |   |

| S. No.  | Category  |   |   |
|---|---|---|---|
| 45.   | INCIDENTAL CHARGES: INOPERATIVE ACCOUNTS (Savings and Current Accounts):<br>FOR NON MAINTENANCE OF REQUIRED QAB |   |   |
|   |   | Charges (Inclusive of service Tax & Education Cess)   |   |
| 45 (i)  | Incidental Charges for not Maintaining the stipulated QAB in <b>IN-OPERATIVE SAVINGS ACCOUNTS:</b>              | Rs.150/- per quarter*                                 |   |
| 45 (ii)   | Incidental Charges for not Maintaining the stipulated QAB in <b>In-Operative Current Accounts:</b>              | Rs.500/- per quarter*                                 |   |
| *IF BALANCE IN THE ACCOUNT IS LESS THAN PENALTY CHARGES, THEN THE A/C BE CLOSED UNDER INTIMATION TO THE CUSTOMER BY ORDINARY POST.  |   |   |   |
| 46  | SAFE DEPOSIT SERVICES*  |   |   |
| 48 (i)  | SAFE DEPOSIT CUSTODY:<br>BANK'S OWN DEPOSIT RECEIPTS  | FREE OF COST.   |   |
| 48 (ii)   | SAFE DEPOSIT OF SEALED COVERS FROM GOVERNMENT BODIES/ORGANISATIONS  | Rs. 350/-PER COVER PER ANNUM OR PART THEREOF          |   |
| 48 (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.  |   |   |   |
| 47  | LOCKER RENTS :  |   |   |
|   | Size Of Locker  | Locker Rent   |   |
|   |   | At Metro/ Urban Centres                               | At Rural/ Semi Urban Centres                          |
|   | SMALL   | Rs. 1000/-  | Rs. 800/-   |
|   | MEDIUM  | Rs.2200/-   | Rs.2000/-   |
|   | LARGE   | Rs.3500/-   | Rs.3000/-   |
|   | EXTRA LARGE   | Rs.6500/-   | Rs.6000/-   |
| However, concession allowed in any individual product will continue.  |   |   |   |
| 48. SECURITY DEPOSIT REQUIRED FOR LOCKERS: A SECURITY DEPOSIT BY WAY OF MBFD/VAY TERM DEPOSITS ( FOR THE LEASE PERIOD OF LOCKER) REQUIRED FOR LOCKERS   |   |   |   |
|   | Size Of Locker  | AT ALL CENTRES MBFD/VAY TERM DEPOSIT- upto 31.03.2014 | AT ALL CENTRES MBFD/VAY TERM DEPOSIT- from 01.04.2014 |
|   | SMALL   | Rs. 4000/-  | Rs. 10000/-   |
|   | MEDIUM  | Rs. 6000/-  | Rs. 15000/-   |
|   | LARGE   | Rs.12000/-  | Rs. 20000/-   |
|   | EXTRA LARGE   | Rs.24000/-  | Rs. 30000/-   |
| To curtail the incidence of willful default in respect of payment of locker rent in future, it has been decided to <b>WITHDRAW DISCRETIONARY POWERS OF THE BRANCHES TO LEASE LOCKERS WITHOUT PRESCRIBED SECURITY DEPOSIT.</b> |   |   |   |
| 48 (a): FREE LOCKER VISITS: 12 times in a year. For more visits @Rs.50/- per visit to be charged.   |   |   |   |

|   |   |   |                                   |
|---|---|---|-----------------------------------|
| 49  | Penalties for Locker Rent in Default  |   |                                   |
|   | Size Of Lockers   | Penalty charges per month or part thereof at all the branches*<br>(also read notes)   |                                   |
|   |   | Upto 31.03.2014   | From 01.04.2014                   |
|   | SMALL   | Rs. 20/   | Rs.50/                            |
|   | MEDIUM  | Rs. 40/-  | Rs. 100/-                         |
|   | LARGE   | Rs. 60/-  | Rs.150/-                          |
|   | EXTRA LARGE   | Rs.120/-  | Rs.200/-                          |
| * 1. ANY DEFAULT WILL ATTRACT PENALTY CHARGES FOR A COMPLETED MONTH.  |   |   |                                   |
| 2. The rent should become due w. e. f. 1 <sup>st</sup> of the succeeding month in which the locker is leased out. One month may be allowed for payment of rent due. |   |   |                                   |
| 50  | 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 + Out of pocket expenses  |                                   |
| 50 (ii)   | Beyond one year   | Rs.300/- per reference/request/ document/ per sheet + Out of pocket expenses  |                                   |
| *CHARGES TO BE REFUNDED FOR MISTAKE DETECTED ON THE PART OF THE BANK.   |   |   |                                   |
| 51  | PRESENTATION OF USANCE BILLS FOR ACCEPTANCE   | Charges   |                                   |
| 51(i)   | Presentation of Usance Bills for Acceptance   | Bills upto Rs. 1 lakh   | Bills above Rs. 1 lakh            |
|   | All Centres   | Rs.100/- + out of pocket expenses   | Rs.150/- + out of pocket expenses |
| 52  | Issuance of Local demand draft CURRENT ACCOUNT WITH SBI OR OTHER BANKS (FOR CLEARING)<br>Cheques drawn in the account | A levy of commission of 15 paise per cent will be applied in respect of cheques drawn favouring third parties including cheques favouring other Banks |                                   |
| 52 (i)  | Collection of local cheques   | Collection of local cheques on behalf of agency banks will also be charged at the above mentioned rates.  |                                   |
| 53.   | POSTAL CHARGES FOR ALL SERVICES TO BE CHARGED AS UNDER  |   |                                   |
| 53 (i)  | ORDINARY POST   | Rs.10/- or actual expenditure whichever is higher   |                                   |
| 53 (ii)   | REGD. POST/ COURIER CHARGES   | Rs.75/- or actual expenditure- whichever is higher  |                                   |

|           |  |   |
|-----------|--|---|
| <b>54</b> | <b>Cash Handling Charges (DEPOSIT):</b>  |   |
| 54 (i)    | Cash Deposit Charges at Base Branch  | <p>A- Saving Fund - Free</p> <p>B- For Current/CC/OD Customers (Other than Saving Fund):</p> <ul style="list-style-type: none"> <li>Upto Rs. 2 lac per day -- Free</li> <li>Above Rs.2 lac per day -- Rs. 1/- per Rs. 1000/- or part thereof</li> </ul>   |
| 54(ii)    | Cash Deposit at all branches within same clearing centre & city. (Other than Base Branch.)   | <p><b>For SF/CA/CC/OD</b></p> <ul style="list-style-type: none"> <li><b>Upto Rs.25,000/- per day –FREE.</b></li> </ul> <p>Above Rs.25,000/- Rs. 1/- per Rs.1000/- or part thereof with a minimum of Rs. 25/- per transaction.</p>   |
| 54(iii)   | Cash Deposit at Outstation Non-Base Branches (Other than same Clg. centre/city)  | <p><b>For SF/CA/CC/OD</b></p> <p><b>Upto Rs.25,000/- per day- FREE</b></p> <p>Above Rs25,000/- Rs. 2/- per Rs. 1000/- or part thereof with a minimum of Rs. 25/- per transaction.</p>   |
|           | <p>Note for 54(i) to 54(iii):</p> <ol style="list-style-type: none"> <li>There is no limit for depositing cash in all type of accounts.</li> <li>There are no charges for depositing cash in KCC, RD, Term Loan, Demand Loan including NPA &amp; Protested accounts at any branch.</li> </ol>            |   |
| 54(iii)   | <p>Cash deposit charges for issuance of <b>FDR in favour of Banks against tender of Cash</b></p> <p>(FDR in favour of customers, excluding Banks, shall be issued free of cash handling charges)</p>   | <p>If FDR is issued for a period up to 45 days cash handling charges @ Re.1/- per Rs.1000/- or part thereof shall be recovered.</p> <p>If FDR is issued for a period above 45 days to 90 days cash handling charges @ Rs.0.50 per Rs.1000/- or part thereof shall be recovered.</p> <p>However, FDRs for 91 days and above shall continue to be issued without recovering cash handling charges.</p> <p><b>Note: FDR in favour of RRBs sponsored by PNB shall be issued without recovering Cash Handling Charges.</b></p> |
| <b>55</b> | <b>Cash Handling Charges (WITHDRAWAL):</b>   |   |
| 55 (i)    | Cash withdrawal at Base Branch   | <b>Free</b>   |
| 55(ii)    | Cash withdrawal at local non-base Branch   | <p><b>C- For Savings customers:</b></p> <ul style="list-style-type: none"> <li>No Charges for cash withdrawal up to Rs.1 lac per day. Thereafter, Re.1/- per Rs.1000/- or part thereof.</li> </ul> <p><b>D- For CC, C/A, OD:</b></p> <ul style="list-style-type: none"> <li>No Charges for cash withdrawal up to Rs.25000/- per day. Thereafter, Re.1/- per Rs.1000/- or part thereof.</li> </ul>   |
| 55 (iii)  | Cash withdrawal at outstation non-base Branch  | <p><b>A- For Savings customers:</b></p> <ul style="list-style-type: none"> <li>No Charges for cash withdrawal up to Rs.50000/- per day. Thereafter, Rs.2/- per Rs.1000/- or part thereof.</li> </ul> <p><b>B- For CC, C/A, OD:</b></p> <ul style="list-style-type: none"> <li>No Charges for cash withdrawal up to Rs.25000/- per day. Thereafter, Rs.2/- per Rs.1000/- or part thereof.</li> </ul>   |
|           | <p>Note: 1. Cash withdrawal through ATMs shall continue to be made available FREE of charges upto the specified limit as decided by the Bank from time to time.</p> <p>2. Cash withdrawal limit for self and third party will be applicable as circulated by I&amp;A Division, HO from time to time.</p> |   |

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|        |   |      |
|--------|---|------|
| 56     | <b>TRANSFER OF FUNDS:</b>   |      |
| 56 (i) | Transfer of Funds between Accounts at all the Branches*   | Free |
|        | <b>* The guidelines issued by I&amp;A Division, HO from time to time for transfer of funds between the accounts will remain applicable.</b> |      |
| 57     | <b>CLEARING:</b>  |      |
| 57(i)  | For presenting cheque at Outstation Branches through inward clearing  | Free |
| 57(ii) | Collection of Cheques through Non-base outstation branches  | Free |

**NOTES:**

1. All the concerned provisions as provided in specific Deposit / Credit schemes shall also remain operative notwithstanding the above charges.
2. All above mentioned service charges (from S.No.1 to 57 mentioned above) are inclusive of Service Tax and Education Cess.
3. All service charges (Except Locker rent @ 50% and penalties in respect of Locker charges) shall not be charged from staff members and honorably Retired Ex Staff Members (Including their widows/ widowers).
4. In case of collection services, out of pocket expenses shall not be recovered from the staff members and honorably retired ex- staff members (Including their widows/ widowers).

-X-X-X-X-X-

**REVISED SERVICE CHARGES PERTAINING TO ATM/DEBIT CARDS**

| <b>Sl. NO.</b> | <b>Particulars of Charges</b>   | <b>Existing Charges</b>      | <b>Revised Charges w.e.f. 02.01.2023</b> |
|----------------|---|------------------------------|--|
| 1              | ATM/Debit Card issue charges  | Free                         | Free                                     |
| 2              | ATM / Debit Card (including Add on cards) Annual Fee on completion of one year and thereafter to be charged on yearly basis                                 | Rs. 100/- + Service tax      | Rs. 150/- + Service tax                  |
| 2a             | Charges for issuing add on card   | Rs. 50/- per card            | Rs. 150/- per card                       |
| 3              | 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/-                     | Rs. 50/-                                 |
| 4              | Charges for issue of Duplicate ATM/ Debit Card/Replacement of ATM/Debit Card  | Rs. 100/-                    | Rs. 150/-                                |
| 5              | Mitra Card Annual Fee/Duplicate PIN/Duplicate card Charges  | NIL                          | NIL                                      |
| 6              | Mark up Charges for each POSP transaction at Petrol Pumps, Restaurants and for Railway Bookings etc.  | @1.75% subject to minimum of | @1.75% subject to minimum of             |
| 7.             | Card Hot listing  | NIL                          | NIL                                      |

- There will be no charges for members of staff/retired staff. Sr. Citizens maintaining Quarterly average balance of Rs. 5000/- are eligible for waiver of annual fees of ATM/Debit Card.
- Annual Charges will be automatically recovered at HO level through CBS.
- PGB Cardholders (including Staff members) attached to saving bank accounts may make five transactions (Financial & Non-Financial) at ATMs of other banks free of cost in every calendar month. Other transactions will attract charges of Rs. 21/- for financial transactions and Rs. 10/- for Non-Financial Transactions respectively at other bank ATMs. POS / ecommerce transactions are also free.



## CONCESSIONS IN SERVICE CHARGES TO VARIOUS CATEGORIES OF BENEFICIARIES

### SERVICE CHARGES - CONCESSIONS TO CERTAIN CATEGORIES SHALL BE PERMISSIBLE AS UNDER:

#### 1. Defence/Ex-servicemen/Paramilitary Forces:

- (a) **At par remittance** to family upto Rs.25,000/- once in a month. However, if the amount of remittance exceeds Rs.25,000/- but does not exceed Rs.50,000/-, 50% of the commission chargeable on total remittance amount will be recovered. Further, they may be allowed one time remittance for payment of school/college fees in a year. Postage and out of pocket expenses are to be recovered.
- (b) **At par collection of all cheques** to be received from the Govt. in respect of Salary/TA/DA/ Arrears/Terminal Dues etc.
- (c) **At par custody of Wills;**
- (d) **Standing instructions free of charge** within same branch;
- (e) Normal concessions (**instant credit facilities**) as applicable to other customers in respect of **outstation cheques upto Rs. 15000/-** at a time.

In respect of Defence units, the service of collection of outstation cheque at par shall continue to be extended as hitherto.

Note: In all the cases postage and out of pocket expenses are to be recovered.

#### 2. MEMBERS OF ST AFF AND HONORABLY EX-STAFF MEMBERS OF OUR BANK, INCLUDING WIDOWS/WIDOWERS OF PNB"s HONORABLY EX-STAFF MEMBERS WHO HAVE NOT REMARRIED AND ARE NOT GAINFULLY EMPLOYED:

No service charges (**including out of pocket expenses**) will be levied on transactions conducted by this segment of customers in respect of accounts held by a staff member jointly with other person/persons also; this exemption will be applicable provided the joint account-holder is a close relative. (Same rules as applicable for deposit accounts will also apply here).

#### 3. CONCESSIONS TO SENIOR CITIZENS (ONLY IN THEIR PERSONAL AND JOINT ACCOUNTS):

**3.A.** The facility of **at par collection of cheques upto an aggregate amount of Rs. 25000/- per month**, which may comprise of maximum number of 1 cheque, shall be permitted to senior citizens. This will be applicable to the cheques other than for pension. Such facility can neither be extended to cheques credited in business accounts nor to cheques related to business transactions. However, out of pocket expenses are to be recovered in such cases.

**3.B.** **50% concession on all types of remittances** i.e. DDs etc. issued in the accounts of the senior citizens upto **an aggregate of Rs. 25,000/-** shall be allowed subject to maximum of 1 remittance in a calendar month. However, the charges prescribed for the operative lowest slab of that service are to be recovered in such cases.

#### V. RELAXATION IN RESPECT OF COLLECTION OF RETIREMENT DUES:

Following concessions in service charges be extended to these categories of customers:-

- ☐ At par collection of cheques of retirement dues. However, out of pocket expenses are to be recovered.

VI. **Pensioners:** No service charges to be levied on collection/discount of pension bills/pension cheques of pensioners of central/state government and armed forces. Out of pocket expenses to be recovered.

**VII. DIRECT PAYMENT TO SUPPLIER BY DDs, WHILE DISBURSING UNDER GOVT. SPONSORED SCHEME**

No charges to be levied for issue of DDs for such transactions. However, direct payment to suppliers by DDs while disbursing payments under various schemes of the bank (other than Govt. sponsored schemes) would attract NORMAL SERVICE-CHARGES for remittance unless otherwise specified.

7. **Remittances/collection facilities for PM"s/ CM"s Relief Funds:** Free remittances facilities are permissible for these activities.

**8. (A) RELIGIOUS, WELFARE SERVICE, CHARITABLE INSTITUTIONS EXEMPTED FROM PAYMENT OF INCOME-TAX UNDER THE INCOME TAX ACT:-**

- i. Collection of instruments favouring religious, welfare service and charitable institutions who have been **EXEMPTED FROM PAYMENT OF INCOME-TAX UNDER THE INCOME TAX ACT** be done at par. To establish this fact, the branch should obtain certificate of such exemption from the institutions and keep it on record.
- ii. Issue of DDs/TTs to beneficiaries of **these institutions** be also done at par.

**9. ACCOUNTS OF GOVT. DEPTTS. VIZ. RAILWAYS, POSTS & TELEGRAPHS, MINISTRIES ETC. INCLUDING STATE GOVT.:-**

- (i) Present practice of allowing free remittance/facilities, irrespective of the mode of such remittance, in accounts of Ministries/Govt. Deptts. accredited to our bank, i.e. **maintaining their accounts with any of our branches**, to be continued.
- (ii) Cheques issued by Govt. authorities representing subsidy under SGSY/SJSRY/KVIC and other Govt. Sponsored programmes be collected at par.
- (iii) Cheques drawn at centres where the agency banks do not have their branches and are required to collect the cheques through some other scheduled bank/cooperative banks, collecting bank"s commission to be charged by the agency banks.

**10. BLIND, PHYSICALLY HANDICAPPED, DISABLED, INDIVIDUALS AND INSTITUTIONS SET UP FOR THEIR BENEFIT:-**

**INSTITUTIONS WHICH ARE EXEMPTED FROM PAYMENT OF INCOME TAX** and especially set up for the benefit of blinds, physically handicapped and disabled individuals be allowed:

- (i) Collection of up-country instruments at par;
- (ii) Payment made by these institutions to their own beneficiaries by way of DDs/TTs be allowed free of charges.

However, out of pocket expenses and postage are to be recovered.

Further, in the individual accounts of these categories of persons, identified and confirmed as such, by the Branch Manager at the time of opening of accounts, the issue of DDs/TTs be also allowed free of charge. Such DDs/TTs should be issued to be debit of the persons" accounts and not against cash payment. *Postage and other out of pocket expenses are to be recovered.*

**11. COLLECTION OF SALARY BILLS UPTO Rs. 25000/-OF TEACHERS EMPLOYED IN GOVT. RUN SCHOOLS:-**

Collection of salary bills of teachers employed in Govt. run schools, be made at par and also be discounted free, for sums upto Rs.10,000/- at a time per individual. However, postage and out of pocket expenses should be recovered.

## **12.COOPERATIVE BANKS, LAND DEVELOPMENT BANKS, REGIONAL RURAL BANKS, SERVICE COOPERATIVES, DISTRICTS RURAL DEVELOPMENT AGENCIES ETC.:-**

- (i) No charges be levied for collection of cheques deposited by DRDA, Farmers Cooperative Societies (bank's own sponsored), primary Agricultural Societies banking with us. However, postage and other out of pocket expenses are to be recovered.
- (ii) Cooperative banks may be extended remittance facilities under RBI Remittance Facilities Scheme - 1975 provided they agree to abide by the following (restricted to issue DDs/TTs only).
  - (a) The Urban cooperative banks should give an undertaking at their HO level that they will charge their customers same charges as charged by PNB for issue of demand drafts.
  - (b) The concerned bank and the cooperative bank should come to an understanding to share the charges. The concessions of 50% of the usual service charges to cooperative banks might be extended only to those banks which maintained their accounts with our bank. The condition should, however, be that the cooperative bank must not pass on the benefit to their customers. Incumbent In-charge should take an undertaking from the cooperative bank that they will charge normal rates as per the service charges prescribed, to their customers.
- (iii) 50% concession shall be available for issue of DDs/TTs and LG/ILC provided counter Guarantee/Security is obtained from the cooperative banks and the benefit of this concession is not passed on to the customers.

\*(THESE INSTRUCTIONS (No. iv to vii ) SHALL REMAIN OPERATIVE TILL PRIORITY SECTOR AND LEAD BANK DIVISION ISSUES ANY FRESH INSTRUCTIONS IN RESPECT OF ANY OF THESE ACTIVITIES REGARDING REGIONAL RURAL BANKS).

## **13.FREEDOM FIGHTERS AND THEIR WIDOWS/WIDOWERS, WIDOWS OF DEFENCE FORCES/POLICE FORCES PERSONNEL DYING ON DUTY : No service charges to be levied on**

- ☐ REMITTANCE
- ☐ ISSUANCE OF CHEQUES;
- ☐ COLLECTION OF PENSION BILLS/PENSION CHEQUES;
- ☐ DISCOUNT OF PENSION BILLS/PENSION CHEQUES;

## **14. SPECIAL TRANSACTIONS:**

### **I. Fixed Deposits including NRI Accounts:**

- (a) On cheques issued as per **Court orders** for investments in terms of deposits, **service charges may be waived.**
- (b) **Transfer of funds on maturity of deposits as well as periodical interest to another branch** of our bank to be done at par. Where the funds are to be transferred to another bank normal charges should be levied.
- (c) **Collecting bank need not levy any service charges.** The remitting bank to levy the charges as applicable to Remittances. In case of local remittances, the charges as applicable to issue of demand draft **be levied.**

(II). **Cheques issued by Govt. of India** in respect of grants made from the PM's Relief Funds to the State Govts., Distt. Magistrates etc.: -  
Cheques issued by Govt. of India in respect of grant made from the Prime Minister's Relief fund to the State Govt, Distt. Magistrates, etc. should be collected without levying any service charges, and, credit be given immediately at par.

## Powers to Relax non-credit related Service Charges

„A". Specified Services

|       |   | POWERS TO RELAX SERVICE CHARGES (SPECIFIED SERVICES) |          |           |  |                |       |          |
|-------|---|--|----------|-----------|--|----------------|-------|----------|
|       |   | Incumbents In-Charge of Branches                     |          |           |  | Other Officers |       |          |
| S. No | Particulars of service                                      | Small  | Medium   | Large     |  | RM             | GM    | Chairman |
|       |   | Scale I  | Scale II | Scale III |  | Scale          | Scale |          |
| 1.    | Collection of outstation cheques                            | Nil  | Nil      | Nil       |  | 50%            | 75%   | 100%     |
| 2     | Remittances (Issue of Draft/TT/RTGS/NEFT/SFMS)              | 15%  | 15%      | 15%       |  | 50%            | 75%   | 100%     |
| 3     | Electronic Clearing services (ECS)                          | Nil  | Nil      | Nil       |  | 50%            | 75%   | 100%     |
| 4     | Cash Handling Charges at non-base (local/outstation) branch | 25%  | 25%      | 25%       |  | 50%            | 75%   | 100%     |
| 5     | Cash Handling Charges at base branch                        | 50%  | 50%      | 50%       |  | 50%            | 75%   | 100%     |

**Powers for allowing Relaxations:** The powers for allowing concessions/relaxations in respect of all the non-credit related service charges listed at Annexure A to this Circular (excluding those mentioned at para „A" above) FOR ALL THE BRANCHES shall be as under:

**„B": Other than Specified Services:**

|   | <b>Incumbents of Branches Small/ Medium/ Large</b> | <b>CM- Other Offices*</b> | <b>Regional Manager</b>  | <b>General Manager</b>   | <b>Chairman</b>                            |
|---|--|---------------------------|--|--|--|
| <b>All other service charges (listed at to this Circular at Annexure A) other than specified Services mentioned above</b> | <b>Nil</b>   | <b>Nil</b>                | <b>50% of normal charges, maximum, upto Rs. 100000/- per annum per customer.</b> | <b>100% of normal charges, maxi, upto Rs. 2 lac p.a. per customer.</b> | <b>Full Powers for all service Charges</b> |

**NOTES:**

1. Normally, out of pocket expenses should be recovered in all above mentioned cases where service charges are relaxed upto full extent barring in exceptional cases strictly on merits.

2. All the concerned provisions as provided in specific Deposit / Credit schemes shall also remain operative.

3. **TENDER OF CASH:** Incumbents In-charge of branches can permit relaxations for additional 30% charges in respect of remittances i.e. issuance of Drafts/TTs against tender of cash. If power for 30% relaxation for tender of cash is exercised, then powers mentioned under specified services can not be exercised.

4. The powers for relaxation in charges for the specified services at annexure "D" are to be exercised selectively taking into account the profitability and other related aspects. The powers for relaxation shall be permitted only on business considerations so as to ensure overall increase in income of the branch under these heads. Proper record of such transactions where relaxations are permitted will be maintained at the branches. Concerned Regional Office will also monitor the business/income earned from these services on monthly basis of such branches where the incumbents have been permitted to relax charges. However, these relaxations cannot be permitted by Incumbents In-charge at Branches where Regional Managers & above have already allowed relaxations within their vested powers.

**5. 100% POWERS FOR ALLOWING RELIEF/RELAXATIONS IN THE EVENT OF NATURAL CALAMITY VIZ. DROUGHT, TSUNAMI, EARTHQUAKE, FLOOD ETC.:** GENERAL MANAGER (HO) SHALL HAVE FULL POWERS FOR TAKING ALL DECISIONS FOR ALLOWING/DECLARING CONCESSIONS/RELAXATIONS EVEN IN THE ABSENCE OF ANY REFERENCE, RELATING TO

ANY OF THE SERVICE CHARGES IN THE EVENT OF ANY NATURAL CALAMITY LIKE DROUGHT, FLOOD, EARTHQUAKE ETC. KEEPING IN VIEW THE IMPACT AND POPULATION EFFECTED.

6. It may also be noted that in cases where Specific Approvals have been granted by the Competent Authorities in respect of type of customers/accounts viz. LIC, those specific approvals shall continue to remain operative notwithstanding the contents of any other circular issued on the subject.

7. Following guidelines be observed while permitting relaxation in service charges:

**(a) In case the proposal for relaxation has earlier been declined by the competent authority, it should not be considered by a lower authority and be referred to same authority again, if required. The „Competent Authority“ allowing such relaxations, will periodically review (Annually and Half Yearly) on the merit of the cases.**

**(b)** In case of BORROWAL ACCOUNTS, the references falling outside the vested powers with various functionaries for relaxation in service charges may be sent directly to Head Office.

**(c)** A proper record of all the approvals relating to relaxation in service charges should be maintained in a

Control Register at the sanctioning level as per the prescribed format. A quarterly statement as on last date of March, June, September and December should be submitted FOR MONITORING THE COST BENEFIT IMPACT to the next higher authority by the authority permitting relaxation in service charges along with the limits sanctioned statement for that month in the format prescribed for control Register.

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