

Comprehensive Notice Board

(Updated up to: 06.04.2026)

All India Toll Free Number: 1800 1800 /1800 2021, Tolloed Number 0120-2490000
Credit Card Helpline: 18001802345 or Tolloed Number 0120-4616200 E-mail ID:
care@pnb.bank.in; www.pnb.bank.in; Toll free number 1800 180 2223 and
Tolloed number 0120-2303090 for Balance inquiry on Missed Call, Follow us on



A. CUSTOMER SERVICE INFORMATION

1. DOCUMENTS REQUIRED FOR OPENING INDIVIDUAL ACCOUNTS.

- I. IDENTITY & ADDRESS PROOF (OVDS) I.E. THE PASSPORT, THE DRIVING LICENSE, PROOF OF POSSESSION OF AADHAAR NUMBER, THE VOTER'S IDENTITY CARD ISSUED BY THE ELECTION COMMISSION OF INDIA, JOB CARD ISSUED BY NREGA DULY SIGNED BY AN OFFICER OF THE STATE GOVERNMENT AND LETTER ISSUED BY THE NATIONAL POPULATION REGISTER.
- II. PERMANENT ACCOUNT NUMBER OR FORM NO. 60 AS DEFINED IN INCOME-TAX RULES, 1962.
- III. ONE DOCUMENT TOWARDS PROOF OF PROFESSION/ACTIVITY
- IV. PHOTOGRAPHS
- V. RELATED DOCUMENTS IN CASE OF ASSOCIATIONS, HUF, CLUBS, TRUST, SOCIETY ETC.
- VI. OTHER RELATED DOCUMENTS AS PER RBI GUIDELINES/BANK'S KYC POLICY

2. KEY INTEREST RATES ON DEPOSITS AND FOREX RATES HAVE BEEN SEPARATELY DISPLAYED IN THE BRANCH.

3. NOMINATION FACILITY IS AVAILABLE ON ALL DEPOSIT ACCOUNTS /LOCKER ACCOUNTS/ ARTICLES IN SAFE CUSTODY etc.

4. WE EXCHANGE SOILED NOTES /MUTILATED NOTES.

5. WE ACCEPT /EXCHANGE COINS OF ALL DENOMINATIONS.

6. TIMELINES FOR IMMEDIATE CREDIT FOR LOCAL/OUTSTATION CHEQUES AND FOR MORE DETAILS, PLEASE REFER THE BANK'S CHEQUE COLLECTION POLICY AT WWW.PNB.BANK.IN.

7. BANK'S ONE YEAR MCLR (MARGINAL COST OF FUND BASED LENDING RATE) **8.75%** EFFECTIVE FROM 01.04.2026, RLLR (REPO LINKED LENDING RATES) + BSP **8.10%** EFFECTIVE FROM 01.04.2026, EBLR (EXTERNAL BENCHMARKS LENDING RATE) **8.10%** EFFECTIVE FROM 01.04.2026, BASE RATE **9.50%** EFFECTIVE FROM 01.04.2026.

B. SERVICE CHARGES*:

SR. NO.	TYPE OF ACCOUNT	MINIMUM BALANCE REQUIREMENT(Rs.)	CHARGES FOR NON-MAINTENANCE THEREOF(Rs.)
1	SAVINGS ACCOUNT(GENERAL)	Rural - Rs. 500/-, Semi Urban- Rs.1000/-, Urban & Metro- Rs. 2000/-	NIL
2	BSBD ACCOUNT	NIL	NIL

*** FOR OTHER CATEGORIES, PLEASE REFER TO SCHEDULE OF CHARGES**

C. OTHER SERVICES PROVIDED

1. WE ACCEPT DIRECT TAX COLLECTION IN SELECT AUTHORIZED BRANCHES. **(PLEASE QUOTE PAN/TAN NO. ON CHALLAN. DO NOT DROP THE CHALLAN IN THE DROP BOX).**
2. WE OPEN ACCOUNTS UNDER PUBLIC PROVIDENT FUND AND SENIOR CITIZENS SAVINGS SCHEME, 2004 IN ANY BRANCH.
3. PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)/ OTHER SCHEMES SPONSORED BY GOVERNMENT OF INDIA AND STATE GOVERNMENT ARE OPERATED HERE (IF OPERATED BY THE BRANCH).
4. WE CONSIDER ON MERITS MSE LOANS/ PRODUCTS AND ISSUE KISAN CREDIT CARDS.
5. WE OPEN BASIC SAVINGS BANK DEPOSIT ACCOUNTS WITH RELAXED KYC REQUIREMENT ON THE BASIS OF RECENT PHOTOGRAPH OF THE ACCOUNT HOLDER, WHO WILL PUT HIS/ HER SIGNATURE OR THUMB IMPRESSION IN THE PRESENCE OF OFFICIAL OF THE BANK.
6. DONATIONS FOR PRIME MINISTER'S RELIEF FUND ARE ACCEPTED HERE.
7. WE CONSIDER ON MERITS MUDRA LOANS UNDER PRADHAN MANTRI MUDRA YOJANA (PMMY), FOR WHICH CUSTOMER MAY CONTACT BRANCH MANAGER.

D. INFORMATION AVAILABLE IN BOOKLET FORM (PLEASE APPROACH BRANCH HEAD & "MAY I HELP YOU" COUNTER)

1. ALL THE ITEMS MENTIONED IN (A), (B), (C) and (F).
2. CITIZEN'S CHARTER INCLUDING TIME NORMS FOR COMMON TRANSACTIONS.
3. INTEGRATED OMBUDSMAN SCHEME, 2021.
4. PROCEDURE FOR DEALING WITH COUNTERFEIT NOTES.
5. DESIGN AND SECURITY FEATURES OF ALL THE BANK NOTES AS PROVIDED BY RBI.
6. CHEQUE COLLECTION, GRIEVANCE REDRESSAL, SECURITY REPOSSESSION, COMPENSATION & CUSTOMER RIGHTS POLICY.
7. COMPLETE SERVICE CHARGES INCLUDING SERVICES RENDERED FREE OF CHARGE.
8. FAIR PRACTICE CODE, CODE OF BANK'S COMMITMENT TO CUSTOMERS, 2018 AND MSE CODE, 2015.

E IMPORTANT NOTICE TO CUSTOMERS:

1. PLEASE REGISTER YOUR MOBILE AT BASE BRANCH FOR RECEIVING SMS ALERTS.
2. IF A BANK NOTE TENDERED IS FOUND TO BE COUNTERFEIT, WE ISSUE AN ACKNOWLEDGEMENT AFTER STAMPING THE NOTE.
3. CUSTOMERS' DAY IS OBSERVED ON 10TH OF EVERY MONTH OR NEXT WORKING DAY, IF 10TH IS A HOLIDAY. CUSTOMERS CAN MEET THE BRANCH MANAGER BETWEEN 3.00 PM TO 5.00 PM WITHOUT ANY PRIOR APPOINTMENT.
4. BRANCH/CIRCLE LEVEL CUSTOMER SERVICE COMMITTEE MEET AT LEAST ONCE A MONTH TO STUDY CUSTOMER GRIEVANCES/SUGGESTIONS AT BO/CO LEVEL AND ON QUARTERLY BASIS AT ZO LEVEL.
5. IN CASE ANY STAFF MEMBER DEMANDS BRIBE/ FAVOUR, PLEASE CONTACT/REPORT TO CHIEF VIGILANCE OFFICER, PUNJAB NATIONAL BANK, PLOT NO. 4, SECTOR 10, DWARKA, NEW DELHI 110075. TEL. NO. 011-28044012, EMAIL- CVO@PNB.BANK.IN

F. GRIEVANCE REDRESSAL:

CUSTOMERS ARE REQUESTED TO APPROACH THE BRANCH HEAD IN CASE OF ANY GRIEVANCE. IF NOT SATISFIED, THEY MAY ESCALATE THE ISSUE TO LEVEL I (CIRCLE HEAD)/ LEVEL II (ZM)/ LEVEL III (GM HO) ON THE FOLLOWING ADDRESS:

LEVEL I	LEVEL II	LEVEL III
CIRCLE HEAD, PUNJAB NATIONAL BANK ADDRESS: _____ _____	ZONAL MANAGER, PUNJAB NATIONAL BANK ADDRESS: _____ _____	PRINCIPAL NODAL OFFICER (GENERAL MANAGER) PUNJAB NATIONAL BANK HO: SECTOR 32, GURUGRAM, HARYANA, 122001. TEL NO.+91-124-4126244 E MAIL- PNO@PNB.BANK.IN
TEL NO. E MAIL	TEL NO. E MAIL	

G. IMPORTANT TELEPHONE NOS:-

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|------------------------|-----|-------------------------|-------|
| A. POLICE CONTROL ROOM | 100 | D. LOCAL POLICE STATION | _____ |
| B. FIRE STATION | 101 | E. MANAGER (SECURITY) | _____ |
| C. AMBULANCE | 102 | | |

H. IF COMPLAINTS ARE NOT RESOLVED WITHIN 30 DAYS, CUSTOMERS MAY APPROACH RBI OMBUDSMAN ON THE FOLLOWING ADDRESS:

A complaint to the RBI Ombudsman can be filed in three ways:

- (i) through the online CMS portal at <https://cms.rbi.org.in>;
- (ii) or by emailing to: crpc@rbi.org.in; or
- (iii) by sending a filled-in complaint form with supporting documents by post/courier to the following address: Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017.

The Contact Center with Interactive Voice Response System (IVRS) with Toll Free #14448 is available 24x7 for Complainants to know about the Scheme and the process of complaint lodging. The facility to connect to Contact Center personnel is available from Monday to Saturday except for National Holidays, between 8:00AM to 10:00PM for English, Hindi and ten regional languages.