

Non-Credit Related Service Charges – General Banking

1. Charges for Non-Maintenance of Average Balance in Current Account:

Monthly Average Balance Requirements:

Area	MAB
Rural	₹1000/-
Semi- Urban	₹2000/-
Urban	₹5000/-
Metro	₹10000/-

Charges for non- maintenance of MAB will be directly proportional to the extent of shortfall:

Area	Min. applicable charges	Max. applicable charges	%age of shortfall
Rural	₹50/-	₹100/-	10%
Semi- Urban	₹75/-	₹200/-	10%
Urban	₹100/-	₹300/-	6%
Metro	₹125/-	₹400/-	4%

Note: For Current Accounts:

- a. Requirement of maintaining minimum average balance will be on monthly basis and charges shall be levied monthly for non-maintenance of minimum MAB.
- b. The penal charges for non-maintenance of MAB will be levied as percentage of area wise maximum penal charges. The percentage will be same as the percentage of extent of shortfall from minimum monthly average balance required in account.
- c. Recovery of charges should not turn into negative balance solely on account of levy of service charges.
- d. No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/ Dormant accounts/ Unclaimed Deposit as per RBI guidelines.
- e. These requirements/charges shall be applicable for Current Account schemes unless otherwise specified in a particular scheme.
- f. The charges will be rounded off to the next higher rupee.

Charges for Non-Maintenance of Average Balance in Saving Account: NIL

2. Cash Handling Charges:

Nature of Account	Nature of Activity	Existing Guidelines
Saving Schemes Account	Deposit	<p><u>Based on Transaction:</u> 3 Transactions, free per month and thereafter ₹50/- per transaction (Except through alternate channels i.e., BNA, ATM and CDM)</p> <p><u>Based on Amount:</u> a) Up to ₹1/- Lakh (Per day): Free b) Above ₹1/- Lakh (Per day): ₹1/- per thousand, subject to minimum ₹50/-</p>

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
PUNJAB NATIONAL BANK

Saving Account Schemes	Withdrawal	At Base Branch and Non-Base Branch: Maximum 5 free withdrawals in a month. Thereafter, ₹2 per ₹1000/- or part thereof.
Current/ Cash Credit/ Overdraft and Other Account Schemes	Deposit	Based on Amount – a) Up to ₹1 Lakh (Per day): Free b) Above ₹1 Lakh (Per day): ₹1/- per thousand, subject to min. ₹100/-, max ₹30000/-.
Current/ Cash Credit/ Overdraft and Other Account Schemes	Withdrawal	Free up to ₹1 Lakh per day. Thereafter, ₹2 per ₹1000/- or part thereof.
Common Guidelines	<ul style="list-style-type: none"> • No charges for cash deposit in BSBD Accounts. • Minimum of six withdrawals in a month, including ATM withdrawals in case of BSBD Accounts. The minimum free withdrawals available to the BSBD Account holders can be made at all ATMs (own-bank/other bank ATMs). • Charges as above shall be levied for deposit of cash per day per account. • Further scheme specific concessions allowed in saving scheme shall continue as per product features. • No charges shall be levied on depositing cash in Loan accounts (Excluding CC/OD), KCC, RD, Term Loan, Demand Loan accounts, Accounts of RRBs sponsored by PNB and NPA/suit filed accounts and protested accounts at any branch. 	

3. Incidental/ Ledger Folio/ Account Maintenance Charges in Saving Account

Free Folio Allowed in Saving Account:

50 debit transactions (except debit transaction done through alternate delivery channels, sweep and standing instruction transaction).

Charges Beyond Free Limit:

- ₹10 per transaction (SB Account),
- ₹5/-per debits in excess of permitted 6 debits in a month (BSBDA).

Incidental/ Ledger folio / Account Maintenance Charges in Current Accounts:

Free Folio Allowed	
Free Folio Allowed in Current Account (As per QAB)	No. of folios
Up to ₹25,000/-	Nil
Above ₹25,000/- to ₹50,000/-	2
Above ₹50,000/- to ₹1,00,000/-	4
Above ₹1,00,000/- to ₹2,00,000/-	7
Above ₹2,00,000/-	No Limit

(No free folios in OD/CC Accounts)

Charges beyond free limit:

Current Account/Cash Credit/ Overdraft	₹2/-per entry subject to Min ₹100/- Max. ₹1000/-
--	--

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
PUNJAB NATIONAL BANK

In CBS, 40 entries or part thereof will be treated as one ledger folio, excluding following:

- a. In case of withdrawal, count of debit transaction done via any digital channel (PNB or any other third party payment app) will be excluded from calculating ledger folio.
- b. In case of deposit, count of credit transaction done via any PNB's digital delivery channel viz. PNB QR, POS, IPG (via settlement accounts), BNA, CDM etc. will be excluded from calculating ledger folio.

4. Issuance of Demand Draft

- 0.40% of DD amount, Minimum ₹50/, Maximum ₹15,000/-.
- Against tender of Cash (Below ₹50000/-): @50% of over and above normal charges (as mentioned above).

5. Issuance of Duplicate DD/ Revalidation of DD/ Cancellation of DD

Issuance of Duplicate DD	₹200/- per instrument
Revalidation of DD	
Cancellation of DD	

Against tender of Cash (Below ₹50000/-) for any mode of Remittance: ₹250/- per instrument.

Note:

- No charges shall be levied for issuance of Demand Drafts favoring beneficiaries on account of disbursement of Term Loans/ Retail Loans/ Housing Loans.
- Deposit Scheme (including No Frill account) specific concessions would continue as mentioned specifically in the concerned scheme.
- 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 saving schemes.

6. Cheque Book Issuance Charges in Saving and Current Account:

Personalized cheque book request through

- a) Digital Mode ₹4/- per leaf
- b) Branch ₹5/- per leaf
- c) *Non- Personalized: ₹5/- per leaf*

Note:

- a) SB A/c: One Cheque book of 20 leaves free in a Financial Year.
- b) BSBDA: 10 Cheque Leaves Free in a Financial Year
- c) Current Account: One cheque book of 50 leaves free in a Financial Year.

7. Cheques (including ECS) Returning Charges

<u>Inward Returning Charges</u>
<u>Saving Account</u>
₹300/- per instrument due to insufficient balance
<u>Current Account/ CC/ OD:</u>
a. ₹300/- per instrument for first 3 cheque returned due to insufficient balance in a FY.
b. ₹1000/- per instrument for 4 th cheque onwards returned due to insufficient balance onwards in a FY.
c. For reasons other than insufficient balance: ₹100/- per instrument
d. No charge in case of Technical Fault/ Failure
<u>Note applicable for all accounts:</u>
Interest at applicable rate for number of days Bank remained out of funds (i.e. actual interest @ clean OD is to be charged extra)

<u>Outward Returning Charges (CASA)</u>
₹200/- per instrument irrespective of amount
<u>Outstation Returning Charges (Inward/Outward) – CASA:</u>
Amount of cheque charges: ₹200/- per instrument irrespective of amount + out of pocket expenses

8. Collection of Outstation Cheques/Drafts

Particular	Charges
Cheques up to ₹10000/	₹ 50/- per instrument
> ₹10000/ and up to ₹1 Lakh	₹100/- per instrument
Above ₹1 Lakh	₹200/- per instrument
Collection of Local Cheques through Clearing	No Charges

Note:

- The above charges are all inclusive (other than GST and the applicable cess, if any). No additional charges such as courier charges, out of pocket expenses, etc., should be levied from the customers except in cases where specifically mentioned.
- Collection charges in case of outstation cheques should be levied on the Gross amount of the instruments.
- Immediate Credit of Outstation Cheques in accounts of individual account holders: Immediate credit of outstation cheques up to ₹15,000/- (on request as per above slab plus actual out of pocket expenses).

9. Stop Payment Instruction

a) Saving Account:

Particulars	Charges
SB Accounts	₹100/- per instrument, Range of Cheque ₹500/- (range of 5 and more cheque)

Note:

- a) 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.
- b) No charges shall be levied if stop payment instructions made through registered Internet/ Mobile Banking.
- c) Range of cheque will be considered as those cheque with same alpha and cheque number being in sequence.

b) CA/CC/OD:

CA/CC/OD Accounts	₹200/- per instrument, Range of Cheque ₹600/- (range of 3 and more cheque)
-------------------	--

10. Cancellation of Stop Payment Instruction in Saving and Current Account:

Saving Account Scheme: ₹50/- per instrument (Max. ₹200/- per instruction)

CA/CC/OD: ₹100/- per instrument (Max. ₹500/- per instruction)

If there is any request from customer regarding cancellation of stop payment for range of cheque, it will be considered as one instruction for the purpose of deduction of applicable charges.

11. One Time Registration Charges at the Time of Leasing Out of Lockers:

Area	Size of locker	Charges
Rural/Semi Urban	All sizes of locker	₹200/-
Urban/Metro	Small/Medium locker	₹500/-
Urban/Metro	Large/ Very Large/ Extra-large locker	₹1000/-

12. Annual Locker rent:

Type of Locker	Rural	Semi Urban	Urban	Metro
Small	1000	1500	2000	2000
Medium	2500	3000	4000	4000
Large	4000	5000	6500	7000
V Large	6000	7000	8500	9000
E Large	10000	10500	11000	12000

Further in line with existing incentive payment of advance locker rent for 5 years, the same has been increased proportionately.

12.1 Incentivized locker rent on payment of advance locker rent for 5 years:

Type	Rural	Semi Urban	Urban	Metro
Small	4500	6750	9000	9000
Medium	11250	13500	18000	18000
Large	18000	22500	29250	31500
V Large	27000	31500	38250	40500
E Large	45000	47250	49500	54000

13. Locker Arrear Rent Penalty:

Period	Penalty
Delay upto 03 months	10% of annual rent
Delay upto 12 months	25% of annual rent
Delay greater than 12 months upto break open	50% of annual rent

14. Reduced Rent of Lockers Situated in Last Four Row of Each Locker Cabinet:

	Rural	Semi Urban	Urban	Metro
Small	₹750/-	₹1150/-	₹1500/-	₹1500/-
Medium	₹1900/-	₹2250/-	₹3000/-	₹3000/-

Common Note for point 11 to 14:

Additional Rent	<ul style="list-style-type: none"> The above mentioned annual locker rent/ incentivized locker rent/ last four row rent are exclusive of additional rent of 25% being levied in identified premium Metro Branches
Restrictions on number of operations of Locker	<ul style="list-style-type: none"> No. of locker visits per year-12 visits per financial year free; thereafter ₹100/- per visit. While issuing new locker, the branches are advised to include the following clause in the locker lease register: "I /We agree to pay ₹100/- per operation beyond 12 operations in a financial year"
Charges for Break open of Locker/ Issuance of Duplicate Keys of Locker	<ul style="list-style-type: none"> Actual + ₹1000/- towards incidental charges
Refund of Locker Rent	<ul style="list-style-type: none"> Minimum Period of Locker facility shall be One Year. In case of Surrender of Locker, if locker rent has been collected in advance, in the event of surrender of a locker by a customer, the proportionate amount of advance rent collected will be refunded to the customer for remaining complete calendar quarter.

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
PUNJAB NATIONAL BANK

	<ul style="list-style-type: none"> In case of surrender of locker before five years, locker charges at normal rates (without concession) shall be charged and rest of the amount shall be refunded. In case of surrender, GST will not be refunded.
--	---

15. Nomination Charges:

First time: Free; thereafter ₹100/- per occasion.

In case, modification in the name of nominee in the account is to be done on account of his/her death, respective charges shall not be levied.

The same will be handled operationally at branch after deposition of death certificate of nominee.

16. Standing Instruction Failure Charges:

Particulars	Charges
For transactions involving transfer of funds to other centers	Applicable ABB (Any Branch Banking) Charges
Registration of SI	Within the Bank: NIL Inter Bank: ₹50/- per instruction
Execution of Standing Instruction/ remittance to other institutions viz. LIC premium etc.	Within the Bank: NIL Inter Bank: ₹50/- per instruction plus Remittance charges plus actual postage
Non-Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions	<ul style="list-style-type: none"> ₹100/- per frequency failure (i.e. Yearly, Half- Yearly, Quarterly, Monthly etc.) + GST (be it one or three failed transactions in a frequency) for credit in deposit account. Max.- 03 SI carry forward transactions allowed for credit in deposit account per frequency No changes proposed in existing customization for loan account credit i.e. maximum carry forward times for loan is 28 times capping per month. ₹100/- per frequency for failure of SI mandates for loan account (be it 1 or 28 failed transactions)

17. Safe Custody Charges:

Folio opening Charges	₹150/-
Scrip/Security Paper	₹25/-per scrip p.a. Min ₹100/-
Sealed Cover	₹350/- per cover p.a. or part thereof
For Boxes up to size (30cmX30cmX30cm)	₹3000/-per box per annum
For bigger size	₹400/- per cubic feet or part thereof per annum. Min ₹3500/-

18. Duplicate Passbook and Statement:

a) With latest balance only: ₹100/-

b) With previous entry: ₹2 per entry; Min ₹100/- Max ₹1000/-

Note:

- Issuance of new passbook shall be free of cost.
- For CA/CC/OD: One statement of account per month free.
- In case customer requests for statement through M-Banking / I-Banking /through email & In case of Flexi deposit accounts (Saving & Current) charges shall be NIL.
- Statement of Account with Shorter Frequency (For CA/CC/OD Accounts only): Customer to register e-mail login and utilize IBS facility for downloading statement.

19. Operation in the Account:

Particulars	Individuals	Non-Individuals
Registration/Allowing operations through registration of Power of Attorney	₹500/-all customers	₹1000/-
Change of Authorized Signatory/Operational instructions in the account/Recording reconstitution	NIL	₹200/- per occasion

Note: No charges in case of death of existing signatory /account holder

20. Closure of Account:

a) Current Account:

Particulars	Charges
Account Closed within 14 days from the opening of account.	NIL
Accounts closed after 14 days but within 12 months of opening.	₹800/-
Accounts closed after 12 months.	NIL

b) Saving & RD Account:

Particulars	Charges
Account Closed within 14 days from the opening of account	NIL
Accounts closed after 14 days but within 12 months of opening	
i) RD Account	₹100/-
ii) Savings Bank account	₹300/-
Accounts closed after 12 months	NIL

Note:

- No account Closure charges on account of Death of the customer.
- Transfer of account from one branch to another branch of the Bank shall not be considered as closure of account, hence no charges will be recovered. Similarly opening of another account in the joint names after closing the existing one and payment in the deceased depositor account shall not be considered as closure of account.
- If the customer is not happy about his/ her choice of SB A/c or services provided by the bank, he / she may within 14 days from the opening of account, approach the bank to switch to any of our other accounts. Alternatively, he/ she may ask for refund of the amount which will be given back to him/ her with any interest it may have earned. The bank will not levy any service charge for closure of the account within 14 days from the date of making the first payment into the account.

21. Old Record Enquiries:

More than 3 months to 12 months old	₹100/- per reference + out of pocket expenses
More than 12 months to 3 years old	₹300/- per reference /request/ document /per sheet + out of pocket expenses
Above 3 years upto 7 years	₹500/- per reference + out of pocket expenses
Above 7 years	₹1000/- per reference + out of pocket expenses

22. Charges for Attestation of Certificates:

Individuals	₹100/- Per occasion
Non - Individuals	₹150/- Per occasion

Illustrative List of Certificate/ Attestation

- No Objection Certificate
- No Dues Certificate
- Duplicate TDS Certificate
- Interest Certificate (One certificate to be issued 'free of cost' every year)
- Certificate of Balance (Only two certificates are free in a year)
- Cheque Honored Certificate
- Account Maintaining Certificate
- Any other certificate relating to deposit account except Solvency certificate charges for which are charges prescribed by IRMD
- Attestation of customer's signature/ Photograph
- Address Confirmation
- Issue of Duplicate Deposit Receipt

Exemption - No service charges shall be levied for:

- Issue of No Dues Certificate on adjustment of Loan Account.
- Issue of No Objection Certificate to the applicants under various Government sponsored schemes
- Certificate of Interest paid on Deposits or TDS Certificate for the first time
- The beneficiaries who opt for any e-payment from Govt. Departments, certification of mandate will be free
- Signature attestation for ECS purpose

23. Penalty Charges for Depositing Delayed Instalment Recurring Deposit Account - ₹1/-per 100/- pm irrespective of periodicity of deposits.

Note: Benefit of waiving penalty for delayed payments against payment of equal number of advance instalments in Recurring deposit account is not available. However, the Interest should be paid at applicable rate after deducting penalty charges.

24. Miscellaneous Charges

a. Postal Charges

₹75/- or actual expenditure- whichever is higher

b. Purchase/ Discount of Cheque/Bills:

As per HO: IRMD guidelines issued from time to time.

c. Presentation of Usance Bills for Acceptance:

₹100/- per bill +out of pocket expenses

d. Collection of Deposit Receipts on Maturity:

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 and only out of pocket expenses to be recovered.
---	---

In all cases, postage charges and other out of pocket expenses have to be recovered in full.

e. Collection of Interest/Dividend Warrant – Directly received by Branch

Dividend Warrants, Interest Warrants, refund Orders for amount upto ₹1000/-are to be collected at par, even they are drawn on other banks and payable at out station centers Out of pocket expenses like postage etc., are to be recovered in full.

f. Copy/ image of Cheque/ Draft (Paid/) by the bank

₹100/- for attested copy per instrument

g. Image of Cheques sent for collection (In CTS)

₹100/- per instrument

h. Loss of (Metal) Token

₹50/- per Token

Exemption/ Concessions for Various Category of Customers:

Category of Customer	Guidelines
Freedom fighters and their widows/ widowers, widows of Defence Forces/Police forces personnel dying on duty	No service charges to be levied on: 1. Remittance 2. Issuance of cheques 3. Collection of pension bills/pension cheques 4. Discount of pension bills/pension cheques 5. Attestation / Certificate
Government Departments/ Ministries/ Departments of State Governments Including, Railways, Defence etc.	All non-credit related service charges are exempted subject to maintenance of their account with any of our branches.
Remittance/ Collection facilities for PM's/ CM's Relief funds	Free remittance/ collection facilities are permissible for these activities.
Collection of subsidy under Government Sponsored Schemes	At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes).
Religious, Welfare Service, Charitable institutions etc. exempted from payment of income tax under the income tax act	<p>Collection of instruments favoring religious, welfare service, charitable institutions who are exempted from payment of income-tax under the income tax act be done at par.</p> <p>Issue of DDs /TTs to beneficiaries of these institutions be also done at par.</p> <p>The concession will be subject to production of certificate from Income Tax Department for the exemption from payment of Income Tax.</p> <p>PNB Specific Concessions:</p> <p>Presently, following institutions have been specifically granted exemption in this respect:</p> <ol style="list-style-type: none"> 1. Shri Prayagdham Trust 2. Sant Nirankari Mandal(Regd.) 3. Ved Mata Gayatri Trust, Shanti Kunj , Haridwar 4. Shri Anandpur Trust: Sukhpur, Ashok Nagar, M.P. 5. Lord Jagannath Temple, Puri 6. Tirumala Tirupathi Devasthanam - Sri Venkateshwara Nitya Anandam Trust 7. Helpage India 8. Indraprastha Cancer Society & Research Centre, New Delhi <p>Following institutions shall be extended concessions in service charges as under:</p>

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
PUNJAB NATIONAL BANK

Category of Customer	Guidelines
	<p>1) Takhat Sachkhand Sri Hazur Abchalnagar, Sahib, Nanded: No service charges to be levied for remittance of funds (deposited at all our branches by way of donations) to Takhat's Savings Fund Account No.0367000100002416 with BO: Nanded (Dist. No. 0367), CO: Nagpur, ZO: Mumbai.</p> <p>2) Divya Yog Mandir Trust, Kripalu Bag Ashram – Kankhal, Haridwar (Uttaranchal): At Par Remittance Facility be extended for remitting the funds (to be received from registrants all over the country as Registration Fees) either to their main Savings Fund Account No.0251000100161410 at BO: Kankhal (Dist. No. 0251), Haridwar or to the collection account No.4063002100003863 of M/s. Divya Yog Mandir Trust Account, at BO: Gurukul Kangri, (Dist. No. 4063) Haridwar. All the transactions taking place in respect of both these Accounts will also be exempted from all types of service charges.</p> <p>3) Patanjali Yog Peeth Trust, Haridwar: At par remittance facility be extended for remitting the funds (to be received from registrants all over the country as Registration Fees) through cheques and cash for credit to M/s Patanjali Yog Peeth Trust account No.4063000100089119 at BO: Gurukul Kangri, (Dist. No.4063) Haridwar. Further, distribution of entry passes for attending Yog Sadhna Shivirs organized by Patanjali Yog Peeth Trust, Haridwar shall also be done at Par.</p> <p>4) Sant Nirankari Mandal (Regd.): 100% exemption in respect of cash deposit charges at Base Branch/Non Base-Local/Outstation Branches in their accounts.</p> <p>5) Remittance in the account of Sh. Pashupatinath Mandir Samarpan Khata (01800010422201111) & Sh. Janki Mandir Samarpan Khata (01300104209999) Maintained at Everest Bank Limited Through Collection Account (2254002100011923) of EBL at BO; IBB, New Delhi: Free from India subject to:</p> <ol style="list-style-type: none"> i. By deposit of Cash: The amount of donations in cash should be minimum ₹500/- and maximum ₹49,999/- ii. By Transfer: The amount of donation may be accepted without any limit if the remitter deposits a cheque of his account maintained with our Bank. <p>eUNI Specific Concessions:</p> <ol style="list-style-type: none"> 1. Concession for Ram Krishna Mission and Ram Krishna Math and their connected organization:

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
PUNJAB NATIONAL BANK

Category of Customer	Guidelines
	<ol style="list-style-type: none"> i. Collection of instrument – Free of commission ii. Issue of Draft/MT and other remittance facilities – Free of commission iii. Out of pocket expenses e.g., postage, registration, etc. – Free of cost. iv. Issue of cheque leaves (MICR and others) – Free of charge <p>2. National Foundation for Communal Harmony: Waiver of 100% of the exchange is allowed on the purchase of demand drafts by the donors towards donation of fund to National Foundation for Communal Harmony, an autonomous organization under the Ministry of Home Affairs, Govt. of India</p>
Blind /Disabled /Divyang and Institutions set up for their benefit	<ol style="list-style-type: none"> 1. Institutions which are exempted from payment of income tax and especially set up for benefits of blinds, disabled and differently abled be allowed: <ol style="list-style-type: none"> a. Collection of up-country instruments at par b. Payment made by these institutions to their own beneficiaries by way of DDs /TTs be allowed free of charges. 2. Further, in the individual accounts of these categories of persons, identified and confirmed by the Branch Manager at the time of opening of accounts, the issue of RTGS/NEFT/IMPS/DDs /TTs be allowed free of charge. Such concessions to be permitted on transactions issued to be debit of the persons' accounts and not against cash payment. 3. Waiver of collection charges for instruments up to ₹50,000/- at par collection. 4. No condition of maintenance of minimum balance for Blind /Disabled / Divyang persons. 5. No service charges for attestation / certificate for Blind /Disabled / Divyang persons
Cooperative Banks, Land Development Banks, Service Cooperatives, Districts Rural Development Agencies etc.	<ol style="list-style-type: none"> 1. No charges be levied for collection of cheques deposited by DRDA, Farmers Cooperative Societies (bank's own sponsored), and Primary Agricultural Societies banking with us. 2. 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). <ul style="list-style-type: none"> • The Urban cooperative banks should give an undertaking at their HO level that they will charge their customers same charges as charged by our bank for issue of demand drafts.

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
PUNJAB NATIONAL BANK

Category of Customer	Guidelines
	<ul style="list-style-type: none"> • 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. <p>3. Charges as per RBI Remittance Facility Scheme may be levied for transfer of funds from the account of Co-operative Bank at one centre to that at another centre. The charges as per RBI Remittance Facility Scheme are as follows:</p> <ul style="list-style-type: none"> • For remittance up to ₹5000= 0.03% Minimum ₹0.25 • For remittance over ₹5000 = 0.02% Minimum ₹1.50
Regional Rural Banks sponsored by our Bank	<ol style="list-style-type: none"> 1. No charges for depositing cash in A/cs of RRBs, at any branch. 2. 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. 3. Remittance facility may also have extended free to RRBs sponsored by our Bank on remittance of refinance instalments to NABARD as well as remittance of refinance from NABARD. * 4. No service charges may be levied on remittances of funds among HO, branches and Controlling Offices of RRBs. * 5. No Account Maintenance charges be levied in accounts maintained by RRBs with our Bank. * 6. Collection charges are to be shared between our bank and RRBs on a 50-50 basis in the following cases*:- <ol style="list-style-type: none"> a. Cheques drawn on Public Sector Banks and tendered to them for collection by RRBs. b. Instruments tendered by Public Sector banks to RRBs for collection. <p>*(These instructions (no. 1 to 4) 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)</p>
Wholly owned subsidiaries of the Bank	PNB Housing Finance Ltd. may be provided free remittance facility from their corporate office to the branches and vice-versa without levying any service charges.
Special Transactions	1. Fixed Deposits including NRI Accounts:

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
PUNJAB NATIONAL BANK

Category of Customer	Guidelines
	<p>a. On cheques issued as per Court orders for investments in terms of deposits, service charges may be waived.</p> <p>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.</p> <p>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.</p> <p>2. Cheques issued by Govt. of India in respect of grant made from the Prime Minister's Relief fund to the State Govt., Dist. Magistrates, etc. should be collected without levying any service charges, and, credit be given immediately at par</p>
<p>Staff, Honorably retired Staff and widows/ widowers of Honorably retired Staff</p>	<p>No service charges shall be levied for various transactions. The accounts should be in single name of staff / ex-staff or jointly with a close relative where staff / ex-staff is principal account holder.</p> <ul style="list-style-type: none"> • Widows / widowers of Honorably retired Staff shall not be remarried and not gainfully employed to avail the benefits. • However, any out of pocket expenses such as CERSAI, CIC, NeSL and any other third party expenses to be recovered.
<p>Note</p>	<ul style="list-style-type: none"> • Postage and Out of pocket expenses if any, to be recovered wherever not specified. • Further scheme specific concessions allowed in saving scheme shall continue as per product features.