

DEPOSIT

SAVING FUND DEPOSIT ACCOUNT – INTEREST RATE ON DEPOSITS

Particulars	Rate of Interest	Minimum Balance		
		Rural	Semi Urban	Urban
Saving Fund Account Balance below Rs.10 Lakh	2.70% p.a.	500	1000	2000
Saving Fund Account Balance of Rs.10 Lakh to less than Rs.100 Crore	2.75% p.a.	500	1000	5000
Saving Fund Account Balance of Rs.100 Crore & above	3.00% p.a.	500	1000	5000
Basic Saving Bank Deposit Account	-	NIL	NIL	NIL

Revised Interest rates on Single Domestic Term Deposits (TD) (Callable)

Period	General TD < Rs.2 cr.		General TD Rs.2 cr. to Rs.10 cr.		Senior Citizen* < Rs.2 cr.		Super Senior Citizen# < Rs.2 cr.	
	Existing (% p.a.) 01.11.23	Revised (% p.a.) 01.01.24	Existing (% p.a.) 01.11.23	Revised (% p.a.) 01.01.24	Existing (% p.a.) 01.11.23	Revised (% p.a.) 01.01.24	Existing (% p.a.) 01.11.23	Revised (% p.a.) 01.01.24
7 to 14 days	3.50	3.50	6.00	6.00	4.00	4.00	4.30	4.30
15 to 29 days	3.50	3.50	6.00	6.00	4.00	4.00	4.30	4.30
30 to 45 days	3.50	3.50	6.00	6.00	4.00	4.00	4.30	4.30
46 to 60 days	4.50	4.50	6.40	6.40	5.00	5.00	5.30	5.30
61 to 90 days			6.60	6.60				
91 to 179 days	4.50	4.50	6.50	6.50	5.00	5.00	5.30	5.30
180 to 270 days	6.00	6.00	6.65	6.65	6.50	6.50	6.80	6.80
271 D to < 1 yr	6.25	6.25	6.75	6.75	6.75	6.75	7.05	7.05
1 yr	6.75	6.75	7.00	7.00	7.25	7.25	7.55	7.55
>1yr to 399 D	6.80	6.80	6.50	6.50	7.30	7.30	7.60	7.60
400 D	6.80	7.25			7.30	7.75	7.60	8.05
401D to 443D	6.80	6.80			7.30	7.30	7.60	7.60
444D	7.25	6.80			7.75	7.30	8.05	7.60
445d-2yr	6.80	6.80			7.30	7.30	7.60	7.60
>2-3 yr	7.00	7.00	6.50	6.50	7.50	7.50	7.80	7.80
>3-5 yr	6.50	6.50	6.25	6.25	7.00	7.00	7.30	7.30
>5-10 yr	6.50	6.50	5.60	5.60	7.30	7.30	7.30	7.30

* Senior Citizen- Age ≥ 60Year to < 80 Year, # Super Senior Citizen- Age 80 Year & above

Revised Interest rates on Single NRO & NRE Term Deposits (TD) (Callable)

	<u>NRO</u>				<u>NRE \$</u>			
Period	Term Deposits < Rs.2 cr.		Term Deposits Rs.2 cr. to Rs.10 cr.		Term Deposits Less than Rs.2 cr.		Term Deposits Rs.2 cr. to Rs.10 cr.	
	Existing (% p.a.)	Revised (% p.a.)	Existing (% p.a.)	Revised (% p.a.)	Existing (% p.a.)	Revised (% p.a.)	Existing (% p.a.)	Revised (% p.a.)
	01.11.23	01.01.24	01.11.23	01.01.24	01.11.23	01.01.24	01.11.23	01.01.24
7 to 14 days	3.50	3.50	6.00	6.00	NA	NA	NA	NA
15 to 29 days	3.50	3.50	6.00	6.00	NA	NA	NA	NA
30 to 45 days	3.50	3.50	6.00	6.00	NA	NA	NA	NA
46 to 60 days	4.50	4.50	6.40	6.40	NA	NA	NA	NA
61 to 90 days			6.60	6.60			NA	NA
91 to 179 days	4.50	4.50	6.50	6.50	NA	NA	NA	NA
180 to 270 days	6.00	6.00	6.65	6.65	NA	NA	NA	NA
271 days to < 1 Yr	6.25	6.25	6.75	6.75	NA	NA	NA	NA
1 yr	6.75	6.75	7.00	7.00	6.75	6.75	7.00	7.00
>1yr to 399 D	6.80	6.80	6.50	6.50	6.80	6.80	6.50	6.50
400 D	6.80	7.25			6.80	7.25		
401D to 443D	6.80	6.80			6.80	6.80		
444D	7.25	6.80			7.25	6.80		
445d-2yr	6.80	6.80			6.80	6.80		
>2-3 yr	7.00	7.00	6.50	6.50	7.00	7.00	6.50	6.50
>3-5 yr	6.50	6.50	6.25	6.25	6.50	6.50	6.25	6.25
>5-10 yr	6.50	6.50	5.60	5.60	6.50	6.50	5.60	5.60

Single Domestic Term deposit under PNB UTTAM (Non- Callable) Fixed Deposit Scheme” @ (for deposits above Rs. 1 Crore)

Period	Domestic TD >1 Crore to Less than Rs.2 cr.		Domestic TD Rs. 2cr to Rs. 10 cr.		Senior Citizen* >1 Crore to Less than Rs.2 cr.		Super Senior Citizen# >1 Crore to Less than Rs.2 cr.	
	Existing (% p.a.) 01.11.23	Revised (% p.a.) 01.01.24	Existing (% p.a.) 01.11.23	Revised (% p.a.) 01.01.24	Existing (% p.a.) 01.11.23	Revised (% p.a.) 01.01.24	Existing (% p.a.) 01.11.23	Revised (% p.a.) 01.01.24
91 to 179 days	4.55	4.55	6.55	6.55	5.05	5.05	5.35	5.35
180 to 270 days	6.05	6.05	6.70	6.70	6.55	6.55	6.85	6.85
271 days to < 1 yr	6.30	6.30	6.80	6.80	6.80	6.80	7.10	7.10
1 yr	6.80	6.80	7.05	7.05	7.30	7.30	7.60	7.60
>1yr to 399 D	6.85	6.85	6.55	6.55	7.35	7.35	7.65	7.65
400 D	6.85	7.30			7.35	7.80	7.65	8.10
401D to 443D	6.85	6.85			7.35	7.35	7.65	7.65
444D	7.30	6.85			7.80	7.35	8.10	7.65
445d-2yr	6.85	6.85			7.35	7.35	7.65	7.65
>2-3 yr	7.05	7.05	6.55	6.55	7.55	7.55	7.85	7.85
>3-5 yr	6.55	6.55	6.30	6.30	7.05	7.05	7.35	7.35
>5-10 yr	6.55	6.55	5.65	5.65	7.35	7.35	7.35	7.35

* Senior Citizen- Age ≥ 60 Year to < 80 Year, # Super Senior Citizen- Age 80 Year & above

“PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 19.12.2022

	Public (General)	Sr. Citizen (General)	Staff Members	Retired Staff* (Sr. Citizen)
5 Years	6.50	7.00	7.50	7.50
>5 Years to 10 years	6.50	7.00	7.50	7.50
*Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates.				

FOREIGN CURRENCY NON RESIDENT DEPOSIT SCHEME-FCNR (B)

REVISION IN RATE OF INTEREST

CURRENCY	1 yr< 2 yrs		2 yrs< 3 yrs		3 yrs< 4 yrs		4 yrs< 5 yrs		5 Yrs. only	
	Exis*	Rev**	Exis*	Rev**	Exis*	Rev**	Exis*	Rev**	Exis*	Rev**
USD***	5.74	5.80	4.27	4.33	3.97	4.03	3.97	3.89	3.97	3.89
GBP***	5.00	5.00	2.35	2.35	2.45	2.45	2.45	2.45	2.45	2.45
EUR***	1.32	1.24	1.32	1.24	1.32	1.24	1.32	1.24	1.32	1.24
JPY	0.03	0.03	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06
CAD	4.48	4.47	4.08	4.07	3.83	3.82	3.88	3.87	3.93	3.92
AUD	3.66	3.69	3.56	3.59	3.06	3.09	3.06	3.09	3.06	3.09

LOANS

	RATE OF INTEREST												PROCESSING FEE	DOCUMENTATION CHARGES
LOANS														
1. HOUSING LOAN														
HOM E LOAN	UPTO Rs. 30 Lakhs (LTV MORE THAN 80% BUT UPTO 90%)			ABOVE Rs. 30 Lakhs (LTV<=80%)	IRRESPECTIVE OF AMOUNT(LTV<=80%)									
	CIBIL 750 & ABOVE	CIBIL 700-749	CIBIL 600-649	CIBIL 800 & ABOVE	CIBIL 750 & ABOVE	CIBIL 700-749	CIBIL 600-649							
FLOATING ROI														
	RLLR+B SP- 0.70% (presently 8.55%)	RLLR+B SP- 0.25% (presently 9.00%)	RLLR+B SP+ 0.85% (presently 10.10%)	RLLR+BSP- 0.85% (presently 8.40%)	RLLR+B SP- 0.80% (presently 8.45%)	RLLR+B SP- 0.35% (presently 8.90%)	RLLR+B SP+ 0.75% (presently 10.00%)						0.35% of the loan amount, Nil for Pnb Pride Minimum- Rs. 2,500/ Maximum- Rs. 15,000/, Takeover of Loan Rs. 2500/-	Rs. 1350/-

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MORE THAN 10 YEARS	10.55%	11.00%	12.10%	10.40%	10.45%	10.90%	12.00%							
HOM E LOAN (TL & OD MAX SAE R)	UPTO Rs. 30 Lakhs (LTV MORE THAN 80% BUT UPTO 90%)			ABOVE Rs. 30 Lakhs (LTV<=80%)	IRRESPECTIVE OF AMOUNT(LTV<=80%)								0.35% of the loan amount Minimum- Rs. 2,500/ Maximum- Rs. 15,000/, Takeover of Loan Rs. 2500/-	Rs. 450/-
	CIBIL 750 & ABOVE	CIBIL 700-749	CIBIL 600-649	CIBIL 800 & ABOVE	CIBIL 750 & ABOVE	CIBIL 700-749	CIBIL 600-649							
FLOATING ROI														
	RLLR+B SP- 0.55% (presently 8.70%)	RLLR+B SP- 0.10% (presently 9.15%)	RLLR+B SP+1.00% (presently 10.25%)	RLLR+BSP- 0.70% (presently 8.55%)	RLLR+B SP- 0.65% (presently 8.60%)	RLLR+B SP- 0.20% (presently 9.05%)	RLLR+B SP+ 0.90% (presently 10.15%)						In case the customer has paid Upfront Fees & Documentation Charges at the time of availing Housing	

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PNB BAGH BAN	RLLR+B SP+2.75 % (Present ly 12.00%)												Half month's Loan installm ent Maximu m Rs. 15000/-	NIL
FIXED ROI														
	13.00%													
EARNEST MONEY DEPOSIT														
FLOATING ROI														
EMD	RLLR+B SP+0.25 % (Present ly 9.50%)												Nil	Nil
LOAN AGAINST IMMOVABLE PROPERTY (Rate Of Interest On The Basis Of Realizable Value Of Immovable Property)														
LOAN AGAI NST IP	RV Above 100% And Upto 200% Of Loan Amount			RV Above 200% And Upto 250% Of Loan Amount			RV Above 250% And Upto 300% Of Loan Amount			RV Above 300% Of Loan Amount				
	CIC Score 750 & above	CIC Score 700 and up to 749	CIC Score less than 700	CIC Score 750 & above	CIC Score 700 and up to 749	CIC Score less than 700	CIC Score 750 & above	CIC Score 700 and up to 749	CIC Score less than 700	CIC Score 750 & above	CIC Score 700 and up to 749	CIC Score less than 700	Term Loan: 0.75% of loan amount Maximum-Rs. 1,00,000 /- , The Procesin	For loan upto Rs 50 lakh –Rs 2500/- For loan above Rs 50 lakh –Rs 5,000/-

													g fee for overdraft facility to be recovered one time for three years at the time of sanction . Thereafter once in three years on reduced or restored limit.	
FLOATING ROI														
TL	RLLR+B SP+1.90 % (Presently 11.15%)	RLLR+B SP+2.4 0% (Presently 11.65%)	RLLR+B SP+3.0 0% (Presently 12.25%)	RLLR+BSP+1.6 5% (Presently 10.90%)	RLLR+B SP+2.15 % (Presently 11.40%)	RLLR+B SP+2.7 5% (Presently 12.00%)	RLLR+B SP+1.4 0% (Presently 10.65%)	RLLR+BSP+ 1.90% (Presently 11.15%)	RLLR+B SP+2.5 0% (Presently 11.75%)	RLLR+B SP+1.1 5% (Presently 10.40%)	RLLR+B SP+1.6 5% (Presently 10.90%)	RLLR+B SP+2.2 5% (Presently 11.50%)		
OD	RLLR+B SP+2.40 % (Presently 11.65%)	RLLR+B SP+2.9 0% (Presently 11.65%)	RLLR+B SP+3.5 0% (Presently 12.25%)	RLLR+BSP+2.1 5% (Presently 11.40%)	RLLR+B SP+2.65 % (Presently 11.90%)	RLLR+B SP+3.2 5% (Presently 12.00%)	RLLR+B SP+1.9 0% (Presently 10.65%)	RLLR+BSP+ 2.40% (Presently 11.65%)	RLLR+B SP+3.0 0% (Presently 11.75%)	RLLR+B SP+1.6 5% (Presently 10.40%)	RLLR+B SP+2.1 5% (Presently 10.90%)	RLLR+B SP+2.7 5% (Presently 11.50%)		

		12.15%)	12.75%)			12.50%)	11.15%)		12.25%)	10.90%)	11.40%)	12.00%)		
FIXED ROI														
TL, UPTO 10 YEARS	12.15%	12.65%	13.25%	11.90%	12.40%	13.00%	11.65%	12.15%	12.75%	11.40%	11.90%	12.50%		
TL, ABOV E 10 YEARS	12.65%	13.15%	13.75%	12.40%	12.90%	13.50%	12.15%	12.65%	13.25%	11.90%	12.40%	13.00%		
OD, UPTO 10 YEARS	12.65%	13.15%	13.75%	12.40%	12.90%	13.50%	12.15%	12.65%	13.25%	11.90%	12.40%	13.00%		
OD, ABOV E 10 YEARS	13.15%	13.65%	14.25%	12.90%	13.40%	14.00%	12.65%	13.15%	13.75%	12.40%	12.90%	13.50%		
2. PERS ONAL LOAN														

PERS ONAL LOAN	Loan to Defence / Para Military Personals drawing salaries through our Bank including customers covered under Rakshak Plus scheme	a. Loan to Govt. Employees drawin g salarie s throug h our Bank b. Loan to Central Govern ment gazette d officer (Section Officer or equivalent and above) not having salary account t with us.	a) Loan to Corpor ate/ot her Employ ees drawin g salarie s throug h our Bank. b) Loan to Govt. Employ ees not drawin g salary with our bank		Loan to employees under check off facility	PNB Doctor's Delight – Personal Loan Scheme for Doctors	PNB Doctor' s Delight – Person al Loan Schem e for Doctor s Conces sion of 1% where prospe ctive borrow er (Docto r) mainta ining his/her salary accoun t with us or mainta in his/her Receipt collecti on accoun	Person al Loan Schem e For Self-Employ ed								1.00% of loan amount For Defence Personn el - Nil Doctors Delight (0.90% of loan amount), Self-Empleye d-(Processi ng/Upfr ont Fee 1.00% of loan amount)	Upto Rs. 2 lac- Rs. 270/- Above Rs. 2 lac- Rs. 450/- For Defence Personnel - Nil Doctors Delight(Doc umentation charges Rs 450/-), Self Employed(R s. 500/-)
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						t with us or where Tangibl e Collate ral Securit y of the value of 100% of loan amoun t.								
FLOATING ROI														
	RLLR+B SP+2.15 % (Present ly 11.40%)	RLLR+B SP+2.5 0% TO 5.00% (Prese ntly 11.75% TO 14.25% DEPEN DING	RLLR+B SP+3.5 0 TO 7.00% (Prese ntly 12.75% TO 16.25% DEPEN DING	RLLR+BSP+5.0 0 TO 7.70% (Presently 14.25% TO 16.95% DEPN DING ON CIC SCORE)	RLLR+B SP+2.15 % (Present ly 11.40%)	RLLR+B SP+1.1 5% (Prese ntly 10.40%)	RLLR+B SP+3.5 0 TO 4.50% (Prese ntly 12.75% TO 13.75%)							

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PERS ONAL LOAN FOR COVI D	RLLR+B SP+1.70 % (Present ly 10.95%)													
GOLD LOAN														
GOLD LOAN	Advanc e against Gold Jeweller y/Gold Orname nts (Deman d Loan)	Advanc e against Soverei gn Gold Bonds (Dema nd Loan)	Advanc e against Soverei gn Gold Bonds (Overd raft)	Advance against Gold Jewellery/Or naments (Overdraft)	Term Loan									
FLOATING ROI														
	RLLR+B SP (Present ly 9.25%)	RLLR+B SP (Prese ntly 9.25%)	RLLR+B SP (Prese ntly 9.25%)	RLLR+BSP (Presently 9.25%)	RLLR+B SP (Present ly 9.25%)								0.30% of loan amount + GST or Rs. 500 + applicab le Tax, whichev er is higher.	NIL
FIXED ROI														
					10.25%									
3. VEHICLE LOAN														

TWO WHEELER	Salaried Person	Others includi ng busi ness concer n	PNB POWER RIDE											
FLOATING ROI														
	RLLR+B SP + 2.75% (Presently 12.00%)	RLLR+B SP + 3.25% (Presently 12.50%)	RLLR+B SP + 1.90% (Presently 11.15%)										Two Wheeler Loan – PNB Saarthi 0.50% of Loan amount (Minimum – Rs. 500/- Maximum Rs. 1000/-)	NIL
													Two Wheeler Loan – PNB Power Ride 0.50% of Loan amount (Minimum – Rs. 500/-)	

	(Present ly)	(Prese ntly)	(Prese ntly)		(Present ly)		(Prese ntly)						m Rs. 1500/-), PNB PRIDE- NIL, PNB COMBO LOAN- NIL, PNB INSTA VEHICLE LOAN- Rs. 1000/-	
NEW CAR E- Vehicl e	RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Present ly)	RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Prese ntly)	RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Prese ntly)	RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Presently)	RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Present ly)	RLLR+B SP- 0.05% i.e. 9.20%	RLLR+ BSP+ 0.30% i.e. 9.55% p.a. (Prese ntly)							
FIXED ROI														
NEW CAR Other than E- Vehicl e	9.80%	9.80%	9.80%	9.80%	9.80%	10.25%	10.60%							
NEW CAR E- Vehicl e	9.75%	9.75%	9.75%	9.75%	9.75%	10.20%	10.55%							
FLOATING ROI														

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FLOATING ROI														
	RLLR+B SP+ 2.00% (Present ly 11.25%)	RLLR+B SP+2.0 0% (Prese ntly 11.25%)	RLLR+B SP+1.2 5% (Prese ntly 10.50%)	RLLR+BSP + 1.50% (Presently 10.75%)	RLLR+B SP+ 1.50% (Present ly 10.75%)	RLLR+B SP+0.7 5% (Prese ntly 10.00%)								
FIXED ROI														
LOAN UPTO 10 YEARS	12.25%	12.25%	11.50%	11.75%	11.75%	11.00%								
LOAN ABOV E 10 YEARS	12.75%	12.75%	12.00%	12.25%	12.25%	11.50%								
PNB PRATIBHA														

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						securit y).								
FLOATING ROI														
	RLLR + BSP – 1.05% (Present ly 8.20%)	RLLR + BSP - 0.25% (Prese ntly 9.00%)	RLLR+B SP+ 0.50% (Prese ntly 9.75%)	RLLR+BSP+ 0.75% (Presently 10.00%)	RLLR+B SP + 1.15% (Present ly 10.40%)	RLLR+B SP + 1.25% (Prese ntly 10.50%)								
FIXED ROI														
LOAN UPTO 10 YEARS	9.20%	10.00%	10.75%	11.00%	11.40%	11.50%								
LOAN ABOV E 10 YEARS	9.70%	10.50%	11.25%	11.50%	11.90%	12.00%								
PNB UDAAN														
	OTHER THAN FEMALE STUDENT				FEMALE STUDENT									

PNB UDAA N	Loan irrespective of amount to student getting admission into specific institutes as mentioned in Annexure - B (where minimum 100% collateral security is available)	Loan irrespective of amount (where minimum 100% collateral security is available)	Loan upto Rs.7.50 lakhs (covered under CGFSEL Scheme)	Loan above Rs.7.50 lakhs	Loan irrespective of amount to student getting admission into specific institutes as mentioned in Annexure - B (where minimum 100% collateral security is available)	Loan irrespective of amount (where minimum 100% collateral security is available)	Loan upto Rs.7.50 lakhs (covered under CGFSEL Scheme)	Loan above Rs.7.50 lakhs						For Studies abroad- 1% Minimum Rs.10000/- (Refundable after 1st Disbursement)	NIL
FLOATING ROI															
	RLLR+B SP (Presently 9.25%)	RLLR+B SP + 1.25% (Presently 10.50%)	RLLR+B SP+2.00% (Presently 11.25%)	RLLR+BSP+2.00% (Presently 11.25%)	RLLR+B SP (Presently 9.25%)	RLLR+B SP+0.75% (Presently 10.00%)	RLLR+B SP + 1.50% (Presently 10.75%)	RLLR+BSP+ 1.50% (Presently 10.75%)							
FIXED ROI															

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LOAN ABOV E 10 YEARS	12.25%	11.75%												
PNB HONHAAR														
FLOATING ROI														
PNB HONH AAR	RLLR+B SP+2.00 % (Present ly 11.25%)												NIL	NIL
FIXED ROI														
LOAN UPTO 10 YEARS	12.25%													
LOAN ABOV E 10 YEARS	12.75%													
PNB PRAVASI SHIKSHA														
FLOATING ROI														
PNB PRAV ASI SHIKS HA	RLLR+B SP+2.15 % (Present ly 11.25%)												For PNB Pravasi Shiksha Loan: 1% of the loan amount, Minimu m Rs.10,00 0/-	NIL

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CREDIT CARD

SCHEDULE OF FEES & CHARGES FOR CREDIT CARD

The schedule of fees & charges for Credit Card business applicable for Amalgamated Entity are as given below:

	Particulars	VISA Classic/Gold	VISA Platinum	RuPay Platinum/Select/Millennial	VISA Signature
1	Joining fee –Primary	Classic: NIL Gold: Rs. Nil	Rs. Nil	Platinum: Nil Select: Rs.500/- Millennial: Rs 399/-*; For staff - Free	Rs 1500/- (Rs 750/- for staff)
		Nil for Credit Card issued against bank's lien on Fixed Deposit			
		Classic: Nil Gold: Nil	Rs.500/- (for each	Platinum/ Select: Nil	Rs 500/- (For staff

	Joining fee -Add-on cards		add-on card)	Millennial: Rs 399/-*; For staff - Free	1 st Card – Free; 2 nd Card – Rs 250/-)
		Nil for Credit Card issued against bank's lien on Fixed Deposit			
	Joining fee – i) Corporate Card with corporate liability ii) Corporate Card with individual liability	Minimum Rs.2,000/- Minimum Rs.1,000/-	Minimum Rs.2,000/- Minimum Rs.1,000/-	----- -----	----- -----
2	Renewal fees	NIL	NIL	NIL	NIL
3	Annual fees	Classic: NIL Gold: Rs.300/- \$	Rs.500/- \$	Platinum: Rs.500/- @ Select: Rs.750/- @ Millennial: Rs 999/- **: For staff – Rs 499/- ***	Rs 2000^ (For staff - Rs1000&)
		Nil for Credit Card issued against bank's lien on Fixed Deposit			
4	Annual fees-add on card	NIL	NIL	Nil	Nil
4a	Annual fee – i) Corporate Card with corporate liability	Minimum Rs.2,000/- Minimum Rs.1,000/-	Minimum Rs.2,000/- Minimum Rs.1,000/-	----- -----	----- -----

	ii) Corporate Card with individual liability				
5a	Finance charges/ interest rate p.m on revolving credit/ cash withdrawn/ amount overdue – FOR PUBLIC	2.95% per month	2.95% per month	2.95% per month	2.95% per month
		1.5% per month for cards against Fixed Deposit			
5b	Finance charges/ interest rate p.m on revolving credit/ cash withdrawn/ amount overdue – FOR STAFF/EX-STAFF	1.50% per month	1.50% per month	1.50% per month	1.50% per month
		1.50% per month	1.50% per month	1.50% per month	1.50% per month
6	Annualized percentage rate (APR) on revolving credit	35.89% p.a	35.89% p.a	35.89% p.a	35.89% p.a
		19.56% p.a. for Credit Cards issued against bank's lien on Fixed Deposit			

7	Cash advance transaction charges#:				
	A-Domestic				
	I)PNB's ATMs	2% of cash withdrawn or Rs.100/- whichever is higher	2% of cash withdrawn or Rs.100/- whichever is higher	Platinum: 2% of cash withdrawn or Rs.100/- whichever is higher <u>Select</u> /Millennial: 2% of cash withdrawn or Rs.150/- whichever is higher	<u>Signature:</u> 2% of cash withdrawn or Rs.100/- whichever is higher
	II)Other ATMs	2% of cash withdrawn or Rs.150/- whichever is higher	2% of cash withdrawn or Rs.150/- whichever is higher	Platinum:2% of cash withdrawn or Rs.150/- whichever is higher <u>Select</u> / Millennial:2% of cash withdrawn or Rs.200/- whichever is higher	<u>Signature:</u> 2% of cash withdrawn or Rs.150/- whichever is higher
	B-Overseas	2% of cash withdrawn or Rs.300/- whichever is higher	2% of cash withdrawn or Rs.300/- whichever is higher	Platinum:2% of cash withdrawn or Rs.250/- whichever is higher	<u>Signature:</u> 2% of cash withdrawn or Rs.300/- whichever is higher

				<u>Select/ Millennial</u> :2% of cash withdrawn or Rs.300/- whichever is higher.	
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8	Late payment fee	On outstanding Total Amount Due as under: 1. Rs.1000/- or Less – Nil 2. Rs.1001 to Rs.5000/ – Rs.500 3. Rs.5001 to Rs.10000/- Rs.600/- 4. Above Rs.10000/ – Rs.750			
		For Credit Card against FD: 30% of minimum amount due subject to Min. Rs.200 & Max. Rs.500 per billing cycle.			
9	Charges for over the credit limit usage	2.5% OR Minimum Rs.250/-	2.5% OR Minimum Rs.500/-	2.5% OR Minimum Rs.500/-	2.5% OR Minimum Rs.500/-
		Minimum Rs.250/- for Credit Cards issued against Fixed Deposit			
10	Return of cheques/ dishonour of ECS / Auto debit (SI)	Rs.100/- per instrument	Rs.250/- per instrument	Rs.200/- per instrument	Rs.250/- per instrument
		Rs.100/- per instrument for cards against fixed deposit			
11	Duplicate statement (beyond three months)	Rs.50/-	Rs.50/- Free for card against Fixed Deposit	Rs.50/- (no charges for e-statement)	Rs.50/- Free for card against Fixed Deposit
12	Card replacement fee (<i>for reasons other than technical defects</i>)	Rs.100/- per card	Rs.250/- per card Rs.100/- per card for card against Fixed Deposit	Rs.200/- per card	Rs.250/- per card Rs.100/- per card for card against Fixed Deposit
13	Pin replacement fee	Rs.50/- per card	Rs.100/- per card (No charges for electronic pin/E pin)	Rs.100/- per card (No charges for electronic pin /E pin)	Rs.100/- per card (No charges for electronic pin/E pin)
		Rs.50/- per card for cards against Fixed Deposit			

14	Retrieval of charge slip	Rs.100/-	Rs.100/-	Rs.100	Rs.100/-
15	Limit enhancement charges	Nil	Nil	Nil	Nil
16	Balance transfer processing fees	1% of transfer amount or Rs.199/-, whichever is higher.	1% of transfer amount or Rs.199/-, whichever is higher	1% of transfer amount or Rs.199/-, whichever is higher.	1% of transfer amount or Rs.199/-, whichever is higher
17	Balance transfer interest charges	0.99% p.m. for BT facility under EMI scheme for period of six months	0.99% p.m. for BT facility under EMI scheme for period of six months	0.99% p.m. for BT facility under EMI scheme for period of six months	0.99% p.m. for BT facility under EMI scheme for period of six months
18	Foreign currency transaction	3.50% markup over and above the currency conversion rate	3.50% markup over and above the currency conversion rate	3.50% markup over and above the currency conversion rate	3.50% markup over and above the currency conversion rate
Processing fee for payment					
19	Outstation cheques	Outstation & cheques are not accepted. Multi-city cheques will be accepted towards payment of Credit Card dues.	Outstation cheques are not accepted. Multi-city cheques will be accepted towards payment of	Outstation & cheques are not accepted. Multi-city cheques will be accepted towards payment of Credit Card dues.	Outstation cheques are not accepted. Multi-city cheques will be accepted towards payment of Credit Card dues.

			Credit Card dues.		
20	Charges on railway tickets purchase or cancellation)	At counter: 2.5% on the transaction amount. <u>IRCTC website:</u> Upto 1.8% of the transaction amount. (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC)	At counter: 2.5% on the transaction amount. <u>IRCTC website:</u> Upto 1.8% of the transaction amount. (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC)	At counter: 2.5% on the transaction amount. <u>IRCTC website:</u> Upto 1.8% of the transaction amount. (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC)	At counter: 2.5% on the transaction amount. <u>IRCTC website:</u> Upto 1.8% of the transaction amount. (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC)
21	Custom Duty /Airport tax / Excess Baggage	2.25% of transaction amount (minimum Rs.75/-).	2.25% of transaction amount (minimum Rs.100/-) (minimum Rs.75/- for cards against Fixed Deposit)	2.25% of transaction amount (minimum Rs.75/-).	2.25% of transaction amount (minimum Rs.100/-) (minimum Rs.75/- for cards against Fixed Deposit)
22	Fuel surcharge	Min. Rs.10 or 1% on	Min. Rs.10 or 1% on	Min. Rs.12.50 or 1% on	Min. Rs.10 or 1% on

	(Exclusive of service tax and other charges)	transaction amount greater than Rs.400 and less than Rs.3000/-	transaction amount greater than Rs.500 & less than Rs.4000/-	single fuel transaction of amount greater than Rs.500 & less than Rs.4000/- . <u>Platinum:</u> maximum surcharge waiver up to Rs. 250/- within a billing cycle exclusive of service tax and other charges. <u>Select/</u> <u>Millennial:</u> maximum surcharge waiver up to Rs. 350/- within a billing cycle exclusive of service tax and other charges.	transaction amount greater than Rs.500 & less than Rs.4000/-
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23	Free interest period	20-50 days-this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest free grace period is not applicable if the cardholder has withdrawn cash from ATM.	20-50 days-this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest free grace period is not applicable if the cardholder has withdrawn cash from ATM.	20-50 days-this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest free grace period is not applicable if the cardholder has withdrawn cash from ATM.	20-50 days-this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest free grace period is not applicable if the cardholder has withdrawn cash from ATM.
24	'Minimum amount due' to be paid by due date	5% of total amount due or such other amount as may be determined by PNB at its sole discretion.	5% of total amount due or such other amount as may be determined by PNB at its sole discretion.	5% of total amount due or such other amount as may be determined by PNB at its sole discretion. EMI amounts are added in full to	5% of total amount due or such other amount as may be determined by PNB at its sole discretion.

		EMI amounts are added in full to minimum amount due	discretion. EMI amounts are added in full to minimum amount due	minimum amount due	discretion. EMI amounts are added in full to minimum amount due
25	Cash advance limit	20% of credit limit	20% of credit limit.	20% of credit limit	20% of credit limit.
26	PNB EMI plan; (i) Processing fees	2% of transaction amount minimum Rs. 200/-	2% of transaction amount minimum Rs. 200/-	2% of transaction amount minimum Rs. 200/-	2% of transaction amount minimum Rs. 200/-
	(ii) Finance charges	18% p.a. (1.5% p.m.)	18%p.a. (1.5% p.m.)	18% p.a. (1.5% p.m.)	18%p.a. (1.5% p.m.)
	Prepayment charges	3% on outstanding amount Nil for card against fixed deposit	3% on outstanding amount Nil for card against fixed deposit	3% on outstanding amount. Nil for card against fixed deposit	3% on outstanding amount Nil for card against fixed deposit
27	Instant EMI facility Processing fees	2% of transaction amount minimum Rs. 100/-	2% of transaction amount minimum Rs. 100/-	2% of transaction amount minimum Rs. 100/-	2% of transaction amount minimum Rs. 100/-
	Finance charges	3,6,9 & 12 months	3,6,9 & 12 months	3,6,9 & 12 months @12%	3,6,9 & 12 months

		@12% p.a., 18,24 months @ 14% p.a.	@12% p.a., 18,24 months @ 14% p.a.	p.a., 18,24 months @ 14% p.a.	@12% p.a., 18,24 months @ 14% p.a.
	Prepayment charges	NIL	NIL	NIL	NIL
28	GST	As applicable from time to time	As applicable from time to time	As applicable from time to time	As applicable from time to time

The above charges are subject to change from time to time at sole discretion of the bank.

*waiver as a promotional offer for first year

subject to waiver if the annual spends on the card is Rs 1, 00,000/- in the **preceding year.

*** subject to waiver if the annual spends on the card is Rs 50,000/- in the **preceding year**

^subject to waiver if the annual spends on the card is Rs 3.00 Lakh in the **preceding year**

& subject to waiver if the annual spends on the card is Rs 1.00 Lakh in the **preceding year**

\$ Annual charge shall be waived in case a Credit Card account satisfied following conditions:

- If the usage of card, in preceding year, is more than the credit limit of the card.
- There is at least one retail transaction [i.e. other than fuel or cash withdrawal] in every calendar quarter.
- Account has never been irregular in past.

@ Annual charge shall be waived in case the card is used at least once in each quarter in the preceding year.

Also applicable for cash withdrawals against credit balances.

Note: For Bank's MCLR rate, please visit our website at www.pnbindia.in or call our call center at 1800 180 2222.

DEBIT CARD

DEBIT CARD CHARGES

W.E.F 05-06-2023, The Issuance And Annual Charges On Debit Cards are as Under:
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Debit Cards:	(Rs.) excluding taxes				
	S. No.	Variant	Issuance Charges For Primary Debit Card	For Add On Card / Card Replacement Charges (Due To Lost, Hotlist, Damage)	Annual Charges
	1	Rupay NCMC Classic	Nil	150	150
	2	Master Classic	Nil	150	150
	3	VISA Classic	Nil	150	150
	4	Rupay Classic Kisan	Nil	150	Nil
	5	RuPay PMJDY	Nil	150	Nil
	6	RuPay Pungrain	Nil	150	Nil
	7	RuPay Mudra	Nil	150	Nil
	8	RuPay NCMC Platinum	250	250	250
	9	Rupay International	250	250	250
	10	RuPay JCB Platinum	250	250	250
	11	Master Platinum	250	250	250
	12	Master International	250	250	250
	13	VISA Gold	250	250	250
	14	Master Business	250	250	500
	15	VISA Signature	500	500	750

	16	RuPay Select	500	500	750

