

Non-Credit Related Service Charges effective from 01.10.2009.

All Service Charges are inclusive of Service Tax and Education Cess

**Remittances by way of Demand Drafts / Local Demand drafts/ Mail Transfers/ TPO
(Non Cash Basis)**

Sl. No.	Category	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)
1	For GENERAL PUBLIC: (Excluding Students)			
1 (i)	Drafts upto Rs.10000/-	Rs.40/-	Rs35/-	Rs.30/-
1 (ii)	Draft above Rs.10000/-	Rs.4.00 per Rs.1000/- or part thereof subject to a Minimum of Rs50/- 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)	For Students: Drafts in respect of his/her education/ examination fee only	N.A.	Rs.20/- for drafts upto Rs.5000/- Above Rs.5000/- normal charges will apply (Free for students availing Education loan from our Bank)	Rs.20/- for drafts upto Rs.5000/- Above Rs.5000/- normal charges will apply (Free for students availing Education loan from our Bank)
2	TELEGRAPHIC TRANSFERS:			
2 (i)		Facility not in use		
Note: Credit/ Deposit Scheme (including NO Frill account) specific concessions would continue as mentioned specifically in the concerned Scheme.				
3	DEMAND DRAFTS: REVALIDATION, CANCELLATION, ISSUANCE OF DUPLICATE INSTRUMENTS ETC. (Separate provision for Students have also been provided at footnote #)			
3 (i)	DEMAND DRAFTS REVALIDATION*	Rs.100/-	Rs.100/-	Rs.100/-
3 (ii)	DEMAND DRAFTS CANCELLATION*	Rs.100/-	Rs.100/-	Rs.100/-
3 (iii)	Cancellation/ re-issuance in lieu of Lost Gift Cheque(s)*	Rs.100/-	Rs.100/-	Rs.100/-
3 (iv)	Cancellation of instruments/ issuance of other Lost instrument(s)*	Rs.100/-	Rs.100/-	Rs.100/-
* Plus Actual Out of Pocket Expenses. # For Students: If demand draft(s) were got issued for educational purposes, students will be required to pay only Rs.10/- per instrument in respect of item no. 3 (i), (ii) & (3 iv)				

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		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)
4	ISSUANCE OF DUPLICATE DEMAND DRAFTS:			
4 (i)	Upto Rs.10000/-	Rs.100/-	Rs.100/-	Rs.100/-
4 (ii)	Rs.10001/- to Rs.100000/-	Rs.125/-	Rs.125/-	Rs.125/-
4 (iii)	Above Rs.100000/-	Rs.150/-	Rs.150/-	Rs.150/-
5	Issuance of Gift Cheque	No Charges		
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 Students are exempted from additional charges of 30% for issuance of drafts/ Local drafts, against deposit of cash, for educational purposes.				
6	Cheque Book Charges:			
6 (i)	ISSUANCE OF MICR Cheque Books	Rs.3.00 per cheque leaf	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf
6 (ii)	ISSUANCE of Multicity Cheque Books	Rs.3.00 per cheque leaf	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf
6 (iii)	PERSONALISED CHEQUE BOOK (Bearing name & account number duly printed)	Rs.3.00 per cheque leaf	Rs.2.50 per cheque leaf	Rs.2.25 per cheque leaf
6 (iv)	ISSUANCE OF Non-MICR Cheque Books	Rs.2.50 per cheque leaf.	Rs. 2.25 per cheque leaf.	Rs. 2.00 per cheque leaf.
7	Free Cheque Leaves to Saving Fund Account Customers (except Premium SF customers)	20 cheque leave free per half year.	20 cheque leaves free per half year.	20 cheque leaves free per half year.
8	Interest Certificate in Deposit Accounts NOTE: one certificate to be issued 'free of cost' every year. (Charges are to be levied only when the certificate has been lost after issuance and not in the event of non- receipt)	Rs.100/-	Rs.75/-	Rs.50/-
9	Balance Certificate/ other certificate, in Deposit Accounts (Note: 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.)	Rs.100/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank)	Rs.75/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank)	Rs.50/- (Other than those which have been specifically mentioned or exempted vide any circular of the bank)
10	ATTESTATION OF SIGNATURES/ PHOTOGRAPH	Rs.100/- per instrument except Signature attestation for ECS purpose.	Rs.75/- per instrument except Students, Defence forces, War widows, Physically-Handicap & Signature attestation for ECS purpose	Rs.50/-per instrument except Students, Pensioners Defence forces , War widows, Physically-Handicap & Signature attestation for ECS purpose

Sl. No.	Category	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)
11	Nomination Charges 1 st option of nomination to be done free of charge, after exercising 1 st option of nomination, for every change in nomination in any type of account:	Rs.100/-	Rs.100/-	Rs.100/-
12	STOP PAYMENT INSTRUCTIONS*	Rs. 100/- per instrument, Maximum Rs. 500/- per reference.	Rs. 60/- per instrument, Max. Rs. 300/- per reference.	Rs. 50/- per instrument, Maximum Rs. 250/- per reference.
*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.				
13	Issuance of Pass Book	Free and Pass Book shall be updated Free of Charges		
14	Issuance of Duplicate Pass Book/ Statement:			
14 (i)	ONLY WITH LATEST BALANCE	Rs.100/- per passbook	Rs.75/- per passbook	Rs.50/- per passbook
14 (ii)	FOR PREVIOUS ENTRIES: PER ENTRY/RECORD	Rs.2.00 per entry/record, Minimum Rs.100/- - Maximum Rs1000/-.	Rs.1.50 per entry/record, Minimum Rs.75/-, Maximum Rs.1000/-.	Rs.1.00 per entry/record, Minimum Rs.50/-, Maximum Rs.1000/-.
15	Statement of Account Charges			
15 (i)	Monthly	Once Free , thereafter, Rs. 2/- per entry, Minimum Rs.100/- per request.	Once Free , thereafter, Rs. 1.50 per entry, Minimum Rs.75/-per request.	Once Free , thereafter Rs. 1/- per entry, Minimum Rs.50/- per request.
15 (ii)	Weekly	Rs.450/- per year, for repeat request, Rs. 2/- per entry, Minimum Rs.100/- per request.	Rs.450/- per year, for repeat request, Rs. 1.50 per entry, Minimum Rs.75/- per request.	Rs.450/- per year, for repeat request, Rs. 1/- per entry, Minimum Rs.50/- per request.
15 (iii)	Daily	Rs.1000/- per year. For repeat request, Rs. 2/- per entry. Minimum Rs.100/- per request.	Rs.1000/- per year. For repeat request, Rs. 1.50 per entry. Minimum Rs.75/- per request.	Rs.1000/- per year. For repeat request, Rs. 1/- per entry. Minimum Rs.50/- per request.
16	ACCOUNT CLOSURE CHARGES FOR CLOSING RECURRING DEPOSIT ACCOUNT WITHIN 1 YEAR OF ITS OPENING: Rs.100/- (ON ACCOUNT OF DEATH OF CUSTOMER, NO CHARGES SHOULD BE LEVIED)			

Sl. No.	Category	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)
16 (i)	FOR CLOSING SF ACCOUNT WITHIN 1 year OF THEIR OPENING (EXCEPT IN CASE OF DEATH OF CUSTOMER)	Rs.200/-	Rs.150/-	Rs.100/-
16 (ii)	FOR CLOSING CURRENT ACCOUNT WITHIN 1 year OF THEIR OPENING (EXCEPT IN CASE OF DEATH OF CUSTOMER)	Rs.500/-	Rs.400/-	Rs.300/-
17	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.
18	Balance Enquiry	Free.	Free	Free
19	Collection Services: To be read with notes at serial No. I to III mentioned after item no. 23*			
19	COLLECTION OF LOCAL CHEQUES THROUGH CLEARING	Free	Free	Free
20	COLLECTION OF OUTSTATION CHEQUES (Except cheques which are to be debited through system)			
20 (i)	OUTSTATION INSTRUMENTS of SMALL VALUE upto Rs. 500/-	Rs.10/- plus actual out of pocket expenses.	Actual out of pocket expenses.	Actual out of pocket expenses only
20 (ii)	Cheques above Rs.500 upto Rs.10000/-	Rs.55/- per instrument (inclusive of all expenses)		
20 (iii)	Above Rs.10000/- to Rs.1 lac	Rs.110/- per instrument (inclusive of all expenses)		
20 (iv)	Above Rs. 1 lac	Rs.165/- per instrument (inclusive of all expenses)		
21	Collection Of Cheques through Speed Clearing	Upto Rs.1 lac: Free Above Rs.1 lac : Rs. 165/- per instrument		
22	OUTSTATION GIFT CHEQUES upto Rs.500/-	At par. However, actual out of pocket expenses are to be recovered. (Scheme since withdrawn)	At par. However, actual out of pocket expenses are to be recovered. (Scheme since withdrawn)	At par. However, actual out of pocket expenses are to be recovered. (Scheme since withdrawn)

Sl. No.	Category	Charges (Including Service Tax and Education Cess)		
23	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. 19 to 23:				
1. COLLECTION CHARGES IN CASE OF OUTSTATION CHEQUES SHOULD BE LEVIED ON THE GROSS AMOUNT OF THE INSTRUMENTS				
2. ALL CHARGES ARE TO BE NORMALLY RECOVERED FROM THE PROCEEDS OF COLLECTION, UNLESS SPECIFICALLY INSTRUCTED TO CHARGE FROM THE DRAWEES.				
3. COLLECTION CHARGES TO BE LEVIED FOR COLLECTION OF OUTSTATION CHEQUES UPTO RS.15000/- WHERE IMMEDIATE CREDIT IS AFFORDED				
24	Collection of OUTSTATION/ LOCAL BILLS			
	Amount of Bill	Charges (Including Service Tax and Education Cess)		
24 (i)	Bills Upto Rs. 10000/-	Rs.100/+ out of pocket expenses.		
24 (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/-.		
25	Documents/Bills: received for collection: CHANGE OF ORIGINAL INSTRUCTIONS in respect of outward/inward bill for collection including (Waiving C Form, delivery Free of Payment, extending retirement time etc.)	Rs.200/- per reference		
26	Documents received for collection: if required to be delivered FREE OF PAYMENT to drawee OR to be returned back as UNREALISED.	Normal Collection Charges + out of pocket expenses		
27	ADVANCE AGAINST CHEQUES PRESENTED IN CLEARING – CHARGES (for customers seeking advance/ withdrawal against cheques already presented by bank in Clearing House)	Rs.100/- + applicable interest.		
28	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.		
1. ACTUAL POSTAGE, TELEGRAM CHARGES AND ANY OTHER OUT OF POCKET EXPENSES HAVE TO BE RECOVERED IN FULL FROM THE CUSTOMERS.				
2. Collection charges in case of bills should be levied on the gross amount of the instrument.				
3. All charges are to be normally recovered from the proceeds of collection , unless specifically instructed to charge from the drawee.				
29	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: (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)			
	Amount of Cheque	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)
29 (i)	Cheques Upto Rs. 100,000/-	Rs. 150/-	Rs.100/-	Rs.75/-

Charges (Including Service Tax and Education Cess)				
	Amount of Cheque	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)
29 (ii)	Cheque above Rs. 1 lac	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 @ 3.5% over PLR is to be charged extra. For cheques of Rs.1 crore & above: Rs. 700/- per instrument. In-case Bank remains out of funds; Actual interest @ 3.5% over PLR 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 @ 3.5% over PLR is to be charged extra. For cheques of Rs.1 crore & above: Rs.600 per instrument In-case Bank remains out of funds; Actual interest @ 3.5% over PLR 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 @ 3.5% over PLR is to be charged extra. For cheques of Rs.1 crore & above: Rs.500 per instrument. In-case Bank remains out of funds; Actual interest @ 3.5% over PLR is to be charged extra.
30 (i)	LOCAL CHEQUES DISHONoured – OUTWARD CLEARING i.e. cheques received by our customers and deposited for presentation in clearing house.	Rs.100/- per instrument.	For Cheques upto Rs.10000/-: Rs.40/- per instrument. AboveRs.10000/-: Rs.50/ per instrument. (However, no charges to be levied from any customer Upto 2 dishonored cheques deposited during a quarter).	For Cheques upto Rs.10000/-: Rs.30/- per instrument. Above Rs.10000/-: Rs.40/- per instrument. (However, no charges to be levied from any customer upto 2 dishonored cheques deposited during a quarter).
30 (ii)	LOCAL CHEQUES - for presentation directly at the drawee bank	Rs.100/- + out of pocket expenses or 50% of collection charges whichever is higher.	Rs.90/- + out of pocket expenses or 50% of collection charges whichever is higher.	Rs.80/- + out of pocket expenses or 50% of collection charges whichever is higher.
31	Local Bills –for presentation directly at drawee bank/ drawee	Rs.200/- + out of pocket expenses or 50% of collection charges whichever is higher		
32	RETURNING CHARGES FOR OUTSTATION CHEQUES/ BILLS			
32 (i)	Cheques upto Rs.10000/-	Rs 100/- + out of pocket expenses.	Rs.90/- + out of pocket expenses.	Rs.80/- + out of pocket expenses.
32 (ii)	Cheques above Rs.10000/-	Rs.125/- + out of pocket expenses	Rs.100/- + out of pocket expenses	Rs.90/- + out of pocket expenses
33	Bills	Rs.200/- + out of pocket expenses or 50% of collection charges whichever is higher.		
34.	STANDING INSTRUCTIONS:			
34 (i)	REGISTRATION	Rs.250/-	Rs.100/-	Rs.100/-
34 (ii)	EXECUTION:	Rs.100/++ Remittance Charges+ Out of pocket expenses.	Rs.35/++ Remittance Charges+ Out of pocket expenses.	Rs. 35/++ Remittance Charges+ Out of pocket expenses.
34 (iii)	NON-EXECUTION CHARGES (due to insufficiency of funds)	Rs. 100/- per transaction	Rs. 50/- per transaction	Rs. 50/- per transaction

NOTE: 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:

1. Crediting Remitting interest in term deposit
2. Crediting Remitting Recurring Deposit installments
3. Crediting Remitting installments in Loan accounts

S.No.	Category	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)
35	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.
36	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.
37	CHANGE OF AUTHORISED SIGNATORY IN ACCOUNTS	Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory),	Rs.200/-per occasion (exempted for change due to death of the existing signatory), No charges from defence forces, Ex-servicemen, Physically Handicapped, war widows & Sr. Citizens	Rs.200/- per occasion (exempted for change due to death of the existing signatory), No charges from senior citizens. Defence forces & ex-service men, Physically handicap, war widows & Sr. Citizens
38	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.
39	CHARGES FOR DRAWING CHEQUE LESS THAN RS. 50/-	Rs. 20/- Per Cheque	No Charges	No Charges
40	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/-
41	TRANSFER OF ENTIRE BALANCE IN SAVINGS BANK ACCOUNT TO SOME OTHER BANK	Remittance Charges + Out of pocket expenses		

42.	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/-).	
2. Charges Payable to Destination Bank and/or RBI: On actual basis, i.e., as waived/ prescribed by RBI from time to time.			
B) ECS: Debit Clearing (Inclusive of service Tax and Education Cess)			
ECS: Debit Clearing: Rs.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)			
43. PNB INSTA-REMIT: NOTWITHSTANDING ANYTHING CONTAINED IN ANY OTHER CIRCULAR, FOLLOWING SERVICE CHARGES WOULD BE LEVIED FOR TRANSFER OF FUNDS THROUGH:			
<ul style="list-style-type: none"> ➤ REAL TIME GROSS SETTLEMENT (RTGS) ➤ NATIONAL ELECTRONIC FUND TRANSFER(NEFT) ➤ STRUCTURED FINANCIAL MESSAGING SYSTEM (SFMS) 			
RBI charges, if any prescribed, shall be recoverable in all the following:			
	CATEGORY OF TRANSACTION	Amount of transaction	Charges (Inclusive of Service Tax & Education Cess)
A	Customer Related RTGS Transactions (Outward: R41)	Re.1 to Rs.5 lac	Rs.27.50 per transaction
		Above Rs.5 lac	Rs.55/- per transaction
B	Inter Banks for clearing purposes Only	Re.1 to Rs.5 lac	Rs.27.50 per transaction
		Above Rs.5 lac	Rs.55/- per transaction
C	RTGS: Inward Remittances:	Free	
SERVICE charges for NEFT			
D	OUTWARD NEFT/SFMS- FOR CUSTOMER RELATED TRANSACTIONS:	Amount of transaction	Charges
		Upto Rs.1 lac	Rs.5/- per transaction
		Above Rs.1 lac	Rs.27.50 per transaction
E	Inward :NEFT	Free	
If handling of cash is involved, cash handling charges would be levied @ 30% extra of normal charges.			

S.No.	Category	Charges (inclusive of Service Tax & Education cess)	
46	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.			
46 (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	
47	Saving Fund Accounts: Account Maintenance Charges for SF accounts	50 free of charge entries permissible on quarter basis, thereafter Rs. 1 per record /entry	
48	MINIMUM BALANCE/ MINIMUM QLY. AVERAGE BALANCE REQUIREMENTS FOR SAVING FUND ACCOUNTS AND INCIDENTAL CHARES FOR OPERATIVE SAVING FUND ACCOUNTS FOR NOT MAINTAINING THE REQUIRED QAB:		
	Area	Minimum Qly. Average Balance (Rs.)*	Incidental Charges Per quarter**
	Rural	500/-	Rs.80/-
	Semi- Urban	1000/-	Rs.120/-
	Urban	1000/-	Rs.150/-
	Metropolitan	1000/-	Rs.150/-
* Self Help Groups(irrespective of location of branch) : Rs. 100/-			
49	MINIMUM BALANCE/ MINIMUM QLY. AVERAGE BALANCE REQUIREMENTS FOR CURRENT ACCOUNTS AND INCIDENTAL CHARES FOR OPERATIVE CURRENT ACCOUNTS FOR NOT MAINTAINING THE REQUIRED QAB:		
	Area	Minimum Qly. Average Balance (Rs.)	Incidental Charges Per quarter
	Rural	1000/-	Rs.300/-
	Semi- Urban	3000/-	Rs.400/-
	Urban	5000/-	Rs.700/-
	Metropolitan	5000/-	Rs.700/-
S. No.	Category		
50.	INCIDENTAL CHARGES: INOPERATIVE ACCOUNTS (Savings and Current Accounts): (FOR NON MAINTENANCE OF REQUIRED MINIMUM BALANCE		
		Charges (Inclusive of service Tax & Education Cess)	
50 (i)	Incidental Charges for not Maintaining the stipulated QAB in IN-OPERATIVE SAVINGS ACCOUNTS:	Rs.150/- per quarter*	
50 (ii)	Incidental Charges for not Maintaining the stipulated QAB in In-Operative Current Accounts:	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.			

51	SAFE DEPOSIT SERVICES*	
51 (i)	SAFE DEPOSIT CUSTODY: BANK'S OWN DEPOSIT RECEIPTS	FREE OF COST.
51 (ii)	SAFE DEPOSIT OF SEALED COVERS FROM GOVERNMENT BODIES/ORGANISATIONS	RS. 350/-PER COVER PER ANNUM OR PART THEREOF
51 (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.**

52	LOCKER RENTS :		
	NOTE: For small lockers only - A REBATE/DISCOUNT OF 20% BE ALLOWED IF LOCKER RENT IS PAID IN ADVANCE FOR A PERIOD OF FIVE YEARS IN LUMP-SUM.		
	Size Of Locker	Locker Rent (per Annum at Metro/Urban/Semi Urban Centres*	Locker Rent (per Annum at Rural Centres*
	SMALL	Rs.700/-	Rs.500/-
	MEDIUM	Rs.1200/-	Rs.1200/-
	LARGE	Rs.3000/-	Rs.3000/-
	EXTRA LARGE	Rs.6000/-	Rs.6000/-

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

	Size Of Locker	AT ALL CENTRES MBFD/SPECTRUM TERM DEPOSIT
	SMALL	Rs.4000/-
	MEDIUM	Rs.6000/-
	LARGE	Rs.12000/-
	EXTRA LARGE	Rs.24000/-

53(a): FREE LOCKER VISITS: 36 LOCKER VISITS PER YEAR are to be permitted FREE OF CHARGES, more visits to be charged @Rs.50/- per visit.

54	Penalties for Locker Rent in Default		
	Size Of Lockers	Penalty charges per month or part thereof) *(also read notes)	
		At Metro/Urban/Semi Urban Centres	AT RURAL Centres
	SMALL	Rs.20/	Rs.20/-
	MEDIUM	Rs.40/-	Rs.40/-
	LARGE	Rs.60/-	Rs.60/-
	EXTRA LARGE	Rs.120/-	Rs.120/-

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

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

55	OLD RECORDS INQUIRIES*		
	Duration of old record	Charges: (PER ITEM / REFERENCE)	
55 (i)	Upto one year old:	Rs. 100/-per reference/request/ document/ per sheet + Out of pocket expenses	
55 (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.			
56.	POSTAL CHARGES FOR ALL SERVICES TO BE CHARGED AS UNDER		
56 (i)	ORDINARY POST	Rs.10/- or actual expenditure whichever is higher	
56 (ii)	REGD. POST/ COURIER CHARGES	Rs.30/- or actual expenditure- whichever is higher	
57	Cash Handling Charges (For Deposit of Cash at Base Branch)		
	Cash Handling Charges for deposits, per day, into Current/Cash Credit Accounts. (Except current accounts maintained by the individual in their individual capacity for non business purpose)	Charges for Current, OD & CC accounts	Charges for others
		Upto 10 packets: Irrespective of denomination: Free per day More than 10 packets:(Notes upto Rs.100/-): Rs.10/- per packet or part thereof, Notes above Rs.100/- :Rs.8/- per packet or part thereof. Maximum Rs.12000/-	Free

Inter-sol Charges

S.No.	TRANSFER OF FUNDS, CASH DEPOSIT/WITHDRAWAL ETC. CHARGES:		
58	TRANSFER OF FUNDS	Charges Inclusive of Service Tax and Education Cess (In addition to cash transaction Tax,if applicable)	
58 (i)	ISO Charges: Transfer of Funds between Accounts at Branches located at same clearing Centre/city	Free	
58 (ii)	ISO Charges: Transfer of Funds to Accounts at OUTSTATION branches through Cheques/ Clearing (Except Speed Clearing)	Upto Rs.1 Lac: Rs.5/- per transaction Above Rs.1 lac to Rs. 5 lac: Rs.25/- per transaction Above Rs.5 lac: Rs.50/- per transaction	
59	Cash Withdrawal Charges:		
59 (i)	ISO Charges: Cash withdrawal at Base Branch	Free	
59 (ii)	ISO Charges: Cash withdrawal at local non-base Branch	No Charges for cash withdrawal upto Rs.50000/- per day. Thereafter, Re.1/- per Rs.1000/- or part thereof. Minimum Rs.25/- per transaction Maximum Rs.12000/-.	
59 (iii)	ISO Charges: Cash withdrawal at outstation non-base Branch	No Charges for cash withdrawal upto Rs.25000/- per day. Thereafter, Re.2/- per Rs.1000/- or part thereof. Minimum Rs. 50/- per transaction Maximum Rs.12000/-.	

60	Cash Deposit Charges:		
		Cash Handling Charges for CC, OD and Current account customers (Except current accounts maintained by the individual for non-business purpose)	Charges For Others
60(i)	ISO Charges: Cash Deposit at Local Non-Base Branches.	For notes upto Rs.100/- denomination: Rs.10/- per packet or part thereof For notes above Rs.100/-denomination: Rs.8/- per packet or part thereof. (Maximum limit Rs.5 lac per day)	Free (Maximum limit Rs.5 lac per day)
		Charges for CC, OD and Current account customers (Except current accounts maintained by the individual for non-business purpose)	Charges for Others
60 (ii)	ISO Charges: Cash Deposit at Outstation Non-Base Branches.	For notes upto Rs.100/- denomination: Rs.15/- per packet or part thereof. For notes above Rs.100/- denomination: Rs.10/- per packet or part thereof. PLUS ISO transfer of fund charges prescribed at Point no. 65 (ii) i.e., Upto Rs.1 lac: Rs.5/- per transaction Above Rs.1 lac to Rs.5 lac : Rs.25/- per transaction (Maximum limit Rs.5 lac per day)	ISO transfer of fund charges prescribed at Point no. 65 (ii) i.e., Upto Rs.1 lac: Rs.5/- per transaction Above Rs.1 lac to Rs.5 lac : Rs.25/- per transaction (Maximum limit Rs.5 lac per day)
61	Collection Of Local Cheques at Base/Non-Base Local Branches (Branches located within same Clearing Centre)	Free	
62	Collection of Cheques through Non-base outstation CBS branches(by presentment through local clearing, viz. Customer having an account at CBS branch in Delhi and deposits a cheque at Mumbai which is to be presented to SBI, Mumbai through local clearing.	Upto Rs.1 Lac: Rs.5/- per transaction Above Rs.1 lac to Rs. 5 lac: Rs.25/- per transaction Above Rs.5 lac: Rs.50/- per transaction	
Note: All inter-sol charges are to be debited to Drawer's account			

NOTES:

All above mentioned service charges are inclusive of Service Tax and Education Cess.

(I) Pricing Structure for ATM transactions under NFS, MITR,SBI Group Etc. sharing Arrangements

(All charges on per transaction basis)

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

(II) Charges related to ATM Cards

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

Depository Charges

S. No.	Activity	CHARGES		
		for investors having Demat account only	for investors trading through IDBI Capital/ SMC/NSBL	for Staff
1	A/c Opening	NIL (only stamp charges)	NIL (only stamp charges)	NIL (only stamp charges)
2	A/c Closing	NIL	NIL	NIL
3	A/c Freezing / Defreezing	Rs. 20/- per instruction	NIL	NIL
4	Dematerialisation	Rs. 2.25/- per certificate with minimum of Rs.25/- including postage	Rs. 1/- per certificate with minimum of Rs.25/- including postage	Rs. 1/- per certificate with minimum of Rs.25/- including postage
5	Rematerialisation	<p>a. a fee of Rs.10 for every hundred securities or part thereof ;</p> <p>OR</p> <p>b. a flat fee of Rs.10 per certificate, whichever is higher. No rematerialisation fee shall be charged for Government Securities.</p>	<p>a. a fee of Rs.10 for every hundred securities or part thereof ;</p> <p>OR</p> <p>b. a flat fee of Rs.10 per certificate, whichever is higher. No rematerialisation fee shall be charged for Government Securities.</p>	<p>a. a fee of Rs. 10 for every hundred securities or part thereof ;</p> <p>OR</p> <p>b. a flat fee of Rs. 10 per certificate, whichever is higher. No rematerialisation fee shall be charged for Government Securities.</p>
6	Security Deposit (Refundable / Non Refundable)	N.A.	N.A.	N.A.
7	A/c Maintenance	<p>Accounts under PNB Total Freedom Scheme and senior citizens: NIL</p> <p>Others: Rs. 250/- p.a.</p> <p>Staff: 115/- p.a.</p>	<p>For the clients maintaining trading account with IDBI Capital/SMC/NSBL- Free for the first year.</p> <p>From 2nd year onwards:Rs.250/- p.a.,</p> <p>Others: Rs. 250/- p.a.</p> <p>Accounts under PNB Total Freedom Scheme and senior citizens: Nil</p>	<p>For the staff members maintaining trading account with IDBI Capital/SMC/NSBL-Free for the first year</p> <p>From 2nd year onwards: Rs.115/- p.a.</p> <p>Others: Rs.115/- p.a.</p> <p>For senior citizens: Nil</p>

S. No.	Activity	CHARGES		
		for investors having Demat account only	for investors trading through IDBI Capital/ SMC/NSBL	for Staff
8	A/c Maintenance Charges for Corporate, MF, Trusts, Clubs, Brokers. Big Investors & Traders.	Rs. 350/- p.a.	Rs. 350/- p.a.	N.A
9	Transaction (Sell) Other than Debt Instruments / Govt. Securities	0.033 % of market value with minimum of Rs. 20/- p.i. and max. of Rs. 250/- per instruction	Rs. 13 /- per instruction	Rs. 13 /- per instruction
10	Transaction (Sell) in case of Debt Instruments / Govt. Securities	0.026% of market value with minimum of Rs.20/- p.i. and maximum of Rs.255/- per instruction	0.026% of market value with minimum of Rs.20/- p.i. and maximum of Rs.255/- per instruction	0.026% of market value with minimum of Rs.20/- p.i. and maximum of Rs.255/- per instruction
11	Creation of pledge	Rs. 60/- per instruction for pledge in favour of PNB whereas, in case of Pledge favouring others:0.040 % of transaction value min. Rs. 60/- per transaction	Rs.60/- per instructions for pledges in favour of PNB whereas, in case of Pledge favouring others : 0.040% of transaction value min. Rs.60/- per transaction	Rs. 60/- per instruction for pledge in favour of PNB whereas, in case of Pledge favouring others: 0.040 % of transaction value min Rs. 60/- per transaction
11 A	Close of Pledge	Nil	Nil	Nil
11B	Invocation of pledge	Nil	Nil	Nil
12	Custody Charges	NIL	NIL	NIL
13	Other Charges	Modification of Accounts details - Rs. 50/- per request. Initially one booklet (DIS) of 10 leaves will be provided free of cost. Extra DIS to be charged @ Rs.1/- per leave.	NIL	NIL

Other Terms & Conditions:

- **Market value as on date of transaction as advised by NSDL.**
- **The above schedule of charges is based on NSDL charges and is subject to revision at the discretion of the Bank.**
- **Any revision in the schedule of charges will be notified by ordinary post with 30 days notice.**
- **This revision in charges supercedes all our earlier rate structures.**
- **The rates indicated in % terms will be applied on the value of transactions as computed by NSDL.**
- **Service Tax as applicable would be charged extra for any service not listed above**
- **AMC charged shall not be refunded in case of closure of A/c.**
- **Cost of non – Judicial stamp paper to be borne by the client**
- **Out of pocket expenses i.e. postage, telephone, fax, mail etc. on actual basis wherever applicable shall be charged extra.**

