

SERVICE CHARGES APPLICABLE FROM 01.04.2020

A. Service Charges pertaining to Loans & Advances:-

S.No	Service Charges								
1.1.	<p><u>INLAND LETTER OF CREDIT (ILC)</u></p> <p><u>Opening Charges (per LC)</u> <i>(Charges are inclusive of Commitment Fees and Usance charges)</i></p> <table border="1"><thead><tr><th>Internal Rating</th><th>Charges (Subject to min. ₹500/- per LC)</th></tr></thead><tbody><tr><td>A1 to A3</td><td>0.25% per month</td></tr><tr><td>A4 to B2</td><td>0.30% per month</td></tr><tr><td>B3 & below</td><td>0.35% p r month</td></tr></tbody></table> <p>(The period is to be calculated from the date of opening LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month) Note: Wherever internal rating is not applicable, effective rate shall be in the range of A4 to B2. <i>(Effective Rate for 3 months @0.90% 6 months @1.80%)</i></p>	Internal Rating	Charges (Subject to min. ₹500/- per LC)	A1 to A3	0.25% per month	A4 to B2	0.30% per month	B3 & below	0.35% p r month
Internal Rating	Charges (Subject to min. ₹500/- per LC)								
A1 to A3	0.25% per month								
A4 to B2	0.30% per month								
B3 & below	0.35% p r month								
1.2.	<p><u>Charges for Confirmation of LC</u></p> <p>Normal charges as per Para 1.1</p>								
1.3.	<p><u>Revolving Letter of Credit</u></p>								

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	Normal charges as per Para 1.1
1.4.	<p><u>Advising Charges of Letter of Credit</u></p> <p style="text-align: center;">0.10 % subject to minimum of ₹ 1000 and maximum of ₹ 5000.00</p> <p style="text-align: center;"><i>(Flat commission of ₹500 for advising each amendment.)</i></p>
1.5.	<p><u>Charges for discrepant documents negotiated/ discounted by our bank under LC opened by our Bank or any other bank.</u></p> <p style="text-align: center;">Flat 0.30% subject to minimum of ₹3000/-</p> <p style="text-align: center;">(If payment received and credited to beneficiary account)</p>
1.6.	<p><u>Attestation Charges for Certificates/ Commercial Invoices</u></p> <p style="text-align: center;">₹50.00 per invoice Min. ₹100/- on each occasion;</p> <p style="text-align: center;"><i>(When the beneficiary asks for attestation of commercial invoice at the time of negotiation/collection, such attestation, may be done free of charge; however, if the beneficiary ask for attestation of invoices on a subsequent occasion then prescribed charges should be levied on each and every occasion he finds it necessary to do so.)</i></p>
1.7.	<p><u>CLEAN PAYMENT RECEIVED UNDER LC</u></p> <p style="text-align: center;">₹ 500/- Flat</p>
1.8.	<p><u>TRANSFER CHARGES FOR TRANSFERABLE LC</u></p> <p style="text-align: center;">₹ 1000.00 Flat for each transfer</p>
1.9.	<p><u>NEGOTIATING CHARGES FOR BILLS NEGOTIATED /DISCOUNTED UNDER L/C OPENED BY OUR BANK OR OTHER BANK</u></p>

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	<p>₹ 1000.00 plus interest / bill at the applicable rate of interest from the date of negotiation to the date of reimbursement of funds to the bank.</p> <p>Wherever the sanctioning authority feels that higher charges can be charged to the borrower, the same may be levied on case to case basis after negotiation with the borrower.</p>						
1.10.	<p><u>AMENDMENTS CHARGES (FOR EXTENSION OF VALIDITY PERIOD/ ENHANCEMENT IN VALUE OF LC/ ANY OTHER AMENDMENT)</u></p> <table border="1" data-bbox="798 557 1367 854"> <tr> <td data-bbox="798 557 1117 643">Extension of validity period</td> <td data-bbox="1117 557 1367 727" rowspan="2">As per Para 1.1</td> </tr> <tr> <td data-bbox="798 643 1117 727">Enhancement in value of LC</td> </tr> <tr> <td data-bbox="798 727 1117 854">Any other amendment</td> <td data-bbox="1117 727 1367 854">₹500/- Flat on each amendment</td> </tr> </table>	Extension of validity period	As per Para 1.1	Enhancement in value of LC	Any other amendment	₹500/- Flat on each amendment	
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1.11.	<p><u>CHARGES FOR LETTER OF CREDIT WITH 100% LIQUID MARGIN</u></p> <table border="1" data-bbox="798 922 1367 1179"> <tr> <td data-bbox="798 922 1045 1008">100% Liquid Margin</td> <td data-bbox="1045 922 1367 1008">25% of normal charge</td> </tr> <tr> <td data-bbox="798 1008 1045 1094">75% Liquid Margin</td> <td data-bbox="1045 1008 1367 1094">50% of normal charges</td> </tr> <tr> <td data-bbox="798 1094 1045 1179">50% Liquid Margin</td> <td data-bbox="1045 1094 1367 1179">75% of normal charges</td> </tr> </table>	100% Liquid Margin	25% of normal charge	75% Liquid Margin	50% of normal charges	50% Liquid Margin	75% of normal charges
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1.12.	<p><u>POSTAGE / OUT OF POCKET EXPENSES</u></p> <p>All out of pocket expenses such as postages, telegrams, telex, cable charges, fax etc. shall be collected from the beneficiary, unless otherwise specified.</p>						
1.13.	<p><u>Bank Guarantees Commission (Fresh /Renewal /Extension)</u></p>						

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Normal Commission	
PBG	2.40% per Annum
FBG	3.00% per Annum

Commission based on Margin	
Level of Margin	Commission
100%	25% of Normal Commission
75%	50% of Normal Commission
50%	75% of Normal Commission
< 50%	Normal Commission

- Minimum one quarter commission is chargeable and for part of a quarter, commission for full quarter shall be recovered.
- ***In cases where BG is issued for longer period and the borrower requests for recovery of commission on Annual/Qtly basis as against the stipulated policy for recovery of commission for the entire tenure of the bank guarantee + the claim period, an additional charge of 0.25% shall be applicable.***

Bank Guarantees issued on behalf of contractors/ other customers in lieu of earnest money deposit for short periods, commission shall be recovered for the actual period of the guarantee subject to a minimum of one month in cases where guarantees are issued for a period up to six months. However, where the guarantee period is for part of a month(s), the guarantee commission shall be charged for full month.

1.14. REFUND ON CANCELLATION OF GUARANTEE

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- Commission to be refunded will be for full unexpired quarters only.
- However, Branch should recover commission for a minimum of two quarters.
- If an existing guarantee is extended for a specific period and the guarantee is being cancelled (after original tenure), commission will be refunded for full unexpired quarters.

If guarantee is invoked by the beneficiary, commission charged will not be refunded.

1.15. **Bank Guarantee counter guaranteed by Central Government / State Government / ECGC / Scheduled Commercial Bank having minimum required regulatory CRAR including CCB**

50% of normal commission applicable on Bank Guarantee up to the extent of counter guarantee amount.
On balance – normal charges

1.16. **COMMISSION FOR STAND BY LC (SBLC)**

Commission at par with Financial Bank Guarantee shall be charged.

Note:

1. If a guarantee, issued for a period of less than 3 months, is requested to be extended and the extended period plus the original period including the claim period is three months or less, no additional commission need to be collected (Since the Bank had already collected the minimum commission applicable for 3 months).
2. If a guarantee, issued for a period of less than 3 months, is requested to be extended and the extended period plus the original period including the claim period is more than three months, additional commission on the period in excess of 3 months only need to be collected subject to a minimum of 1 quarter.

If a guarantee is issued for a period of more than 3 months (including claim period), charges for the extended period only should be collected (subject to levy of charges for a minimum of 1 qtr. or part thereof).

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1.17. PROCESSING FEE (EXCLUDING SCHEMATIC / RETAIL LENDING)

Up to ₹5.00 Lac	Nil*						
Above ₹5.00 Lac to ₹10.00 Lac	Unified Process Fee** @0.50%						
Above ₹10.00 Lac	<u>Based on Internal Rating</u>						
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	A4 to B2	0.30%					
B3 & below	0.35%						
Subject to Max. of ₹ 200.00 Lac							
(Note: Wherever internal rating is not applicable, effective rate shall be in the range of 4 to 6)							

FOR AGRICULTURE

Up to ₹3.00 lakh: Nil
Above to ₹3.00 lakh: @0.30%

*Expenses other than Process Fees (i.e. CIC/CERSAI/Insurance etc.) shall be borne by the borrower.

**Unified Process Fee includes all type of charges (i.e. CIC/CERSAI/Inspection/ Documentation etc.). However Insurance/ State specific Stamp Duty charges on actual basis shall be borne by the borrower.

- Processing fee on setting up of limits for discounting of bills backed by ILCs of PSBs/ approved banks on standalone basis shall be charged @ 25% of the card rates applicable on working capital finance, subject to a minimum of ₹ 500/- (exclusive of GST).

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	<p><u>Consortium Advances</u> As decided in Consortium meeting or leader bank.</p>								
1.18	<p><u>Adhoc Sanction/ Over Limits</u></p> <ul style="list-style-type: none"> • 150% of normal charges mentioned above in para 1.17 on the amount of Adhoc / Over Limit are to be charged on pro-rata basis for the period for which the Adhoc Sanction/Over Limit has been permitted to the borrowers. • Additional interest of 2% shall be charged on Adhoc / Over Limit granted. 								
1.19.	<p><u>REVIEW OF LIMITS/ EXTENSION OF VALIDITY OF SANCTION / SHORT REVIEW</u></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">Review for first three months</td> <td style="text-align: center;">Normal charges (as per para 3.1)</td> </tr> <tr> <td style="text-align: center;"><i>Review for second three months</i></td> <td style="text-align: center;"><i>Up to ₹10.00 Lacs – Normal Charges Above ₹ 10.00 Lacs – 150% of Normal charges</i></td> </tr> </table>	Review for first three months	Normal charges (as per para 3.1)	<i>Review for second three months</i>	<i>Up to ₹10.00 Lacs – Normal Charges Above ₹ 10.00 Lacs – 150% of Normal charges</i>				
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1.20.	<p><u>Recovery of Process fee</u></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr style="background-color: #FFD700;"> <th style="text-align: center;">At the time of</th> <th style="text-align: center;">% (Process Fee)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Receipt of Loan Application*</td> <td style="text-align: center;">10% Min ₹500/- (Non-Refundable)</td> </tr> <tr> <td style="text-align: center;">Conveying Sanction</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">Disbursement</td> <td style="text-align: center;">50%</td> </tr> </tbody> </table>	At the time of	% (Process Fee)	Receipt of Loan Application*	10% Min ₹500/- (Non-Refundable)	Conveying Sanction	40%	Disbursement	50%
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Note:

- **IN CASE OF GAP BETWEEN EXPIRY DATE OF ORIGINAL FACILITY AND ITS ACTUAL RENEWAL WITH OR WITHOUT ENHANCEMENT**

- a) In case the facility is being permitted for availment, Processing Charges from the date of expiry of Limit to the date of actual renewal (with or without enhancement) as per prescribed rate should be levied on pro-rata basis.
- b) In case the facility is being kept in abeyance during the period, no charges are to be levied.

- **PROCESSFEE/UPFRONT FEE FOR CONVEYING NBG APPROVAL**

If the proposal is approved in NBG meeting, charges of ₹ 2 lac should be recovered by branch from the customer while conveying NBG approval and if:

- a) Regular proposal is sanctioned and the limit has been availed/ disbursed, the recovered amount of ₹ 2 lac should be adjusted towards upfront/processing fee¹.
- b) Regular proposal has been sanctioned but the limit is not disbursed the amount of ₹ 2 lac should not be refunded.
- c) Regular proposal is not presented within 6 months amount of ₹ 2 lac should not be refunded.
- d) Regular proposal is declined, 50% of the amount i.e. ₹ 1 lac should not be refunded.

¹ Such charges should be conveyed to the customer before placing the proposal in NBG. In case of syndication assignments, the pricing is not to be disclosed, till mandate is received.

² Amount of ₹ 2 lac to be adjusted while recovering balance 50% of processing/upfront fee at the time of disbursement.

- **AGRICULTURE CREDIT**

- a) No process fee shall be levied for borrowers who have been issued Kisan Credit Card against the security of FDR, NSCs, KVPs or other such liquid securities.
- b) Processing fee in KCC is to be levied at the time of sanction/ disbursement of loan and subsequently at the time of enhancement/ renewal. Renewal under KCC scheme is done after a period of 5 years.
- c) Nil ledger folio charges in case of Kisan credit card

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- d) If validity of sanction is beyond one year, as in case of KCC etc. to farmers, the process fee is to be charged maximum for one year only at the time of sanction irrespective of the validity period of sanction.
- e) No processing fee is to be charged in case of review of the limits during the period of validity of sanction.
- f) However, in case of enhancement of limits before validity period of sanction or at the time of renewal, process fee shall be charged as per existing rates.

1.21 Upfront fee

SN	Exposure	Term Loans (Including DPG)
1	Up to ₹ 5.00 Lakh	Nil*
2	Above ₹ 5.00 Lakh to ₹ 10.00 Lakh	1.25%
Above ₹10.00 Lakh (Based on Internal rating)		
3	Rating A1 to A3	1.00%**
4	Rating A4 to B2	1.25%**
5	Rating B3 & below	1.50%**
For Agriculture Borrowers		
6	Up to ₹ 3.00 Lakh	NIL*
7	Above ₹3.00 Lakh to ₹25 Lakh	50% of normal charges as mentioned at Serial No 2.
8	Above ₹25 Lakh	Normal charges as mentioned at Serial No 3 to 5.
For MSME Borrowers		
9	Up to ₹ 5.00 Lakh	NIL*
10	Above ₹5.00 Lakh to ₹25 Lakh	50% of normal charges as mentioned at Serial No 2.
11	Above ₹25 Lakh	Normal charges as mentioned at Serial No 3 to 5.

*Expenses other than Upfront fee (i.e. CIC/ CERSAI/ Insurance etc.) shall be borne by the borrower.

**Subject to maximum of ₹200.00 Lakh.

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	<p>Note:</p> <ul style="list-style-type: none"> Wherever internal rating is not applicable, effective rate shall be in the range of 4 to 6. <p>Upfront fee is to be recovered as a onetime fee. Where financing is in participation with financial institutions, upfront fee be levied/shared in line with those charged by financial institutions.</p>														
1.22.	<p><u>Annual Fee for Term Loan at the time of Review</u></p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr style="background-color: #FFD700;"> <th style="text-align: center;">Limit</th> <th colspan="2" style="text-align: center;">Charges</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to ₹1 Crore</td> <td colspan="2"> Standalone Term Loan: Nil Other(which are reviewed along with regular WC facility): @0.10% on outstanding </td> </tr> <tr> <td rowspan="2" style="text-align: center;">Above ₹1 Crore</td> <td style="text-align: center;">During implementation stage</td> <td style="text-align: center;">@0.10%; Max. -₹10.00 lac.</td> </tr> <tr> <td style="text-align: center;">After implementation</td> <td style="text-align: center;">@0.05%; Max. -₹5.00 lac.</td> </tr> </tbody> </table>			Limit	Charges		Up to ₹1 Crore	Standalone Term Loan: Nil Other (which are reviewed along with regular WC facility): @0.10% on outstanding		Above ₹1 Crore	During implementation stage	@0.10%; Max. -₹10.00 lac.	After implementation	@0.05%; Max. -₹5.00 lac.	
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1.23.	<p><u>COMMITMENT CHARGES</u></p> <p><u>Borrowers having aggregate fund based working capital limit of ₹150 Crore and above from the banking system, on quarterly basis (irrespective of whether unconditionally cancellable or not):</u></p> <p><u>FUND BASED & NON-FUND BASED LIMIT:</u></p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr style="background-color: #FFD700;"> <th style="text-align: center;">Risk Weight of Advance</th> <th style="text-align: center;">Charges (for unutilized portion)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">20%</td> <td style="text-align: center;">0.10% p.a.</td> </tr> <tr> <td style="text-align: center;">30%</td> <td style="text-align: center;">0.15% p.a.</td> </tr> <tr> <td style="text-align: center;">50%</td> <td style="text-align: center;">0.20% p.a.</td> </tr> <tr> <td style="text-align: center;">100%</td> <td style="text-align: center;">0.40% p.a.</td> </tr> <tr> <td style="text-align: center;">150% and above</td> <td style="text-align: center;">0.60% p.a.</td> </tr> </tbody> </table>			Risk Weight of Advance	Charges (for unutilized portion)	20%	0.10% p.a.	30%	0.15% p.a.	50%	0.20% p.a.	100%	0.40% p.a.	150% and above	0.60% p.a.
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100%	0.40% p.a.														
150% and above	0.60% p.a.														

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For Non-fund Based Limit:

Utilization Level	Charges
Utilization Level below 60%	0.25% p.a. for unutilized portion

#All unrated claims on Corporates, AFCs and NBFC-IFCs having aggregate exposure from banking system of more than INR 100 Crore which were rated earlier and subsequently have become unrated will attract a risk weight of 150%.

For other borrowers having FB+NFB limits of Above ₹1.00 Crore):

In cases where existing/prospective borrowers do not agree for execution of documents containing the required clause for unconditional cancellation of limits/ in case of partly drawn Term loan irrespective of the fact whether the borrower has executed the necessary documents containing unconditional cancellable limit clause or not. Operative limit if fixed on the basis of QIS-I form, shall be reckoned for calculating the commitment charges.

For Fund Based Limit including Term Loans:

Utilization Level	Charges
Utilization Level less than 50%	1.00% p.a.
Utilization Level 50% to < 60%	0.50% p.a.
Utilization Level 60% to < 70%	0.25% p.a.
Utilization Level > 70%	NIL

For Non-fund Based Limit:

Utilization Level	Charges
Utilization Level below 60%	0.25% p.a.

Unutilized portion in case of industries financed under monthly cash budget should be arrived at with reference to average utilization during the month and the monthly operative limit.

Consortium Advances

As decided in Consortium meeting or leader bank.

The quantum of charge should accordingly be determined by each member bank with reference to the operative/sanctioned limit

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allocated to it. In Multiple Banking Arrangements- the charge should be determined by each bank based on the limits sanctioned by it.

For Term Loan:

i) Where the draw down is made in stages as approved by the bank, the commitment charges shall be computed on the undrawn portion reckoned with respect to the relative draw down limit fixed for the period and not with reference to the total limit.

In case of partly drawn term loans where no specific draw down schedule has been prescribed/borrower has not adhered to the specific draw down schedule, the commitment charges at aforesaid rates shall be levied on entire undrawn portion.

1.24. **DOCUMENTATION CHARGES**

Exposure	Agriculture	Other than Agriculture
Upto ₹3.00 Lac		NIL
> ₹3 Lacto ₹10.00 Lac	2500	NIL*
> ₹10 Lakh to ₹1.00 Cr		₹5000/-
> ₹1.00 Cr to ₹5.00 Cr		₹10000/-
> ₹5.00 Cr to ₹50.00 Cr		₹20000/-
> ₹50.00 Cr		₹50000/-

*Documentation charges are covered in unified process charges.

- In case of enhancement of the facility, Documentation Charges shall be levied on enhanced portion only.
- Renewal/Review of limits: Nil
- Retail/Schematic Lending: As per scheme
- Loan Against Liquid Securities (i.e. Bank's own deposit/ NSC/ LIP etc.): Nil

Consortium Advances

As decided in Consortium meeting or by lead bank.

Documentation charges on Adhoc: At par of normal documentation charges.

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1.25. INSPECTION CHARGES

Slab	Charges (Per Annum)
Upto ₹ 5.00 Lac	NIL
Above ₹5.00 lakh to ₹1 Cr.	@0.10% Min. ₹1000/-
Above ₹1.00 crore	@0.05% Min. ₹10000/- Max. ₹30000/-

The above charges shall be levied quarterly on prorated basis through system.

Consortium Advances

As per decision taken in consortium meeting. However, if there is no decision in consortium meeting in respect of Inspection Charges, charges to be levied as per para above.

Note:

- Actual conveyance and out of pocket expenses to be reimbursed to visiting official through TA bill and the same shall be recovered from borrowal account (except NPA accounts).*
- In case of NPA account the charges shall be debited from respective charges general and also be recorded in memorandum.*

To be recovered per borrower entity, irrespective of number of facilities.

1.26. LEAD BANK CHARGES

Aggregate Limits (FB+NFB) from the Banking System	Charge
Up to ₹ 50.00 Crore	@0.30% (of Aggregate Limits from the Banking system); subject to Min ₹5.00 Lac
Above ₹ 50.00 Crore	@0.25% (of Aggregate Limits from the Banking system); subject to Min ₹ 15.00 Lac and Max ₹50.00 Lac

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	Normal charges, as applicable for accounts under Consortium Lead Bank Charge as mentioned above shall be recovered at the time of renew/review of facility.	
1.27.	<u>TECHNO-ECONOMIC VIABILITY</u>	
	0.10% of project loan amount subject to minimum ₹50000/-	
	Maximum fee for the Project Loan amount above ₹400 Crore	₹250 Lac
	When TEV Study is carried out internally and TEV report is shared with customer	
	0.15% of project loan amount subject to minimum ₹50000/-	
	Maximum fee for the Project Loan amount above ₹400 Cr	₹250 Lac
	Vetting charges	
	Charges for vetting of TEV study shall be 50% of applicable TEV appraisal charges as mentioned above.	
1.28.	PURCHASE / DISCOUNT OF BILLS / CHEQUES / DRAFTS	
	(outstation and local)	Charges per
		Cheques / Drafts
		Bills
	Amount upto ₹10 lakh	Flat ₹1000/-
		50% of collection charges

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		Amount above ₹10 lakh	Flat ₹3000/-	(i.e. ₹5 per thousand; sub. to Min ₹100/- & Max ₹15000/-)	
	In addition to above charges, discount / interest* at applicable rate plus out of pocket expenses if any will be charged.				
1.29.	<u>CHARGES FOR AMENDMENTS/MODIFICATIONS OF ACCEPTED SANCTION TERMS</u>				
	0.02% of loan amount (Minimum ₹1000/- and maximum ₹2.00 lakh)				
1.30.	<u>Revalidation of Sanction</u>				
	50% of applicable Process Fee; subject to Max ₹2.50 Lac.				
1.31.	<u>ISSUANCE OF NOC FOR ALL TYPES i.e., CEDING FIRST/SECOND CHARGE/ OTHER PURPOSE</u>				
	0.05% of limit, Min. ₹ 2000/- Max. ₹50,000/- However, the same not be applicable to consortium banking arrangement.				
1.32.	<u>ISSUANCE OF SOLVENCY CERTIFICATE</u>				
	<u>NON COMMERCIAL/COMMERCIAL</u>				
	0.10% of certificate amount with a minimum of ₹1000/- and maximum ₹25000/-.				
	<i>Further, any additional certificate issued within a period of 3 months of issuance of 1st solvency certificate, only 50% of the applicable charges shall be levied.</i>				

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1.33. **ISSUANCE OF ANY OTHER CERTIFICATE I.E. NO DUES, BALANCE CONFIRMATION, MAINTENANCE OF ACCOUNT, ETC. ON BEHALF OF OUR CLIENTS AS WELL AS CLIENTS REFERRED BY OTHER BANKS OTHER THAN FOR GOVT. SPONSORED SCHEMES**

As per Non Credit Related Service Charges which is presently as under:

Individuals	Non –Individuals
₹100/-	₹150/-

1.34. **FEE FOR OPENING / OPERATING TRA/ ESCROW ACCOUNT**

CREDIT LIMIT FROM OUR BANK	FEE
Up to ₹ 5.00 Cr	₹1.00 Lac p.a.
Above ₹ 5.00 to ₹ 10.00 Cr	₹2.00 Lac p.a.
Above 10.00 Cr	₹5.00 Lac p.a.

1.35. **CHARGES FOR OF COPY OF DOCUMENTS FOR SUBMISSION TO ANY STATUTORY AUTHORITY TO THE BORROWER**

Limit	Charges
Up to ₹ 100.00 Lac	₹ 500.00
Over ₹ 100.00 Lac	₹ 1000.00 plus actual photocopy charges.

SERVICE CHARGES APPLICABLE FROM 01.04.2020

		If presence of Bank official is required along with the copy of documents	₹2000.00 plus actual photocopy charges	
		PS Advances including Govt. Sponsored Schemes up to ₹ 25000.00	NIL	
1.36.	<u>PROVIDING CREDIT INFORMATION /OPINION INCLUDING INTRODUCTION IN CASE OF BORROWAL ACCOUNTS IF PROVIDED ON REQUEST OF THE BORROWER</u>			
	₹1000.00 per occasion			
1.37.	<u>HANDLING CHARGES</u>			
	Wherever full waiver of processing fee or upfront fee is permitted, 'Handling Charges' @ Rs.15/- per lac or part thereof, subject to a maximum of Rs. 1 lac are to be recovered from borrowers availing limits of Rs.1 crore & above, separately in lieu of processing fee & upfront fee.			
1.38.	<u>LOAN/DEBT SYNDICATION CHARGES</u>			
		i) Syndication Fees (including project appraisal, as a part of syndication assignment)	0.50% of the total project loan plus GST	

SERVICE CHARGES APPLICABLE FROM 01.04.2020

		ii) Project Appraisal Fees wherever appraisal is shared with other banks/SEBI and our bank does not undertake syndication assignment.	0.20% of the total project loan plus GST (to be charged in those cases where our appraisal is being used for sanction of loan by other Banks/FIs).									
1.39.	<p><u>FEE FOR UNDERWRITING ASSIGNMENTS</u></p> <p>@ 0.25% of the total debt be recovered at the time of conveying our sanction. This fee is to be recovered over & above the syndication fee of 0.50% of total debt as mentioned above.</p>											
1.40.	<p><u>ADDITIONAL JOBS/ RESPONSIBILITIES ON BEHALF OF LENDER BANKS, IN RESPECT OF ALL TERM LOANS SANCTIONED UNDER CONSORTIUM/ SYNDICATION/MULTIPLE BANKING ARRANGEMENT, INVOLVING TOTAL TERM LOAN COMPONENT OF ₹5.00 CR AND ABOVE</u></p> <table border="1" data-bbox="157 1023 1927 1417"> <thead> <tr> <th data-bbox="157 1023 1276 1079">Particulars</th> <th data-bbox="1276 1023 1927 1079">Charges</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="157 1079 1927 1128">A. Project Implementation & Monitoring Fee</td> </tr> <tr> <td data-bbox="157 1128 1276 1356"> For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter's contribution is as was envisaged, etc.) </td> <td data-bbox="1276 1128 1927 1356"> ₹100 per lac p.a. on total project cost till completion of project (i.e. ₹10,000/- per crore) subject to maximum of ₹7.5 lac p.a. </td> </tr> <tr> <td colspan="2" data-bbox="157 1356 1927 1417">B. Security Agency Fee (to be charged one time)</td> </tr> </tbody> </table>				Particulars	Charges	A. Project Implementation & Monitoring Fee		For monitoring of implementation of the project on behalf of lender members (i.e. whether the financial as well as physical progress is as per schedule, cost estimates accepted are being adhered to or not, actual promoter's contribution is as was envisaged, etc.)	₹100 per lac p.a. on total project cost till completion of project (i.e. ₹10,000/- per crore) subject to maximum of ₹7.5 lac p.a.	B. Security Agency Fee (to be charged one time)	
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B. Security Agency Fee (to be charged one time)												

SERVICE CHARGES APPLICABLE FROM 01.04.2020

	<p>For creation of security charged on behalf of lender members</p> <p>₹100 per lac on total project loan (i.e. ₹10,000/- per crore) subject to maximum of ₹5 lac.</p> <p>In case of change in security/lenders, requiring modification in creation/ extension of mortgage/ other securities, additional 50% of the said fees are to be levied.</p>
1.41.	<p><u>PROCESSING CHARGES/ UPFRONT CHARGES /OTHER CHARGES etc FOR ADVANCES TO HONOURABLY RETIRED EMPLOYEE</u></p> <p>50% waiver of charges be allowed in respect of honorably retired employees of our bank/widows of honorably retired members of staff.</p> <p>The term retired employee includes the employees retired honorably or leaving bank's service including voluntary retirement or otherwise but does not include an employee retired compulsorily or in consequences of disciplinary action.</p>
1.42.	<p><u>PRE-PAYMENT / FORE CLOSURE OF LOAN IN CASE OF TAKE OVER i.e. LOAN IS PREPAID BY THE NON-INDIVIDUAL BORROWER FOR SHIFTING TO OTHER BANK/FI</u></p> <p>Pre-payment charges @2% of the pre-paid amount.</p> <p><i>However, no prepayment charges are to be levied in the following cases:</i></p> <ul style="list-style-type: none"> ✓ <i>MSE Borrower</i> ✓ <i>Floating rate term loan (Non Business) sanctioned to Individual Borrower.</i> ✓ <i>Loans sanctioned at fixed rate with reset clause, if the borrower exercises his option for floating rate interest at the time of reset.</i> ✓ <i>Where the loans are prepaid by the borrowers from their own sources</i> ✓ <i>Where the borrower shift to other bank within 30 days from the date of issuance of circular for upward revision in the rate of interest to be charged in his account or change in other terms of sanction.</i> <p><i>Where the closure of loan is on the instance of the Bank on account of size of irregularity, possibility of default in future or any other technical or other specific reasons.</i></p>

SERVICE CHARGES APPLICABLE FROM 01.04.2020

1.43	<p><u>CONCESSION AMOUNT TO BE RECOVERED IN CASE OF TAKEOVER OF THE ACCOUNT</u></p> <p>In case of account is being taken over by the other bank/FI, in addition to levying pre-payment charges, all the concession/relaxation/waiver in the service charge, ROI etc. granted since last sanction/review/renewal of the facility or sanction accepted by the borrower with such clause, whichever is earlier, in the account shall be withdrawn and respective amount shall be recovered from the borrower. The same clause shall invariably be incorporated in the sanction letter & acceptance of borrower in this regard shall be obtained & kept on record.</p>						
1.44.	<p><u>OUT OF POCKET EXPENSES</u></p> <p>All out of pocket expenses such as Registration / Modification /Satisfaction of charges with RoC, postages, telegrams, telex, cable charges, fax etc. shall be collected from the beneficiary, unless otherwise specified.</p>						
1.45	<p><u>CREDIT INFORMATION REPORT (CIC) CHARGES</u></p> <table border="1" style="margin-left: auto; margin-right: auto;"><thead><tr><th style="background-color: #FFD700;">Segment</th><th style="background-color: #FFD700;">Charges</th></tr></thead><tbody><tr><td>Consumer</td><td>@ ₹50.00/- per CIC</td></tr><tr><td>Commercial</td><td>@ ₹500.00/- per CIC</td></tr></tbody></table>	Segment	Charges	Consumer	@ ₹50.00/- per CIC	Commercial	@ ₹500.00/- per CIC
Segment	Charges						
Consumer	@ ₹50.00/- per CIC						
Commercial	@ ₹500.00/- per CIC						
1.46.	<p><u>CERSAI CHARGES (SERVICE CHARGE FOR REGISTRATION OF EQUITABLE MORTGAGE WITH CENTRAL REGISTRY)</u></p> <p style="text-align: center;">As per CERSAI guidelines</p>						
1.47.	<p><u>NeSL Charges</u></p> <p style="text-align: center;">As per NeSL guidelines</p>						
1.48.	<p><u>LEGAL OPINION/NEC CHARGES</u></p>						

SERVICE CHARGES APPLICABLE FROM 01.04.2020

Exposure	Maximum Charges per property*		
	Metro	Urban & Semi-urban	Rural
Up to ₹1 Crore	₹3000/-	₹1500/-	₹1000/-
Above ₹1 Crore	₹4000/-	₹2500/-	₹1500/-

**plus actual out of pocket expenses to be recovered from borrower*

1.49. VALUATION FEE

Value of Assets*	Fee
Upto ₹ 20.00 Lakh	₹ 2000/-
Above ₹ 20.00 Lakh to ₹ 50.00 Lakh	₹ 3000/-
Above ₹ 50.00 Lakh to ₹ 1.00 Crore	₹ 4000/-
Above 1.00 Crore to ₹ 5.00 Crore	₹ 8000/-
Above 5.00 Crore to ₹ 10.00 Crore	₹ 12000/-
Above 10.00 Crore	₹ 15000/-

**includes Property/Fixed Assets/Plant & Machinery etc*

SERVICE CHARGES APPLICABLE FROM 01.04.2020

1.50 LEVY OF CASH ORDER/ DRAFT/ RTGS/ NEFT CHARGES WHILE DISBURSING TERM LOAN:

While issuing instruments for remittance of funds directly in favour of supplier, for disbursement of term loan, no charges are to be recovered for issuance of Cash Order/Draft/RTGS/ NEFT/other mode.

CONCESSION

A. LOYALTY BONUS TO PRIVILEGED BORROWER

- **Loyalty Bonus:** 25% concession in applicable service charges by respective sanctioning authority to Privileged Borrower.
- **Definition of Privileged Borrower:**

Existing borrower of our bank availing business loan for last 10 years under sole / Multiple / Consortium banking with satisfactory conduct* of account.

*Satisfactory Conduct of the account means:

- ✓ Internal rating of the borrower is not below A4 since last 3 years
- ✓ Borrower does not fall under SMA-1/SMA-2 category since last 3 years.
- ✓ Borrower was not in NPA category since inception.

Note:

A) Concession to Privileged Borrower shall not be applicable in following cases:

- ✓ Concession already given under any schematic/customized loan scheme
- ✓ Retail Loans
- ✓ Any concession already given by respective/higher sanctioning authority

B) While granting concession, it shall be the endeavor of the bank to ensure that accounts (i.e. saving / Current / Term Deposit Account / Retail Loans) of directors / partners / staff / family members are being maintained with us.

C) The Concurrent Auditor should verify the 'Privileged Borrower' in their report

B. CONCESSION TO MSME BORROWER IN CASE OF APPLICATIONS RECEIVED THROUGH PSB ONLINE PORTAL

SERVICE CHARGES APPLICABLE FROM 01.04.2020

<p>20% discount in processing /upfront fee will be given in case of applications received through PSB online portal in respect of MSME category of borrowers to promote the digital platform i.e. <i>psbloansin59minutes.com</i> which promote the automation and digitization of various processes of Business Loan.</p>
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SERVICE CHARGES APPLICABLE FROM 01.04.2020

B. DEMAT CHARGES

Services		Individual		Non-Individual		Pool A/c		CM / Sub broker Beneficiary A/c		Stock Broker-Collateral (New category for NSDL Only for acceptance of Securities as collateral)	
Account opening		Nil		Nil		Nil		Nil		Nil	
Advance/Deposit		Clients not maintaining SB/ CA A/c ₹10,000/-									
Account Maintenance Charges (AMC)		Email ID for E-CAS		Email ID for E-CAS							
		Registered	Not Registered	Registered	Not Registered						
Clients Maintaining SB/ CA a/c with bank	NSDL	₹300	₹350	₹800	₹900	₹300		₹800		₹300	
	CDSL					₹750		₹800		₹300	
Clients Not Maintaining SB/ CA a/c with bank	NSDL	₹600	₹700	₹1600	₹1800	₹600		₹1300		₹600	
	CDSL					₹1250		₹1300		₹750	
Speed-e Password Based (Incl AMC)		₹500				Nil		₹500		Nil	
Speed-e Token Based (Incl AMC)		₹2000				₹2000		₹2000 (Incl DSC)		₹2000	

SERVICE CHARGES APPLICABLE FROM 01.04.2020

			Charges)	
Demataterilization (NSDL&CDSL)	₹2/- per certificate with minimum of Rs. 35 plus postage as applicable.	NA	₹2/- per certificate with minimum of Rs. 35 plus postage as applicable.	NA
Remat (NSDL&CDSL)	A fee of ₹10 for every hundred securities or part there of OR a flat fee of ₹ 10 per certificate; (Whichever is higher)	NA	A fee of ₹10 for every hundred securities or part there of OR a flat fee of ₹ 10 per certificate; (Whichever is higher)	NA
Commercial Paper/CDS MIBOR linked paper purchase/sales	0.033% of market value with minimum of ₹30/-per instruction and max. of ₹300/- per instruction	NA	0.033% of market value with minimum of ₹30/-per instruction and max. of ₹300/- per instruction	NA
Transaction (Debit-Market, Off-Market & Inter-Depository) &Redemption of	0.03%; Minimum amount ₹25/-, Max ₹5000 *Online trading/Speed-e: ₹10/-per transaction where AMC is Annual	NSDL: ₹10/- CDSL: *Off Market/ Inter-Depository Sell- ₹10/-	₹13/- per transaction	NSDL Only: ₹10/-

SERVICE CHARGES APPLICABLE FROM 01.04.2020

Mutual fund units			*Off Market/Inter-Depository CM Delivery: 0.01% of Value; Min of ₹18/- *On Market Buy: 0.01% of Value; Min ₹5/- and Max ₹12/-		
Pledge Creation (NSDL&CDSL)	0.02% of value with min ₹100		NA	0.02% of value with min ₹100/-	100 +* NSDLs actual charges, if any. ₹100/- will be charged for cancellation of Pledge, as cancellation charges.
Pledge Creation confirmation (NSDL&CDSL)	50% of pledge creation charges	50% of pledge creation charges	NA	50% Charges of pledge creation	
Pledge Closure (NSDL&CDSL)	₹50/-		NA	₹50/-	₹100 +* NSDLs actual charges, if any
Pledge Closure confirmation (NSDL&CDSL)	Same as Pledge Closure Charges				
Pledge Invocation per	₹50/-		NA	₹50/-	₹100 + * NSDLs actual charges, if

SERVICE CHARGES APPLICABLE FROM 01.04.2020

ISIN(NSDL&CDSL)				any
Failed instruction charges (NSDL&CDSL)		₹10/-		
Adhoc Account Statement		₹50/-		
Freezing / De-freezing charges		₹25/- per transaction		
Late Fee		₹50 Per instruction		
DIS booklet Postage Charges		₹75/- each DIS Booklet		
<p>Notes:</p> <ol style="list-style-type: none"> 1) AMC will be levied on pro-rata for the first year of opening the account. Annual AMC shall be levied up-front during the month of April. 2) Advance fees of ₹ 10,000/- to be deposited upfront which will be adjusted against the future dues. In case the balance falls below ₹ 2000/- it shall be the responsibility of Client to replenish the upfront amount so as to continue the service. (For non SB/CA customer). 3) NSDL/CDSL Charges for Receipt-In/Pay-out and penalty charges levied by SEBI for securities lying in pool A/c beyond stipulated period or any other charges will be charged on actual basis. 4) All the reference prices will be based on NSE price (NSDL formula) BSE Price (CDSL formula) and all charges payable monthly. 5) Bank reserves right to revise the rate structure from time to time by giving 30 days' notice. 6) AMC for Basic Services Demat Account (BSDA) applicable as per SEBI guidelines. 7) KRA Charges ₹ 100/- per PAN for Demat account modification. 8) Sub Broker/CM Beneficiary clients will be charged at the flat rate of ₹ 300/- per month to the account. 9) NSDL/CDSL fixed charges of ₹ 500/- per annum will be charged for each corporate account. 10) Charges for listed Demat services shall be raised at monthly intervals. Demat services not listed above will be 				

SERVICE CHARGES APPLICABLE FROM 01.04.2020

charged separately as per Bank's policy in the line with NSDL&CDSL Depositories.

- 11) For Pool A/Cs– Inter-settlement & CM Pool to pool per debit transaction-0.01%+NSDL/CDSL charges (Per ISIN).Pool A/c will be charged freeze charge of ₹125/-.As per CDSL ,additional charge of ₹ 500/- per month will be charged in pool accounts.*
- 12) All the above mentioned charges are exclusive of GST. Additional GST will be applicable as per the prevailing rates.*

SERVICE CHARGES APPLICABLE FROM 01.04.2020

C. DIGITAL BANKING OPERATIONS RELATED SERVICE CHARGES

S N	PARTICULARS	SERVICE CHARGES		
1. <u>FUND TRANSFER</u>				
1.1	RTGS	Slab	Charges Through	
			Branch	i-Banking / m-Banking
		₹2.00 Lac to ₹5.00 Lac	₹20/-	NIL
		Above ₹5.00 Lac	₹40/-	
1.2	NEFT	Slab	Charges Through	
			Branch	i-Banking / m-Banking
		Up to ₹10,000/-	₹ 2/-	NIL
		Above ₹10,000/- and up to ₹1 Lac	₹4/-	
		Above ₹1 Lac and up to ₹2 Lac	₹14/-	
Above ₹2.00 Lac	₹24/-			
1.3	IMPS	Slab	Charges Through	
			Branch	i-Banking / m-Banking
		Up to ₹ 1000/-	₹ 5/-	Nil
		Above ₹ 1,000/- to ₹ 10,000/-		₹ 2/-
Above ₹ 10000/-	₹ 5/-			

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S N	PARTICULARS	SERVICE CHARGES	
1.4	National Automated Clearing House (NACH) Mandate	Activity	Charges
		<i>Outward NACH Credit Transactions of Corporate</i>	₹ 2/- per record subject to a minimum of ₹ 500/-
		<i>Outward NACH Debit Transactions of Corporate</i>	
		<i>Inward NACH Mandate Verification</i>	₹ 100/- per mandate on acceptance
		<i>Outward NACH Mandate of Corporates</i>	₹ 50/- per mandate on acceptance
<i>Returning charges on return of NACH (Debit) on account of Insufficient Funds</i>	₹ 100/-		
<u>2. SMS ALERTS/ INTERNET BANKING</u>			
2.1	SMS	₹15/- (for Saving Bank Account) +₹25/- (Other than Saving Bank Account) per quarter in all operative accounts on quarterly basis excluding Basic Saving Deposit.	
2.2	Internet Banking / Mobile Banking		
2.2.1	Registration	NIL	
2.2.2	Duplicate Password Charges	₹50/- per event in case of offline request received through Branches. However, the incumbent In-charge can waive off the charges looking into the genuineness of the case.	
<u>3. Bunch Note Acceptor (BNA) / Cash Deposit Machine (CDM)</u>			

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S N	PARTICULARS	SERVICE CHARGES	
3.	Bunch Note Acceptor (BNA) / Cash Deposit Machine (CDM)	Particular	Charges
		Card/ Card less cash deposit in SB/ CA/ CC/ OD A/c up to ₹2.00 Lac	NIL
		Card/ Card less cash deposit in SB A/c above ₹2.00 Lac	₹1/- per ₹1000/- or part thereof with a min. of ₹15/ per transaction
		Card/ Card less cash deposit in CA/ CC/ OD above ₹2.00 Lac per transaction	₹1/- per ₹1000/- or part thereof with a min. of ₹25/ per transaction

4. ATM CUM DEBIT CARD CHARGES / PREPAID CARD CHARGES

Variant	Classic	Gold / Platinum / International / MasterCard Standard / Platinum Moment	Rupay Select Debit Card	Prepaid
Card issuance charges	Primary			
	Nil	₹250/-	₹500/-	₹50/-
	Add on Card			
		₹150/-		N.A.
Annual Maintenance Charges	₹150/- <i>(From 2nd year onwards as 1st year charges are free)</i> <i>(Nil for Classic- KCC / Classic-Mudra/ Classic - PMJDY)</i>		For cards having balances above ₹500/- on the date of expiry of card, Annual Maintenance fee of ₹150/- will be levied & account will be maintained for one additional year, thereof. In case, balance goes below ₹500/-, the entire balance will be forfeited and card will be closed.	
Card surrender and transfer	Not Applicable		₹250/-	

SERVICE CHARGES APPLICABLE FROM 01.04.2020

of unutilized balance														
Hot Listing	Nil													
Card Replacement Charges (Duplicate Issuance)	₹150/-													
Duplicate PIN/ Regeneration of PIN through Branch	₹50/- (for request through branch; Exempted for Govt. Sponsored Scheme Nil (if done through Green Pin at ATMs)													
Transaction declined due to insufficient Balance	₹15/- (charges are applicable to staff also.)													
For use of Bank's own ATMs located in Metro and Non-Metro Areas	<table border="1" style="width: 100%;"> <tr> <td>Free Transactions*</td> <td>5 Transactions / Month</td> </tr> <tr> <td>After Free Transactions*</td> <td>₹ 10/- per Transactions</td> </tr> </table>		Free Transactions*	5 Transactions / Month	After Free Transactions*	₹ 10/- per Transactions								
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	After Free Transactions*	₹ 10/- per Transactions												
	Exempted from above charges: A. Staff / Ex-staff B. Cards issued in SBBDA C. Defense personal and Pensioners *Refer RBI circular RBI/2019-20/41 DPSS.CO.PD No 377/02.10.002/2019-20 dated 14/08/2019 for clarifications of "Free ATM Transactions"													
For use of other Bank's ATMs located in Metro and Non-Metro Areas	<table border="1" style="width: 100%; text-align: center;"> <thead> <tr style="background-color: #FFD700;"> <th></th> <th>Metro[^]</th> <th>Non Metro</th> </tr> </thead> <tbody> <tr> <td>Free Financial and Non-financial Transactions*</td> <td>3 Transactions / Month</td> <td>5 Transactions / Month</td> </tr> <tr> <td>After Free Financial Transactions*</td> <td colspan="2">₹ 20/- per Transactions</td> </tr> <tr> <td>After Free Non-financial Transactions*</td> <td colspan="2">₹ 9/- per Transactions</td> </tr> </tbody> </table>			Metro [^]	Non Metro	Free Financial and Non-financial Transactions*	3 Transactions / Month	5 Transactions / Month	After Free Financial Transactions*	₹ 20/- per Transactions		After Free Non-financial Transactions*	₹ 9/- per Transactions	
		Metro [^]	Non Metro											
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➤ [^] viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ➤ Above charges are applicable to staff also. *Refer RBI circular RBI/2019-20/41 DPSS.CO.PD No 377/02.10.002/2019-20 dated 14/08/2019 for clarifications of "Free ATM Transactions"														

SERVICE CHARGES APPLICABLE FROM 01.04.2020

International Transactional Charges (If said facility opted in debit card)				
Balance Enquiry at ATMs	₹25/-			
ATM cash withdrawal transactions	<i>Sr. No.</i>	<i>Network</i>	<i>Card Type</i>	<i>Transaction Charges</i>
	1	PNB<-> Druk Bank (Bhutan)	All PNB international Debit cards	At Druk bank ATMs Cash withdrawal: ₹ 12/- (plus taxes) Balance Enquiry: ₹2/- (plus taxes)
	2	PNB <-> RMA Bhutan (Royal Monetary Authority Bhutan)	PNB Rupay International Debit Cards	For all ATMs in Bhutan other than Druk bank ATMs. Cash withdrawal: ₹50/- (plus taxes). Balance Enquiry: ₹ 10/- (plus taxes).
	3	PNB <-> EBL Nepal	All PNB International Debit Cards	At EBL ATMs Cash withdrawal – ₹50/- (flat) X`Balance Enquiry – ₹15/- (flat)
	4	PNB <-> All other transactions	All PNB International Debit Cards	₹ 150/- (flat). Apart from this, customer is charges by the acquiring bank which is not fixed and ranges from country to country. It is typically between 2-4% of transaction amount.
Point of Sale (PoS) / e-Com Transactions	3% of transaction amount			

5. CMS PRODUCTS CHARGES

1. Fee Collection Module (FCM)	₹ 2.00/- per ₹ 1000 Minimum charge per transaction is ₹ 40.00/
2. Integrated Fee portal (IFP)	IBS: ₹ 8.00 – ₹ 20.00 Debit Card: 0.4% - 0.9% Credit Card: 1% - 1.9%

SERVICE CHARGES APPLICABLE FROM 01.04.2020

3. CMS (Cash Management services)

(Charges in paisa /per ₹1000)

TYPE OF CENTRE	Annual Turn Over In ₹ Crores		
	>250	100-250	<100
Metro	6	15	25
Urban	20	30	50
Semi Urban	50	70	90
Rural	70	90	120

*Above charges will be for credit arrangements on actual realization basis. **Minimum charge per instrument ₹2/-***

- Returning charges – ₹120/- per instrument
- If party desires immediate credit, interest @MCLR+6.5% shall be charged or if party is availing credit facility with @ROI being charged in the account + 1% for the days for which credit has been given in advance.

4. ADM (Auto Debit Mandate)

Mandate Registration/ verification charges : ₹40.00/-per mandate(One time charge)
Mandate execution charges on due date : ₹5.00/- per transaction
Representation for Returning Charges: ₹100.00/- per transaction (as per banks guidelines)

5. E – CMS

₹ 5.00/- per transaction

SERVICE CHARGES APPLICABLE FROM 01.04.2020

D. Non Credit Related Service Charges

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES																																										
1. <u>MAINTENANCE OF LEDGER ACCOUNTS</u>																																												
1.1	Minimum Balance Requirement and Charges for Not Maintaining Minimum Balance in the Account	<p><u>Saving Account</u></p> <p>Minimum Quarterly Average Balance (QAB)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Area</th> <th style="width: 33%;">Min. QAB</th> <th style="width: 33%;">Initial Deposit</th> </tr> </thead> <tbody> <tr> <td>Rural</td> <td>₹500/-</td> <td>₹500/-</td> </tr> <tr> <td>Semi Urban</td> <td>₹1000/-</td> <td>₹1000/-</td> </tr> <tr> <td>Urban & Metro</td> <td>₹2000/-</td> <td>₹2000/-</td> </tr> </tbody> </table> <p>Charges per Qtr. for Not Maintaining Minimum Balance</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Shortfall in QAB</th> <th style="width: 16.5%;">Rural</th> <th style="width: 16.5%;">Semi-Urban</th> <th style="width: 33%;">Urban/ Metro</th> </tr> </thead> <tbody> <tr> <td>Up to 50%</td> <td>₹50/-</td> <td>₹100/-</td> <td>₹150/-</td> </tr> <tr> <td>Above 50%</td> <td>₹100/-</td> <td>₹150/-</td> <td>₹250/-</td> </tr> </tbody> </table> <p><u>Current Account</u></p> <p>Minimum Quarterly Average Balance (QAB)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Area</th> <th style="width: 33%;">Min. QAB</th> <th style="width: 33%;">Initial Deposit</th> </tr> </thead> <tbody> <tr> <td>Rural</td> <td>₹1000/-</td> <td>₹1000/-</td> </tr> <tr> <td>Semi Urban</td> <td>₹2000/-</td> <td>₹2000/-</td> </tr> <tr> <td>Urban & Metro</td> <td>₹5000/-</td> <td>₹5000/-</td> </tr> </tbody> </table> <p>Charges per Qtr. for Not Maintaining Minimum Balance</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 40%;">Charges</th> <th style="width: 20%;">Rural/ SU</th> <th style="width: 40%;">Urban/ Metro</th> </tr> </thead> <tbody> <tr> <td></td> <td>₹200/-</td> <td>₹300/-</td> </tr> </tbody> </table>	Area	Min. QAB	Initial Deposit	Rural	₹500/-	₹500/-	Semi Urban	₹1000/-	₹1000/-	Urban & Metro	₹2000/-	₹2000/-	Shortfall in QAB	Rural	Semi-Urban	Urban/ Metro	Up to 50%	₹50/-	₹100/-	₹150/-	Above 50%	₹100/-	₹150/-	₹250/-	Area	Min. QAB	Initial Deposit	Rural	₹1000/-	₹1000/-	Semi Urban	₹2000/-	₹2000/-	Urban & Metro	₹5000/-	₹5000/-	Charges	Rural/ SU	Urban/ Metro		₹200/-	₹300/-
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<ul style="list-style-type: none"> QAB of Rs.100/- is required for Self Help Group accounts (irrespective of location of branch) Charges as above shall be levied for non-maintenance of minimum average balance quarterly. Recovery of charges should not turn into negative balance solely on account of levy of service charges. 																																												

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES				
		<ul style="list-style-type: none"> No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/ Dormant accounts as per RBI guidelines Frequency of charging Qtly charges shall be in line with PNB i.e. Apr./Jul/Oct./Jan. 				
1.2	Duplicate Passbook / Statement	<p><u>Pass Book/ Statement – Non-Individuals & Individual</u> (All Branches)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">With latest Balance only</td> <td style="text-align: right;">₹100/-</td> </tr> <tr> <td>With previous Entries</td> <td style="text-align: right;">₹2/- per entry, Min ₹100/- Max. ₹1000/-</td> </tr> </table> <p><u>Note:</u></p> <ul style="list-style-type: none"> 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 e-mail & 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 i-Bank facility for downloading statement. 	With latest Balance only	₹100/-	With previous Entries	₹2/- per entry, Min ₹100/- Max. ₹1000/-
With latest Balance only	₹100/-					
With previous Entries	₹2/- per entry, Min ₹100/- Max. ₹1000/-					

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES	
1.3	INCIDENTAL / LEDGER FOLIO / ACCOUNT MAINTENANCE CHARGES– OPERATIVE ACCOUNTS BEYOND FREE OF CHARGE PERMISSIBLE ENTRIES	<u>Free Folio Allowed in Accounts in Current Accounts</u>	
		Quarterly Average Credit Balance (in Current account)	
		Up to ₹25,000/-	NIL
		Above ₹25,000/- up to ₹50,000/-	2
		Above ₹50,000/- up to ₹1,00,000/-	4
		Above ₹1,00,000/- up to ₹2,00,000/-	7
		Above ₹2,00,000/-	No limit
		<i>For accounts maintained in computer, 40 entries or part thereof is treated as one ledger folio.</i>	
		<u>Charges beyond free limit</u>	
		SB Account	₹2/-per entry in excess of 40 debits permitted in half year in SB account (for non-cash transaction excluding bank induced/ ATM/ i-Bank)
CA/ Cash Credit/ Overdraft	₹2/-per, entry subject to Min ₹100/- Max. ₹1000/-		
<i>(no free folios in OD/CC Accounts)</i>			
CHARGES ON EXCESS DEBITS IN ACCOUNT			
Basic Savings Bank Deposit Account (BSBD)	₹5/-per debits in excess of 6 debits permitted in a month.		
1.4	Cheque Book Issuance Charges	CTS-2010 Standard Cheques	
		Non Individuals/ Individuals	
		Personalized request through	(a) Digital mode: ₹3/- per leaf (b) Branch- ₹4/- per leaf
		Non- Personalized	₹5/- per leaf

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES											
		<p>Free Cheque Book: SB A/c: One Cheque book of 20/25 Leaves free in a FY BSBD Account: 10 Cheque Leaves Free Per year</p>											
1.5	Standing Instructions	<table border="1"> <thead> <tr> <th data-bbox="585 492 1081 544">Particulars</th> <th data-bbox="1089 492 1648 544">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="585 547 1081 654">For transactions involving transfer of funds to other centers</td> <td data-bbox="1089 547 1648 654">Applicable ABB Charges</td> </tr> <tr> <td data-bbox="585 657 1081 732">Registration of SI</td> <td data-bbox="1089 657 1648 732">Within the Bank: NIL Inter Bank: ₹50/- per instruction</td> </tr> <tr> <td data-bbox="585 735 1081 881">Execution of Standing Instruction / remittance to other institutions viz. LIC premium etc.</td> <td data-bbox="1089 735 1648 881">Within the Bank: NIL Inter Bank: ₹50/- per instruction plus Remittance charges plus actual postage</td> </tr> <tr> <td data-bbox="585 885 1081 1031">Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions</td> <td data-bbox="1089 885 1648 1031">₹100/- per transaction plus Remittance charges plus actual postage</td> </tr> </tbody> </table> <p>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 and no SI registration charges and SI remitting charges are to be levied:</p> <ol style="list-style-type: none"> 1. Crediting/ Remitting interest in term deposit. 2. Crediting/Remitting Recurring Deposit installments. 3. Crediting/Remitting installments in Loan accounts. 		Particulars	Charges	For transactions involving transfer of funds to other centers	Applicable ABB 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	₹100/- per transaction plus Remittance charges plus actual postage
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For transactions involving transfer of funds to other centers	Applicable ABB Charges												
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Non Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions	₹100/- per transaction plus Remittance charges plus actual postage												
1.6	Stop Payment Instructions	<table border="1"> <thead> <tr> <th data-bbox="585 1359 819 1404">Particulars</th> <th data-bbox="827 1359 1648 1404">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="585 1359 819 1404"></td> <td data-bbox="827 1359 1648 1404"></td> </tr> </tbody> </table>		Particulars	Charges								
Particulars	Charges												

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES					
		<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">SB Accounts</td> <td>₹100/- per instrument, Range of Cheque ₹300/- (range of 3 and more cheque)</td> </tr> <tr> <td>CA/CC/OD Accounts</td> <td>₹200/- per instrument, Range of Cheque ₹600/- (range of 3 and more cheque)</td> </tr> </table>	SB Accounts	₹100/- per instrument, Range of Cheque ₹300/- (range of 3 and more cheque)	CA/CC/OD Accounts	₹200/- per instrument, Range of Cheque ₹600/- (range of 3 and more cheque)	
SB Accounts	₹100/- per instrument, Range of Cheque ₹300/- (range of 3 and more cheque)						
CA/CC/OD Accounts	₹200/- per instrument, Range of Cheque ₹600/- (range of 3 and more cheque)						
		<ul style="list-style-type: none"> • 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. • <i>No charges shall be levied if stop payment instructions made through registered Internet Banking</i> 					
1.7	Cancellation / Revocation of Stop Payment Instructions	<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">SB Accounts</td> <td rowspan="2" style="text-align: center;">₹20/-per instrument; Maximum ₹200/- per instruction</td> </tr> <tr> <td>CA/CC/OD Accounts</td> </tr> </table>	SB Accounts	₹20/-per instrument; Maximum ₹200/- per instruction	CA/CC/OD Accounts		
SB Accounts	₹20/-per instrument; Maximum ₹200/- per instruction						
CA/CC/OD Accounts							
1.8	Penalty Charges for Depositing Delayed Installment Recurring Deposit Account	<p>₹1/-per 100/- pm irrespective of periodicity of deposits.</p> <p>Note: 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.</p>					

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

SERVICE CHARGES PERTAINING TO GENERAL BANKING																
Sr.	PARTICULARS	CHARGES														
1.9	Closure of Account	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #FFD700;"> <th style="width: 70%;">Particulars</th> <th style="width: 30%;">Charges</th> </tr> </thead> <tbody> <tr> <td>A. Account Closed within 14 days from the opening of account</td> <td>No Charges</td> </tr> <tr> <td colspan="2">B. Accounts closed after 14 days but within 12 months of opening</td> </tr> <tr> <td>RD Account</td> <td>₹100/-</td> </tr> <tr> <td>Savings Bank account</td> <td>₹300/-</td> </tr> <tr> <td>Current Accounts</td> <td>₹600/-</td> </tr> <tr> <td>Accounts closed after 12 months</td> <td>Nil</td> </tr> </tbody> </table> <p>Note:</p> <ul style="list-style-type: none"> 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/CA 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. 	Particulars	Charges	A. Account Closed within 14 days from the opening of account	No Charges	B. Accounts closed after 14 days but within 12 months of opening		RD Account	₹100/-	Savings Bank account	₹300/-	Current Accounts	₹600/-	Accounts closed after 12 months	Nil
Particulars	Charges															
A. Account Closed within 14 days from the opening of account	No Charges															
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Current Accounts	₹600/-															
Accounts closed after 12 months	Nil															

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES									
1.10	Operation in the Account	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="text-align: center;">Individuals</th> <th style="text-align: center;">Non - Individuals</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Allowing operations through Power of Attorney</td> <td style="text-align: center;">₹300/-all customers</td> <td style="text-align: center;">₹500/-</td> </tr> <tr> <td style="text-align: center;">Change of Authorized Signatory / Operational instructions in the account / Recording reconstitution</td> <td style="text-align: center;">Nil</td> <td style="text-align: center;">₹200/- per occasion</td> </tr> </tbody> </table> <p>Note: No charges in case of death of existing signatory /account holder.</p>		Individuals	Non - Individuals	Allowing operations through Power of Attorney	₹300/-all customers	₹500/-	Change of Authorized Signatory / Operational instructions in the account / Recording reconstitution	Nil	₹200/- per occasion
	Individuals	Non - Individuals									
Allowing operations through Power of Attorney	₹300/-all customers	₹500/-									
Change of Authorized Signatory / Operational instructions in the account / Recording reconstitution	Nil	₹200/- per occasion									

2. REMITTANCES

2.1	Issuance of Demand Draft	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 50%;">Up to ₹10000/-</td> <td style="width: 50%;">₹50/-</td> </tr> <tr> <td>Above ₹10,000/-</td> <td>₹4.00 per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-</td> </tr> <tr> <td>Against tender of Cash (Below ₹50000/-)</td> <td>@50% of over and above normal charges (as mentioned above)</td> </tr> </tbody> </table>	Up to ₹10000/-	₹50/-	Above ₹10,000/-	₹4.00 per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-	Against tender of Cash (Below ₹50000/-)	@50% of over and above normal charges (as mentioned above)
Up to ₹10000/-	₹50/-							
Above ₹10,000/-	₹4.00 per thousand or part thereof, Minimum ₹50/-, Max. ₹15000/-							
Against tender of Cash (Below ₹50000/-)	@50% of over and above normal charges (as mentioned above)							

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES	
2.2	Issuance of Duplicate Draft / Revalidation of Draft / Cancellation of Drafts / Other Instruments	Demand Draft/Other instrument	
		1 Revalidation	₹100/- per instrument
		2 Cancellation Charges	
		3 Issuance of Lost instrument(s)	
		4 Issuance of Duplicate Draft	
		5 Against tender of Cash (Below ₹50000/-) for any mode of Remittance	₹250/-per instrument
<ul style="list-style-type: none"> • No charges shall be levied for issuance of Drafts favoring beneficiaries on account of disbursement of Term Loans/ Retail Loans/Housing Loans. • Credit/ 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 savings schemes. 			

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES																												
2.3	Cheques (Including ECS) / Bills Returning Charges	<p>LOCAL RETURNING CHARGES</p> <p>INWARD RETURNING CHARGES:</p> <table border="1" data-bbox="583 435 1644 824"> <thead> <tr> <th>Amount of Cheque</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td colspan="2">DUE TO INSUFFICIENT FUND</td> </tr> <tr> <td>Up to ₹1lac</td> <td>₹ 200/-per instrument</td> </tr> <tr> <td>>₹1lacto₹1Cr</td> <td>₹ 500/- per instrument</td> </tr> <tr> <td>Above₹1Crore</td> <td>₹2000/-for1stchequeand₹2500/-per instance from two cheque onwards during the month.</td> </tr> <tr> <td colspan="2">Interest at applicable rate for number of days Bank remained out of funds(i.e. actual interest@ clean OD is to be charged extra)</td> </tr> <tr> <td colspan="2">For other reason: ₹ 100/- per instrument</td> </tr> <tr> <td colspan="2">No charge in case of technical fault/failure</td> </tr> </tbody> </table> <p>OUTWARD RETURNING CHARGES</p> <table border="1" data-bbox="583 915 1654 1029"> <thead> <tr> <th colspan="2">Local Cheque (Through Clearing Hose)</th> </tr> </thead> <tbody> <tr> <td>Upto₹1Lac</td> <td>₹100/-per instrument.</td> </tr> <tr> <td>Above₹1 Lac</td> <td>₹200/-per instrument</td> </tr> </tbody> </table> <p>Local Cheques /Bills– for presentation directly at the drawee bank:₹150/- +out of pocket expenses or 50%of collection charges whichever is higher.</p> <p>OUTSTATION RETURNING CHARGES</p> <table border="1" data-bbox="583 1195 1654 1370"> <tbody> <tr> <td>Cheques Up to ₹1 Lac</td> <td>₹ 100/- per instrument + out of pocket expenses</td> </tr> <tr> <td>Chequesabove₹1Lac</td> <td>₹200/-per instrument +out of pocket expenses</td> </tr> <tr> <td>Bills</td> <td>₹200/-+out of pocket expenses or 50% of collection charges whichever is higher.</td> </tr> </tbody> </table>	Amount of Cheque	Charges	DUE TO INSUFFICIENT FUND		Up to ₹1lac	₹ 200/-per instrument	>₹1lacto₹1Cr	₹ 500/- per instrument	Above₹1Crore	₹2000/-for1 st chequeand₹2500/-per instance from two cheque onwards during the month.	Interest at applicable rate for number of days Bank remained out of funds(i.e. actual interest@ clean OD is to be charged extra)		For other reason: ₹ 100/- per instrument		No charge in case of technical fault/failure		Local Cheque (Through Clearing Hose)		Upto₹1Lac	₹100/-per instrument.	Above₹1 Lac	₹200/-per instrument	Cheques Up to ₹1 Lac	₹ 100/- per instrument + out of pocket expenses	Chequesabove₹1Lac	₹200/-per instrument +out of pocket expenses	Bills	₹200/-+out of pocket expenses or 50% of collection charges whichever is higher.
		Amount of Cheque	Charges																											
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SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES								
<u>3. COLLECTION</u>										
3.1	Collection of Outstation Cheques / Drafts	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Particular</th> <th style="width: 40%;">Charges</th> </tr> </thead> <tbody> <tr> <td>Cheques up to ₹10000/-</td> <td>₹ 50/- per instrument</td> </tr> <tr> <td>>₹10000/- and up to ₹1.00 lac</td> <td>₹100/- per instrument</td> </tr> <tr> <td>Above ₹ 1.00 lac</td> <td>₹200/- per instrument</td> </tr> </tbody> </table>	Particular	Charges	Cheques up to ₹10000/-	₹ 50/- per instrument	>₹10000/- and up to ₹1.00 lac	₹100/- per instrument	Above ₹ 1.00 lac	₹200/- per instrument
		Particular	Charges							
		Cheques up to ₹10000/-	₹ 50/- per instrument							
		>₹10000/- and up to ₹1.00 lac	₹100/- per instrument							
Above ₹ 1.00 lac	₹200/- per instrument									
<ul style="list-style-type: none"> 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) 										
Collection of Local Cheques Through Clearing: No Charges										
3.2	Collection of Local / Outstation Bills-Outward & Inward {Clean / Documentary / Usance & Supply Bills Including Bills Received Under Inland LC (Excluding Drafts, Cheques Etc.)}	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Slab</th> <th style="width: 70%;">Charges</th> </tr> </thead> <tbody> <tr> <td>Up to ₹10000/-</td> <td>₹100/- + Out of Pocket Exp.</td> </tr> <tr> <td>Above ₹10000/-</td> <td>₹10/- per thousand or part thereof + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-</td> </tr> </tbody> </table>	Slab	Charges	Up to ₹10000/-	₹100/- + Out of Pocket Exp.	Above ₹10000/-	₹10/- per thousand or part thereof + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-		
		Slab	Charges							
		Up to ₹10000/-	₹100/- + Out of Pocket Exp.							
		Above ₹10000/-	₹10/- per thousand or part thereof + Out of Pocket Exp.; Min ₹100/ Max.- ₹15000/-							
<p><u>CHANGE OF ORIGINAL INSTRUCTIONS (IBC/OBC) i.e.</u> Waiving C Form, delivery Free of Payment, Extending retirement time etc. ₹200/- per reference</p>										
<p><u>Documents received for collection: if required to be delivered FREE OF PAYMENT to drawee OR to be returned back as UNREALISED.</u></p> <p>Normal Collection Charges + out of pocket expenses</p>										

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES
		<p data-bbox="592 337 1283 370"><u>Charges on Inward Collection (Bank to Bank)</u></p> <p data-bbox="592 383 1990 451">Remittance charges to be collected from the drawee - Where remitting bank has no branch, commission to be shared on 50:50 basis.</p> <ul data-bbox="592 477 2032 581" style="list-style-type: none"><li data-bbox="592 477 2032 542">• Actual postage/courier charges and any other out of pocket expenses have to be recovered in full from the customers.<li data-bbox="592 552 2032 581">• Collection charges in case of bills should be levied on the gross amount of the instrument.

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES																				
3.3	Outstation Returning Charges (Inward / Outward Collection)	<p><u>LOCAL RETURNING CHARGES</u></p> <p>INWARD RETURNING CHARGES:</p> <table border="1"> <thead> <tr> <th data-bbox="585 493 926 553">Amount of Cheque</th> <th data-bbox="934 493 1635 553">Charges</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="585 560 1635 610">DUE TO INSUFFICIENT FUND</td> </tr> <tr> <td data-bbox="585 617 926 667">Up to ₹1lac</td> <td data-bbox="934 617 1635 667">₹ 200/-per instrument</td> </tr> <tr> <td data-bbox="585 673 926 724">>₹1lacto₹1Cr</td> <td data-bbox="934 673 1635 724">₹ 500/- per instrument</td> </tr> <tr> <td data-bbox="585 730 926 873">Above₹1Crore</td> <td data-bbox="934 730 1635 873">₹2000/-for1stchequeand₹2500/- perinstancefrom2 cheque onwards during the month.</td> </tr> <tr> <td colspan="2" data-bbox="585 880 1635 971">Interest at applicable rate for number of days Bank remained out of funds(i.e. actual interest@ clean OD is to be charged extra)</td> </tr> <tr> <td colspan="2" data-bbox="585 977 1635 1027">For other reason: ₹ 100/- per instrument</td> </tr> <tr> <td colspan="2" data-bbox="585 1034 1635 1084">No charge in case of technical fault/failure</td> </tr> </tbody> </table> <p><u>OUTWARD RETURNING CHARGES</u></p> <table border="1"> <thead> <tr> <th colspan="2" data-bbox="585 1166 1635 1201">Local Cheque (Through Clearing Hose)</th> </tr> </thead> <tbody> <tr> <td data-bbox="585 1208 926 1240">Upto₹1Lac</td> <td data-bbox="934 1208 1635 1240">₹100/-per instrument.</td> </tr> </tbody> </table>	Amount of Cheque	Charges	DUE TO INSUFFICIENT FUND		Up to ₹1lac	₹ 200/-per instrument	>₹1lacto₹1Cr	₹ 500/- per instrument	Above₹1Crore	₹2000/-for1 st chequeand₹2500/- perinstancefrom2 cheque onwards during the month.	Interest at applicable rate for number of days Bank remained out of funds(i.e. actual interest@ clean OD is to be charged extra)		For other reason: ₹ 100/- per instrument		No charge in case of technical fault/failure		Local Cheque (Through Clearing Hose)		Upto₹1Lac	₹100/-per instrument.
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Upto₹1Lac	₹100/-per instrument.																					
3.4	Purchase / Discount of Cheques / Bills	As per IRMD/ RMD guidelines issued from time to time																				

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES				
3.5	Collection of Deposit Receipts on Maturity	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Collection of Other Bank's Deposit Receipts on Maturity</td> <td>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.</td> </tr> <tr> <td colspan="2" style="text-align: center;"><i>In all cases, postage charges and other out of pocket expense shave to be recovered in full.</i></td> </tr> </table>	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.	<i>In all cases, postage charges and other out of pocket expense shave to be recovered in full.</i>	
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<i>In all cases, postage charges and other out of pocket expense shave to be recovered in full.</i>						
3.6	Presentation of Usance Bills For Acceptance	₹100/- per bill +out of pocket expenses				
3.7	Collection of Interest / Dividend Warrant Directly Received By The Branch	Dividend Warrants, Interest Warrants, refundOrdersforamountupto₹1000/-are to be collected at par, even they are drawn on other banks and payable at outstation centres. Out of pocket expenses like postage etc., are to be recovered in full				

4. CASH HANDLING CHARGES- DEPOSIT

4.1	SAVINGS BANK ACCOUNTS	<p style="text-align: center;"><u>Applicable on Base & Non Base Branch*</u></p> <table border="1" style="width: 100%;"> <tr> <td colspan="2" style="text-align: center;">Based on Transaction</td> </tr> <tr> <td colspan="2">5 Transaction free per month thereof ₹25/- per transaction (Except through alternate channels i.e., BNA, ATM and CDM)</td> </tr> <tr> <td colspan="2" style="text-align: center;">Based on Amount</td> </tr> <tr> <td style="width: 50%;">Up to ₹2.00 lac</td> <td>Free (Per day)</td> </tr> <tr> <td>Above ₹2.00 lac</td> <td>₹1/- per thousand, subject to minimum ₹25/-</td> </tr> </table>	Based on Transaction		5 Transaction free per month thereof ₹25/- per transaction (Except through alternate channels i.e., BNA, ATM and CDM)		Based on Amount		Up to ₹2.00 lac	Free (Per day)	Above ₹2.00 lac	₹1/- per thousand, subject to minimum ₹25/-
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SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES						
4.2	CURRENT / CASH CREDIT/ OVERDRAFT AND OTHER ACCOUNTS OF CUSTOMERS	<p><u>Applicable on Base & Non Base Branch*</u></p> <table border="1" style="width: 100%;"> <thead> <tr> <th colspan="2" style="text-align: center;">Based on Amount</th> </tr> </thead> <tbody> <tr> <td style="width: 50%;">Up to ₹2.00 lac</td> <td>Free (Per day)</td> </tr> <tr> <td>Above ₹2.00 lac</td> <td>₹1/- per thousand, subject to min. ₹50/-, max ₹15000/-</td> </tr> </tbody> </table> <ul style="list-style-type: none"> •Charges as above shall be levied for deposit of cash per day per account and are exclusive of GST. •No Cash handling charges on amount deposited in Loan (Excluding CC/OD)/ NPA/suit filed accounts. 	Based on Amount		Up to ₹2.00 lac	Free (Per day)	Above ₹2.00 lac	₹1/- per thousand, subject to min. ₹50/-, max ₹15000/-
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Up to ₹2.00 lac	Free (Per day)							
Above ₹2.00 lac	₹1/- per thousand, subject to min. ₹50/-, max ₹15000/-							
<p>Note: *As per RBI master circular dt. 01.07.2014 on Customer Service in Banks, “There should be no discrimination as regard to intersol charges between similar transactions done by customers at home branch and non-home branches.”</p>								
<u>5. CASH HANDLING CHARGES- WITHDRAWAL</u>								
5.1	Savings Bank Accounts	<p><u>Applicable on Base & Non Base Branch</u></p> <table border="1" style="width: 100%;"> <tbody> <tr> <td style="width: 50%;">At base & non base branch</td> <td>Free Maximum 5 withdrawals in a month. Thereafter Rs 2 per Rs. 1000 or part thereof.</td> </tr> </tbody> </table>	At base & non base branch	Free Maximum 5 withdrawals in a month. Thereafter Rs 2 per Rs. 1000 or part thereof.				
At base & non base branch	Free Maximum 5 withdrawals in a month. Thereafter Rs 2 per Rs. 1000 or part thereof.							
5.2	Current / Cash Credit/ Overdraft And Other Accounts Of Customers	<p><u>Applicable on Base & Non Base Branch</u></p> <p>PNB Smart Roamer Current Account - Free Amount per day as per their respective QAB</p>						

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES										
		<table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>Variant</td> <td>QAB</td> </tr> <tr> <td>Silver</td> <td>Rs. 1 Lakh</td> </tr> <tr> <td>Gold</td> <td>Rs. 2 Lakh</td> </tr> <tr> <td>Diamond</td> <td>Rs. 5 Lakh</td> </tr> <tr> <td>Platinum</td> <td>Rs. 10 Lakh</td> </tr> </table> <p>Thereafter applicable charges will be: Rs. 2/- per Rs.1000/- or part thereof.</p> <p>All other CA/CC/OD and other Accounts of Customers</p> <p>Free Amount: Rs. 1 Lakh per day. Thereafter applicable charges will be: Rs. 2/- per Rs. 1000/- or part thereof.</p>	Variant	QAB	Silver	Rs. 1 Lakh	Gold	Rs. 2 Lakh	Diamond	Rs. 5 Lakh	Platinum	Rs. 10 Lakh
Variant	QAB											
Silver	Rs. 1 Lakh											
Gold	Rs. 2 Lakh											
Diamond	Rs. 5 Lakh											
Platinum	Rs. 10 Lakh											

6. LOCKER/ SAFE CUSTODY

6.1	Locker Rent Annual			
			Rural/ SU	Urban/ Metro
		Small	₹1000/-	₹1500/-
		Medium	₹2000/-	₹3000/-
		Large	₹2500/-	₹5000/-
		Very Large	₹5000/-	₹7500/-
	Extra Large	₹10,000/-	₹10,000/-	

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES														
		* A premium of 25% in identified metro branches, subject to review of identified branches of the bank.														
6.2	Slab Wise Discount On Advanced Locker Rent	<table border="1" style="width: 100%; border-collapse: collapse; margin-left: auto; margin-right: auto;"> <thead> <tr style="background-color: yellow;"> <th style="width: 50%;">Period</th> <th style="width: 50%;">Discount % age</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 year + 6 months & above</td> <td style="text-align: center;">2%</td> </tr> <tr> <td style="text-align: center;">2 years</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">3 years</td> <td style="text-align: center;">10%</td> </tr> <tr> <td style="text-align: center;">4 years</td> <td style="text-align: center;">15%</td> </tr> <tr> <td style="text-align: center;">5 years</td> <td style="text-align: center;">20%</td> </tr> <tr> <td style="text-align: center;">Staff</td> <td style="text-align: center;">75%</td> </tr> </tbody> </table>	Period	Discount % age	1 year + 6 months & above	2%	2 years	5%	3 years	10%	4 years	15%	5 years	20%	Staff	75%
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3 years	10%															
4 years	15%															
5 years	20%															
Staff	75%															
6.3	Security Deposit Required For Lockers	As per Locker Guidelines														
6.4	Penalty For Delayed Payment Of Locker Rent	<table border="1" style="width: 100%; border-collapse: collapse; margin-left: auto; margin-right: auto;"> <tbody> <tr> <td style="width: 50%;">1stQtr.-</td> <td style="width: 50%;">10%of annual rent</td> </tr> <tr> <td>2ndQtr.-</td> <td>25%of annual rent</td> </tr> <tr> <td>3rdQtr.-</td> <td>40%of annual rent</td> </tr> <tr> <td>1 Year-</td> <td>50%of annual rent</td> </tr> <tr> <td>For more than 1 year</td> <td>Locker to be broken</td> </tr> </tbody> </table>	1 st Qtr.-	10%of annual rent	2 nd Qtr.-	25%of annual rent	3 rd Qtr.-	40%of annual rent	1 Year-	50%of annual rent	For more than 1 year	Locker to be broken				
1 st Qtr.-	10%of annual rent															
2 nd Qtr.-	25%of annual rent															
3 rd Qtr.-	40%of annual rent															
1 Year-	50%of annual rent															
For more than 1 year	Locker to be broken															
6.5	Restriction On Number Of Operations	<p>No. of locker visits per year-15 visits per year free; thereafter ₹100/- per visit. <i>While issuing new locker, the branches are advised to include the following clause in the locker lease register.</i></p> <p><i>"I/We agree to pay ₹100/-per operation beyond 15 operations in a financial year".</i></p>														

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES														
6.6	Refund Of Locker Rent	<ul style="list-style-type: none"> • Minimum Period of Locker facility shall be One Year and in case of Surrender of Locker, Refund of the Locker Rent, if any, shall be paid for the Complete Quarters left as on the Date of Surrender of Locker, for which Locker Rent has already been received in advance. • 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. 														
6.7	Other	<table border="1"> <tr> <td colspan="2">One Time Registration Charges at The Time of Leasing Out of Lockers:</td> </tr> <tr> <td>Rural/Semi Urban</td> <td>₹ 200/-</td> </tr> <tr> <td>Urban/Metro</td> <td>₹ 500/-</td> </tr> <tr> <td>BREAK OPEN CHARGES /DRILL OPENING</td> <td rowspan="2">Actual + ₹1000/- towards incidental charges</td> </tr> <tr> <td>DUPLICATE KEYS</td> </tr> </table>	One Time Registration Charges at The Time of Leasing Out of Lockers:		Rural/Semi Urban	₹ 200/-	Urban/Metro	₹ 500/-	BREAK OPEN CHARGES /DRILL OPENING	Actual + ₹1000/- towards incidental charges	DUPLICATE KEYS					
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DUPLICATE KEYS																
6.8	Safe Custody Charges	<table border="1"> <tr> <td colspan="2">Authorized Branches Only (Facility to be provided to existing Customers only)</td> </tr> <tr> <td>Folio opening Charges</td> <td>₹150/-</td> </tr> <tr> <td>Scripts/Security Papers</td> <td>₹25/-per scrip p.a. Min ₹100/-</td> </tr> <tr> <td>Sealed Cover</td> <td>₹350/- per cover p.a. or part thereof</td> </tr> <tr> <td colspan="2">Sealed Boxes</td> </tr> <tr> <td>For Boxes up to size (30cmX30cmX30cm)</td> <td>₹3000/-per box per annum</td> </tr> <tr> <td>For bigger size</td> <td>₹400/- per cubic feet or part thereof per annum. Min</td> </tr> </table>	Authorized Branches Only (Facility to be provided to existing Customers only)		Folio opening Charges	₹150/-	Scripts/Security Papers	₹25/-per scrip p.a. Min ₹100/-	Sealed Cover	₹350/- per cover p.a. or part thereof	Sealed Boxes		For Boxes up to size (30cmX30cmX30cm)	₹3000/-per box per annum	For bigger size	₹400/- per cubic feet or part thereof per annum. Min
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SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES
		₹3500/-
	Bank's own deposits Receipts	No charges
	<i>Duplicate keys of branch/other banks shall be exempted from charges.</i>	
	For security considerations, these services are not to be provided to general public	

7. DOOR STEP BANKING (DSB)

7.1	For Sr. Citizens Above 70 Years and Differently abled Persons	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Charges</th> </tr> </thead> <tbody> <tr> <td>Non-Financial Txn</td> <td style="text-align: right;">₹60/-</td> </tr> <tr> <td>Financial Txn</td> <td style="text-align: right;">₹10/</td> </tr> </tbody> </table>	Particulars	Charges	Non-Financial Txn	₹60/-	Financial Txn	₹10/
Particulars	Charges							
Non-Financial Txn	₹60/-							
Financial Txn	₹10/							
7.2	For All SB/CA/CC/OD Customers: <i>Customers, depositing cash of ₹2 lacs or more per day for an average of 10 days in a month in areas having a currency chest, have to be mandatorily provided Doorstep Banking Services</i>	<ul style="list-style-type: none"> This option is provided to CA/ SB account customers who agree to keep desired float in their account so that the actual Security Agency charges are paid by the Bank. Commitment Charges - If customer doesn't maintain requisite float balance, Commitment Charges will be charged, on monthly basis, @ 4% of the deficit of float balance in customer account, on daily deficit amount OR actual Bank's Service Charges for DSBs, as given under. Maximum cash pickup limit: As per prevalent Banker's Indemnity Policy (presently, ₹ 2 Crore per cash van) Service Charges: ₹25/- + Cash Deposit Charges at base branch, as per prevalent IRMD / RMD Circular + Service Provider's Charges on actual basis. 						

8. MISCELLANEOUS SERVICES

8.1	Old Record Enquiries	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Particulars</th> <th style="text-align: center;">Charges</th> </tr> </thead> <tbody> <tr> <td>Up to one Year Old</td> <td style="text-align: right;">₹100/- per reference Plus out of pocket Expenses</td> </tr> </tbody> </table>	Particulars	Charges	Up to one Year Old	₹100/- per reference Plus out of pocket Expenses
Particulars	Charges					
Up to one Year Old	₹100/- per reference Plus out of pocket Expenses					

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES					
		Beyond 1 year	₹300/- per reference /request/ document /per sheet + out of pocket expenses				
*Charges to be refunded for mistake detected on the part of the bank.							
8.2	Attestation / Certificate	<table border="1"> <thead> <tr> <th data-bbox="577 492 1136 531">Individuals</th> <th data-bbox="1144 492 1856 531">Non –Individuals</th> </tr> </thead> <tbody> <tr> <td data-bbox="577 537 1136 576">₹100/-Per occasion</td> <td data-bbox="1144 537 1856 576">₹150/-Per occasion</td> </tr> </tbody> </table>		Individuals	Non –Individuals	₹100/-Per occasion	₹150/-Per occasion
		Individuals	Non –Individuals				
₹100/-Per occasion	₹150/-Per occasion						
<p><u>Illustrative List of Certificate/ Attestation</u></p> <ol style="list-style-type: none"> 1. No Objection Certificate 2. No Dues Certificate 3. Duplicate TDS Certificate: 4. Interest Certificate (One certificate to be issued 'free of cost' every year.) 5. Certificate of Balance (Only two certificates are free in a year) 6. Cheque Honoured Certificate 7. Account Maintaining Certificate: 8. Any other certificate relating to deposit account except Solvency certificate charges for which are charges prescribed by IRMD/RMD: 9. Attestation of customer's signature/ Photograph 10. Address Confirmation 11. Issue of Duplicate Deposit Receipt <p><u>Exemption:</u></p> <p>No service charges shall be levied for:</p> <ol style="list-style-type: none"> 1. Issue of No Dues Certificate on adjustment of Loan A/c. 2. Issue of No Objection Certificate to the applicants under various Government sponsored schemes 3. Certificate of Interest paid on Deposits or TDS Certificate for the first time 4. The beneficiaries who opt for any e-payment from Govt. Deptts, certification of mandate will be free 5. Signature attestation for ECS purpose. 							

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SERVICE CHARGES PERTAINING TO GENERAL BANKING

Sr.	PARTICULARS	CHARGES	
8.3	Other	Particulars	Charges
		Copy/ image of Cheque/ Draft (Paid/) by the bank	₹100/-for attested copy per instrument
		Image of Cheques sent for collection (In CTS)	₹100/- per instrument
		Loss of (Metal) Token	₹50/- per Token
		Postal Charges (Regd. Post/Speed Post/ Courier Charges)	₹75/- or actual expenditure- whichever is higher
		Nomination Charges	First time: Free there after ₹100/- per occasion
8.4	Concessional/ Exempted Categories	AS PER ANNEXURE-I	
8.5	Concessions Not Specified Elsewhere	As per discretionary power vested with various sanctioning authority.	

SERVICE CHARGES APPLICABLE FROM 01.04.2020

Annexure-I

EXEMPTION / CONCESSIONS FOR VARIOUS CATEGORY OF CUSTOMERS

SN	CATEGORY	CONCESSION
1.	Defence /Ex-servicemen /Paramilitary Forces /CISF	<p>a) At par remittance to family upto ₹50,000/- per month. Further, they may be allowed onetime remittance for payment of school/college fees in a year. Postage and out of pocket expenses are to be recovered.</p> <p>b) At par collection of all cheques to be received from the Govt. in respect of Salary/TA/DA/Arrears/Terminal Dues etc.</p> <p>c) At par custody of Wills;</p> <p>d) Standing instructions free of charge within same branch;</p> <p>e) Normal concessions (instant credit facilities) as applicable to other customers in respect of outstation cheques up to ₹15,000/- at a time.</p> <p>f) No service charges for attestation / certificate.</p> <p>Note:</p> <ul style="list-style-type: none"> ✓ The accounts opened under specific scheme for Defence personals will enjoy the concessions /freebies available under that product. ✓ The next kin of the deceased soldiers will be allowed to collect at par the cheques representing Ex- gratia from Regiments / units, payment of Terminal Credit Balance, Armed Forces Provident Fund and Family Pension. ✓ In respect of Defence units, the service of collection of outstation cheque at par shall continue to be extended as hitherto.
2.	Freedom fighters and their widows /widowers, widows of Defence Forces /Police forces personnel dying on duty	<p>No service charges to be levied on:</p> <ul style="list-style-type: none"> ✓ Remittance ✓ Issuance of cheques ✓ Collection of pension bills/pension cheques ✓ Discount of pension bills/pension cheques ✓ Attestation / Certificate
3.	Senior Citizens	<ul style="list-style-type: none"> ✓ Senior Citizens shall be allowed two Remittances / Collections aggregating to ₹25,000/-per month free of

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SN	CATEGORY	CONCESSION
		<p>charges for personal use.</p> <ul style="list-style-type: none"> ✓ No condition of maintenance of minimum balance. ✓ The accounts should be in single name of senior citizen or jointly with a close relative where senior citizen is principal account holder. ✓ 50% concession in: <ul style="list-style-type: none"> • Duplicate passbook and statement. • Cheque book issuance charges • Stop payment instructions • Closure of account • Issuance of duplicate draft /revalidation of draft / cancellation of drafts/other instruments ✓ No charges for cancellation / revocation of stop payment instructions ✓ 10% additional concession on advanced locker rent to senior citizen is available subject to the condition of maintaining quarterly average balance of ₹50000 and above shall also continue ✓ No service charges for attestation / certificate
4.	Pensioners	<ul style="list-style-type: none"> ✓ No service charges to be levied on Collection / Discount of Pension Cheques / Bills of Pensioners of Central / State Govt. and Armed Forces. ✓ Free remittance facility by debit to S.B. Account maintained by pensioners for personal uses. ✓ At par collection of cheques of retirement dues. ✓ No condition of maintenance of minimum balance. ✓ 50% concession in: <ul style="list-style-type: none"> • Duplicate passbook and statement. • Cheque book issuance charges • Stop payment instructions • Closure of account • Issuance of duplicate draft /revalidation of draft / cancellation of drafts/other instruments ✓ No charges for cancellation / revocation of stop payment instructions ✓ No service charges for pension certificate ✓ No service charges for attestation / certificate

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SN	CATEGORY	CONCESSION
5.	Students	<ul style="list-style-type: none"> ✓ Issuance (including duplicate) / Cancellation / Revalidation of Demand Draft (as per Para 2.1 and 2.2) for educational purposes, students will be required to pay only ₹20/- per instrument. ✓ No condition of maintenance of minimum balance. ✓ No service charges for attestation / certificate
6.	Government Departments/ Ministries/ Departments of State Governments Including, Railways, Defence etc.	<ul style="list-style-type: none"> ✓ All non-credit related service charges are exempted subject to maintenance of their account with any of our branches.
7.	Remittance / Collection facilities for PM's / CM's Relief funds	<ul style="list-style-type: none"> ✓ Free remittance facilities are permissible for these activities
8.	Collection of subsidy under Government Sponsored Schemes	<ul style="list-style-type: none"> ✓ At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes).
9.	Teachers Employed in Government Run Schools / Central Schools	<ul style="list-style-type: none"> ✓ Free discounting of salary bills / cheques up to ₹25000/-. ✓ At par collection of salary bills.
10.	Religious, Welfare Service, Charitable institutions etc. exempted from payment of income-tax under the income	<ul style="list-style-type: none"> ✓ Collection of instruments favouring religious, welfare service, charitable institutions who are exempted from payment of income-tax under the income tax act be done at par. ✓ Issue of DDs /TTs to beneficiaries of these institutions be also done at par. ✓ The concession will be subject to production of certificate from Income Tax Department for the exemption from payment of Income Tax.

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SN	CATEGORY	CONCESSION
	tax act	
11.	Blind /Disabled /DIVYANG and Institutions set up for their benefit	<ul style="list-style-type: none"> ✓ Institutions which are exempted from payment of income tax and especially set up for benefits of blinds, disabled and differently abled be allowed: <ul style="list-style-type: none"> ➤ Collection of up-country instruments at par ➤ Payment made by these institutions to their own beneficiaries by way of DDs /TTs be allowed free of charges. ✓ 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. ✓ Waiver of collection charges for instruments up to ₹50,000/- at par collection. ✓ No condition of maintenance of minimum balance for Blind /Disabled / Divyang persons. ✓ No service charges for attestation / certificate for Blind /Disabled / Divyang persons
12.	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), 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. ✓ 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>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</p>

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SN	CATEGORY	CONCESSION
		<p>are as follows:</p> <p>For remittance up to ₹ 5000= 0.03% Minimum ₹ 0.25</p> <p>For remittance over ₹ 5000 = 0.02% Minimum ₹ 1.50</p>
13.	Regional Rural Banks sponsored by our Bank	<p>1) 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.</p> <p>2) Remittance facility may also extended free to RRBs sponsored by our Bank on remittance of refinance installments to NABARD as well as remittance of refinance from NABARD.*</p> <p>3) No service charges may be levied on remittances of funds among HO, branches and Controlling Offices of RRBs.*</p> <p>3) No Account Maintenance charges be levied in accounts maintained by RRBs with our Bank.*</p> <p>4) Collection charges are to be shared between our bank and RRBs on a 50-50 basis in the following cases*:-</p> <ul style="list-style-type: none"> ✓ Cheques drawn on Public Sector Banks and tendered to them for collection by RRBs. ✓ 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>
14.	Wholly owned subsidiaries of the Bank	<p>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.</p>
15.	Special transactions	<p>1) Fixed Deposits including NRI Accounts:</p> <ul style="list-style-type: none"> ✓ On cheques issued as per Court orders for investments in terms of deposits, service charges may be waived. ✓ 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. ✓ Collecting bank need not levy any service charges. The remitting bank to levy the charges as applicable

SERVICE CHARGES APPLICABLE FROM 01.04.2020

SN	CATEGORY	CONCESSION
		<p>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 grants made from the PM's Relief Funds to the State Govts., Distt. Magistrates etc.</p> <p>3) 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.</p>
16.	<p>Staff, Honourably retired Staff and widows / widowers of Honourably retired Staff</p>	<p>No service charges (including out of pocket expenses) 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> <p>Widows / widowers of Honourably retired Staff shall not be remarried and not gainfully employed to avail the benefits.</p>
17.	<p>Note</p>	<p>Postage and Out of pocket expenses if any, to be recovered wherever not specified</p>

SERVICE CHARGES APPLICABLE FROM 01.04.2020

E. FOREX RELATED SERVICE CHARGES

S. No.	PARTICULARS	SERVICE CHARGES						
1. EXPORT								
1.1	Bill Purchased / Discounted / Negotiated/ Collection / Consignment Exports / Advance Payment Basis (including Export to Warehouse, Merchanting Trade, Deemed Export, Service or Software Export, Regular Export etc.)	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">BILL AMOUNT (In Foreign Currency / In Rupee Export equivalent to USD)</th> <th style="text-align: center;">CHARGES</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to USD 25000</td> <td style="text-align: center;">₹500/- per Bill</td> </tr> <tr> <td style="text-align: center;">Above USD 25000</td> <td style="text-align: center;">₹1000/- per Bill</td> </tr> </tbody> </table> <p>Note: The above rates shall be applicable for maximum up to 5 Shipping Bills. For over and above 5 shipping bills, ₹100 per shipping bill will be charged in addition to above charges.</p>	BILL AMOUNT (In Foreign Currency / In Rupee Export equivalent to USD)	CHARGES	Up to USD 25000	₹500/- per Bill	Above USD 25000	₹1000/- per Bill
BILL AMOUNT (In Foreign Currency / In Rupee Export equivalent to USD)	CHARGES							
Up to USD 25000	₹500/- per Bill							
Above USD 25000	₹1000/- per Bill							
1.2	Forwarding Export Documents to Another Bank Due to Reasons such as LC Being Restricted to later or the LC has been Confirmed by that Bank	₹1500/- flat per Bill plus out of pocket expenses, if any on actual basis.						
1.3	Where the Reimbursement under a Letter of Credit is Claimed by Bank with Another Authorized Dealer in India	₹ 1000.00 per claim						
1.4	For Joining Customer's Guarantees and Giving Guarantees and For Giving Guarantees / Indemnities on Behalf of Customers to Other Banks in India in Respect of Discrepancies, etc. in Documents Negotiated Under L/C	0.20% of the bill amount with a min of ₹1000/- per bill plus out of pocket expenses, if any on actual basis. Maximum ₹10000/-						
1.5	In case of Each Overdue Export Bill, Where Proceeds are not Received in Nostro Account on or Before the Due Dates (Including Deferred Exports)	₹250/- per bill per month (To be recovered from due date on upfront basis)						

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES													
1.6	Certificates /Attestation Charges In Respect Of Export Transactions (Not Specified Elsewhere)	<u>(Per certificate/ Invoice)</u>													
		Issuance of Certificate	₹200/-												
		Attestation of any document including invoices	₹100/-												
1.7	Handling Of Export Letter Of Credit	<table border="1"> <tr> <td data-bbox="764 496 1285 651">Advising Charges</td> <td data-bbox="1289 496 2045 651">₹1000/- per LC for our customer ₹2000/- per LC for other bank's customer</td> </tr> <tr> <td data-bbox="764 654 1285 829">Amendment charges on Advised Export LC</td> <td data-bbox="1289 654 2045 829">₹500/- per amendment for our customers, ₹1000 for other bank's customers</td> </tr> <tr> <td data-bbox="764 833 1285 927">Confirmation/Commitment charges on Advised Export LC</td> <td data-bbox="1289 833 2045 927">Charges to be decided by IBD-HO on case to case basis</td> </tr> <tr> <td data-bbox="764 930 1285 1089">Acceptance commission for accepting usance drafts to be Drawn on or accepted by banks in India.</td> <td data-bbox="1289 930 2045 1089">0.15% p.m. with Min. of ₹ 1500/-</td> </tr> <tr> <td data-bbox="764 1092 1285 1252">Foreign Bank Charges (For LC Advising/Amendment where charges are to be recovered from foreign bank)</td> <td data-bbox="1289 1092 2045 1252">US\$ 75 per LC</td> </tr> <tr> <td data-bbox="764 1255 1285 1317">Transfer of Advised Export LC</td> <td data-bbox="1289 1255 2045 1317">₹ 1000/- for each transfer</td> </tr> </table>		Advising Charges	₹1000/- per LC for our customer ₹2000/- per LC for other bank's customer	Amendment charges on Advised Export LC	₹500/- per amendment for our customers, ₹1000 for other bank's customers	Confirmation/Commitment charges on Advised Export LC	Charges to be decided by IBD-HO on case to case basis	Acceptance commission for accepting usance drafts to be Drawn on or accepted by banks in India.	0.15% p.m. with Min. of ₹ 1500/-	Foreign Bank Charges (For LC Advising/Amendment where charges are to be recovered from foreign bank)	US\$ 75 per LC	Transfer of Advised Export LC	₹ 1000/- for each transfer
Advising Charges	₹1000/- per LC for our customer ₹2000/- per LC for other bank's customer														
Amendment charges on Advised Export LC	₹500/- per amendment for our customers, ₹1000 for other bank's customers														
Confirmation/Commitment charges on Advised Export LC	Charges to be decided by IBD-HO on case to case basis														
Acceptance commission for accepting usance drafts to be Drawn on or accepted by banks in India.	0.15% p.m. with Min. of ₹ 1500/-														
Foreign Bank Charges (For LC Advising/Amendment where charges are to be recovered from foreign bank)	US\$ 75 per LC														
Transfer of Advised Export LC	₹ 1000/- for each transfer														

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
1.8	Other Misc. Charges on Export Bill	Particulars Charge s	
		Approvals	
		• Write-off of Export Bill (per bill)	₹1500/-
		• Specific Approval of Foreign Banks (per reference	₹1500/-
		• Approval of opening/hiring of Warehouse (per approval)	₹2000/-
		• Renewal of opening/hiring of Warehouse (per renewal)	₹1000/-
		• Processing Charges of application sent to RBI for approval of exports of goods on Lease/Hire (Per application)	₹3000/-
		EDF	
		EDF approval for :	
		• Trade fair/Exhibition participation (Per approval)	₹1000/-
		• Re-import of exported goods (Per approval)	
		EDF waiver certificate issuance charges (per EDF)	₹500/-
		NON SUBMISSION CHARGES	
		<ul style="list-style-type: none"> • Follow up with exporter in case of documents not submitted when advance payment already credited to exporters (per o/s payment per qtr.) <i>(Shall be levied on transactions initiated on or after 1st March, 2014)</i> • Regularization charges of Late submission of documents to AD branch as prescribed by RBI (Per Bill) <i>Submission of Export documents after 21 days from the date of Shipment will be treated as late submission.</i> 	₹500/-
OTHER CHARGES			
Export Bills returned unpaid*	₹500/-		

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
		Delinking Charges (per Bill)	
		<u>Extension of Due Date of Bill*</u>	
		• Under AD Power	₹500/-
		• Under RBI Power	₹1000/-
		NOC for discounting with other bank (per NOC)	₹1000/-
		Commission on Export set off against Import payment	As applicable to export & import leg of transaction
	*(Per returning plus out of pocket expenses, if any on actual basis)		
	Remittances charges on advance receipt for exports (part or full) (advance remittance charges)	At the time of part / full receipt and credit to customers account: Advance receipt A. up to USD 25000 – Flat ₹1000/ B. Above USD 25000 – Flat ₹2000/-	
2. IMPORTS			
2.1	Import Letter Of Credit/ Revolving Letter Of Credit /Letter Of Credit Covering Imports Of Goods On Deferred Terms	<i>Charges are inclusive of Commitment Fees and Usance charges)</i>	
		Amount	Charges (Min. ₹1200/- per LC)
		1. Up to ₹5.00 Cr.	0.15% per month
		2. >₹5.00 Cr. to ₹25 Cr.	50%* of charges at S. No. 1 (On incremental value)
		3. >₹25.00 Cr.	25%* of charges at S.No.1 (On incremental value)
		4. LC established against 100% cash deposit as Security	25% of Normal charges mentioned at S. No.1, 2, 3 However the deposit must be at Card rate.
	*For individual Transactions, concession is to be extended on the incremental value. Note: The period is to be calculated from the date of opening LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month. For sight LC, validity of LC+ 1 month		

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
		For example , If a LC of ₹30 Crore is to be opened, normal commission up to ₹5 Crore plus one half of the normal commission for ₹20 Crore plus one fourth of normal commission on balance ₹5 Crore.	
2.2	Amendment In Import Letter Of Credit	Extension of validity period/Change in Usance Period	As per Para 2.1
		Enhancement in value of LC	
		Any other amendment (Per Reference)	₹ 1200/- Flat
		Revival of expired LCs	
		Any revival or reinstatement of an expired LC shall be at the option of the bank but within 1 month from the date of expiry and shall be subject to recovery of normal charges (as mentioned at Para 2.1) from the date of expiry up to the validity period of the revived letter of credit.	

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
2.3	Commission On Import Bills - <u>Under L/C</u>	FCY bills at the time of crystallization or retirement whichever is earlier.	0.10% per Bill Min. : ₹ 1500/- Max.: ₹15000/-
		FCY import bills received under LC where no Exchange benefit accrues to the Bank.	0.15% per Bill Min. : ₹ 1500/- Max.: ₹25000/-
		If bills are not retired within 5 Banking days from the date of receipt of bills in case of demand bills and on the due date in case of usance bills.	Flat ₹500/- per default. <i>(including Interest claimed by foreign bank if any)</i>
		Discrepancy charges in case of non-confirming documents under LC to be mentioned at the time of LC opening.	USD/EUR/GBP - 100/- JPY - 10000/- For other currencies equiv. to USD 100/-(to be recovered from LC negotiating bank / beneficiary
2.4	Commission On Import Bills – <u>Not Under L/C</u>	1 On each bill drawn in FCY received by the bank, on which the bank earns exchange benefit.	0.10% Min. : ₹ 1500/- Max. : ₹ 15000/-
		2 On each bill drawn in INR or each bill drawn in FCY on which bank does not earn exchange benefit.	0.15% Min. : ₹ 1500/- Max. : ₹ 20000/-
		3 Import documents covering project imports under Inter-Government Aid Scheme and Schemes (including projects those financed by International Agencies like World Bank, IMF, ADB etc.)	0.15% Min. : ₹ 1500/- Max. : ₹ 20000/- plus out of pocket expenses, if any on actual basis.

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
			where no LC is opened.
		4	For foreign currency import bill required to be forwarded to another bank required for remitting proceeds to the remitting bank abroad. Handling charges of ₹2000/- per bill plus out of pocket expenses, if any on actual basis.
		5	Countersigning / Co-acceptance / Availisation of Import Bills 0.10% p.m. for the tenor of bills subject to a minimum of 0.25%
		6	Custody charges for overdue import bills (To be charged on upfront basis) ₹ 150/- per month or part thereof for each bill, if the bill is not paid within 10 days from the due date / date of presentation.
		7	Returning Charges of Import Bills ₹1000/ plus amount claimed by foreign bank plus out of pocket expenses, if any on actual basis.
		8	Follow-up of Pending Bill of Entry/Evidence of Import ₹200/- per bill per month to be charged on upfront basis.
		*Submission of Bill of Entry shall be considered as pending if the Bill of Entry is not submitted within 90 days from the date of Remittance.	
2.5	Other Misc. Charges	Obtaining opinion/credit report of overseas buyer/seller for our Importer/Exporter from credit rating agencies.	Actual paid to outside agency plus out of pocket expenses
		Obtaining opinion/credit report of overseas buyer/seller for our Importer/Exporter from Foreign Banks.	Actual paid to Foreign Bank plus Swift Charges + processing charges ₹500/-
		Providing opinion report to foreign Banks on our customers	USD 100 per opinion report to Foreign Bank

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
		Release order for import, pending receipt of Airway documents.	₹1500/- for each release order.
		Remittances charges on advance payment for imports (par or full) (Advance remittance charges)	As per Serial Number 1 & 2 of Para 2.4
<u>3. MERCHANTING TRADE</u>			
3.1	Commission on processing of Import and Export Leg of documents.	Commission as applicable to export & import leg of transaction.	
<u>4. FOREIGN BANK GUARANTEES</u>			
4.1	Guarantees for Clearance of Goods Pending Production of Bill of Lading	Relating to imports under LCs opened by the guarantor themselves.	0.05% per month Minimum of ₹1500/- per guarantee
		In all other cases (where no LC has been issued)	0.30% for 3 months at the time of Issuance of guarantee. If the guarantee continues beyond 3 months, an additional commission of 0.20% per month or part thereof, as long as the guarantee is active.
4.2	Export Performance Guarantee		

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES																		
4.2.1	FOR PROJECT EXPORTS : Which Include Bid Bond/ Bond For Earnest Money/ Guarantee For Advance Payment Made By Foreign Buyers To Indian Exporters Or Contractors/Export Performance	<table border="1"> <tr> <td colspan="2" data-bbox="777 293 2034 337">A. Guarantees covered by ECGC Counter Guarantee</td> </tr> <tr> <td data-bbox="777 342 1178 386">• To the extent of 75%</td> <td data-bbox="1186 342 2034 386">0.125% per quarter and part thereof</td> </tr> <tr> <td data-bbox="777 391 1178 435">• To the extent of 90%</td> <td data-bbox="1186 391 2034 435">0.12% per quarter and part thereof (<i>Minimum ₹1500/- + ECGC premium per guarantee</i>)</td> </tr> <tr> <td colspan="2" data-bbox="777 477 2034 521">B. Guarantees covered by Government of India Counter Guarantee</td> </tr> <tr> <td colspan="2" data-bbox="777 526 2034 602">25% of the normal charges on the amount covered by Gol Counter Guarantee (for balance normal charges are applicable)</td> </tr> <tr> <td colspan="2" data-bbox="777 607 2034 651">C. Guarantees covered by 100% Cash Deposit</td> </tr> <tr> <td colspan="2" data-bbox="777 656 2034 699">25% of the normal charges</td> </tr> <tr> <td colspan="2" data-bbox="777 704 2034 748">D. Guarantees not covered by cash deposits or ECGC/Gol Counter Guarantees</td> </tr> <tr> <td colspan="2" data-bbox="777 753 2034 797">0.30% per quarter and part thereof minimum ₹ 1500/-</td> </tr> </table>	A. Guarantees covered by ECGC Counter Guarantee		• To the extent of 75%	0.125% per quarter and part thereof	• To the extent of 90%	0.12% per quarter and part thereof (<i>Minimum ₹1500/- + ECGC premium per guarantee</i>)	B. Guarantees covered by Government of India Counter Guarantee		25% of the normal charges on the amount covered by Gol Counter Guarantee (for balance normal charges are applicable)		C. Guarantees covered by 100% Cash Deposit		25% of the normal charges		D. Guarantees not covered by cash deposits or ECGC/Gol Counter Guarantees		0.30% per quarter and part thereof minimum ₹ 1500/-	
A. Guarantees covered by ECGC Counter Guarantee																				
• To the extent of 75%	0.125% per quarter and part thereof																			
• To the extent of 90%	0.12% per quarter and part thereof (<i>Minimum ₹1500/- + ECGC premium per guarantee</i>)																			
B. Guarantees covered by Government of India Counter Guarantee																				
25% of the normal charges on the amount covered by Gol Counter Guarantee (for balance normal charges are applicable)																				
C. Guarantees covered by 100% Cash Deposit																				
25% of the normal charges																				
D. Guarantees not covered by cash deposits or ECGC/Gol Counter Guarantees																				
0.30% per quarter and part thereof minimum ₹ 1500/-																				
4.2.2	OTHER THAN PROJECT EXPORTS : Which Include Bid Bond/ Export Obligations In Terms Of Import Trade Control Regulations/ Export Performance Guarantee/ Bid Bonds Connected With Deemed Exports	<p>0.30% per quarter and part thereof minimum ₹ 1500/-.</p> <ul style="list-style-type: none"> • 50% of the normal charges if backed by ECGC Counter Guarantee • 25% of the normal charges if backed by 100% Gol Counter Guarantee / Cash deposit <p><i>(In case of early redemption, 50% of commission for the unexpired period i.e. from the date of redemption to expiry date shall be refunded)</i></p>																		
4.3	Deferred Payment Guarantees Covering Imports Of Goods Into India/ Repayment Of Foreign Currency Loans	0.50% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantee at beginning of every quarter with a minimum of ₹1500/-. Minimum charges for a quarter to be charged																		

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
4.4	Extension Of Validity Period/ Enhancement In Value Of Guarantee	Extension of validity period Enhancement in value	As per Para 4.2 & 4.3
4.5	Foreign Standby Letter of Credit	<ul style="list-style-type: none"> • SBLC Issuance charges • Extension of periods, change of tenor from sight to usance and/ or Enhancement of SBLC amount for which charges have not been recovered. 	0.30% p.m. or part thereof min. of ₹1500/- plus out of pocket expenses, if any on actual basis.
		SBLC amendment charges (<i>Other than amendment in amount and periods</i>)	₹1200/- plus out of pocket expenses, if any on actual basis.
		Foreign SBLC established against 100% cash margin	25% of the applicable charges. However the deposit must be at Card rate.
4.6	All Other Guarantees Not Specified Elsewhere	FBG	0.30% per month
		PBG	0.15% per month
		Subject to Minimum ₹1500/- per guarantee.	
4.7	Bank Charges for Issuance of Bank Guarantees for the Purpose of Availing Trade Credits From Overseas Branches of Our Bank	Internal Rating	Charges
		'A4' & above	above 0.35% per quarter or part thereof with a min. of Rs.1500/- per Bank Guarantee + GST as applicable (Annualized Charges 1.40% p.a.)
		'B1' & below	0.45% per quarter or part thereof with a min. of Rs.1500/- per Bank Guarantee + GST as applicable

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
			<i>(Annualized Charges 1.80% p.a.)</i>
5. REMITTANCES			
5.1	Inward Remittances (Other than Exports)	Encashment of TTs / purchase of MTs / DDs in respect of which cover has been received in NOSTRO Account:	
		NRE A/C	Commission not to be charged if proceeds deposited to NRE accounts maintained in our bank otherwise normal commission to be charged.
		Inward Remittances	
		Up to ₹10 lakh	₹100/- flat
		Above ₹10 lakh	₹250/- flat
		Where the inward remittance has to be paid in foreign currency by way of a Demand Draft/ Mail Transfer/Payment Order/ Telegraphic Transfer	0.10% (Min ₹500/- per transaction and Max ₹5000/-) + Swift Charges
		Inward remittances and FDBC credited to EEFC accounts.	₹500/- Flat
		FOBC cheque to EEFC	0.25% plus out of pocket expenses + Swift Charges; Subject to min. ₹500/-
		E-FIRC Issuance Charges	₹500/-flat
		FIRC issued on Security Paper or Letter Head of Bank	₹250/- per Certificate
		Commission on clean Instruments sent for collection abroad	
		Up to ₹5 Lakh	₹100/-flat
Above ₹5 Lakh	0.10% of the amount (Max.₹5000/-) (Including cost of		

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
			<i>FIRC/ Courier Charges/ Post)</i>
		Returning of clean instruments sent for collection abroad	₹ 500+ out of pocket expenses on actual basis
		Foreign currency instruments sent for collection in India	As applicable to inland transactions
		Foreign Currency-Notes	Up to ₹1 Lakh ₹100/-flat
			Above ₹1 Lakh 0.10% of the amount (Max. ₹5000/-)
5.2	OUTWARD REMITTANCES (Other than Imports)	A. Where the outward remittance has to be made in foreign currency by way of a demand draft/mail transfer/ payment order/telegraphic transfer/Swift	
		Individual	0.10% min 500/- Max. ₹15000/- plus + Swift Charges
		Others	0.25% Min ₹500/- plus Swift Charges
		NRE/ FCNR	Free
		B. Outward remittances to the debit of EEFC accounts/ Commission in lieu of Exchange	
		EEFC to CA, EEFC to PCFC, EEFC to FCBRD,	₹ 500 flat
	In case of FCYDD (issue) from EEFC and FCY-TT (issue) from EEFC,	0.25% plus out of pocket expenses + Swift Charges. (Subject to min. ₹500/-)	
<u>6. FORWARD CONTRACTS</u>			
6.1	Forward Contracts	For booking of sale & purchase contracts	₹ 750 per sale/purchase contract
		For each request for early delivery/cancellation	₹ 750 plus Swap Cost+ Interest@ 1 Year MCLR/ RBLR + 3%on outlay of funds
<u>7. CHARGES ON CAPITAL ACCOUNT TRANSACTIONS</u>			
7.1	Foreign Direct Investment	Call of KYC from Foreign remitting Bank (if not received with remittance)	₹5000/- per proposal. ₹10000/- if remittance received in other

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
		Submission of FCGPR i.e. on issuance of shares	bank.
		Reporting of ESOPs	₹2000/-
		Reporting of FII/NRI investments under Portfolio Investment Scheme (PIS)	₹2000/-
		Buyback of FCCB under automatic/approved route	₹2000/-
		FCTRS and other forms in FIRMS	₹5000/- per proposal. ₹10000/- if remittance received in other bank. <i>In case reporting amount is up to USD 1000 (or equivalent in any other currency) Max. ₹1000</i>
7.2	OVERSEAS DIRECT INVESTMENT (by Resident in Joint Venture/Wholly Owned Subsidiary aboard-Scrutiny/Filing)	Fresh permission of Remittance/ ODI Processing Charges	₹ 10000 per proposal ₹ 20000 per proposal
		First reporting to RBI On - line - i.e. creation of UIN	[wherever bank has not earned exchange income (if applicable)]
		Transfer of existing URN/LRN	₹15000/-
		Submission of Closure / dissolution of WOS /JV	₹ 5000/-
		Subsequent reporting of remittances under Part II equity/ guarantee etc.	₹ 2000/-
		Updating of APR	₹ 2000/-
		Any other reporting	₹ 1000/-

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES	
7.3	External Commercial Borrowing (ECB)	Processing of application and Form 83 under approved route or for onward submission to RBI for Approval.	₹10000/- per application
		Prepayment of ECB	0.25% (Min ₹500/- Max. ₹25000/-) + Swift Charges
		ECB 2 - Monthly filing to RBI	₹500/- per filing
		Any change or modification in existing ECB under the delegated powers of the AD Branch.	₹500/- per change
7.4	Liaison Office/ Branch Office Of Foreign Entity In India(Set Up Of LO/BO)	Fresh request for setting up of LO/BO in India	₹ 5000/- per proposal
		Subsequent change/extension/ amendment in terms & conditions / Closure	₹ 2500/-
		Any other correspondence/ reporting to RBI (like annual activity report etc.)	
7.5	Project Exports Application For Processing By Bank/RBI	Project Exports Application for processing by Bank/RBI	₹ 25000/-
		Any Subsequent reporting/ correspondence on delay/condoning/ compounding/creation of Database of company/Subsequent KYC or other document submissions /Submission of supplementary documents to RBI.	₹ 250/-per submission
		Change In Authorize Dealer	
		Acceptance in Change in AD from other Bank to Ours	₹ 500/-
		Issuance of NOC for shifting AD to other Bank	₹ 750/-
Note for Para-7:	1. In case of delayed reporting of capital account transactions, additional 25% of normal schedule of charges shall be levied with Min. of ₹ 1000/- 2. For all capital account transaction stated above, 150% of the normal charges shall be applicable if the request received is under Approval Route. 3. GST or any other government levy/tax shall be charged separately.		

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES
	4. Foreign Bank / Correspondent charges and out of pocket expenses (if any) shall be charged separately.	
8. OTHER CHARGES		
8.1	SWIFT CHARGES	
	For LC/LG/	₹1500/-
	Other message	₹500/-
	MT 940 to be sent on behalf of account holder to foreign banks (out of India)	₹100/-per message
	OTHER	
	Processing charges for any other application to RBI not specified anywhere.	₹500/-
	Attestation Charges for application of Importer/Exporter Code	
Postage charges	Actual out of pocket expenses	
9. GENERAL GUIDELINES / INSTRUCTIONS FOR RECOVERY OF CHARGES		
	<ol style="list-style-type: none"> 1. Charges mentioned in the chart are mandatory and shall be recovered in accordance with the prescribed scale laid down. No deviation is permissible unless approved by the competent authority as mentioned hereunder in the note. 2. Charges shall be recovered upfront, unless as specified in the chart itself for recovery of commission back ended or in instalments. 3. The branches shall not refund the commission collected by them on letter of credit, guarantees and other forex transactions, unless otherwise provided in the schedule or approved by competent authority. 4. Out of pocket expenses, such as correspondent Bank charges, postage, courier, communication charges/SWIFT charges including expenses incurred to secure the bank's and customer's interest etc, shall be recovered from customers in respect of all foreign exchange transactions, in actual. 5. Stamp duty under Indian Stamp Act or Stamp Act of various states on forex transactions, wherever applicable, shall be borne by the customer. 6. The proposed charges are exclusive of GST and same shall be recovered over and above. 7. Besides the scales of charges, prescribed in the schedule, interest on outlay of fund shall be recovered from the customers on all Foreign Exchange transactions, wherever applicable. 	

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES
		<p>8. The schedule of charges as per schedule shall also be applicable for transactions undertaken on behalf of overseas banks/ parties.</p> <p>9. Forex transactions on account of staff members / retired staff members for personal purpose only may be allowed free of charges.</p> <p>10. For calculation of commission quarter means ₹90 days' and month means ₹30 days'.</p> <p>11. In case of inward remittance, for credit to NRE/NRO/FCNR and FCRA accounts, no commission should be charged.</p> <p>12. Special attention has been given on the foreign remittances made out of education loan for studies abroad. A <u>Nil</u> charges have been approved for such remittances to market education loan from our bank.</p> <p><u>Fixation of Rates of Interest</u></p> <p>a) <u>Rate of Interest on outlay of funds</u> –Bank has to recover interest on outlay of funds in case of substitution / change in tenor of bills, early delivery under Forward Exchange Contract etc. The interest to be recovered has to be at MCLR (One Year) + 3%.</p> <p>b) <u>Rate of Interest on inflow of funds</u> – Swap in connection with the early delivery cancellation of a forward exchange contract may sometime result into inflow of funds and the Bank at its discretion may pay interest to the customer at an appropriate rate applicable for Term Deposits for the period for which, the funds remain with the Bank at a simple rate. As we are collecting interest in every case, where outlay of funds is involved, we propose that the Bank should pay interest on inflow of funds at appropriate rates at simple interest applicable for Term Deposits for the period for which, the funds remain with the Bank.</p> <p>c) <u>Commercial & Penal rate of interest for import Credit</u>– The Bank is to recover interest at commercial rate of interest as applicable on domestic advances from the date of Debit in Nostro Account till the date of Crystallization / retirement of bill whichever is earlier in respect of Bills under Import Letter of Credit opened by the Bank. Further from the Date of crystallization, up to date of retirement, the Bank must recover penal interest. In such cases, Bank shall recover at MCLR (One Year) + 7% p.a.</p> <p>13. Charges mentioned under the respective heads do not convey any approval of transaction. Field functionaries are advised to</p>

SERVICE CHARGES APPLICABLE FROM 01.04.2020

S. No.	PARTICULARS	SERVICE CHARGES
	take approval wherever required in terms of extent Bank/RBI/FEMA/ any other guidelines.	
10.	CONCESSIONS	As per discretionary power vested with various sanctioning authority.