Date: 01.09.2025

Notice for revision in non-credit related service charges

Bank has decided to revise some of the non-credit related service charges. The new changes shall be effective from 01.10.2025.

The changes in some of the non-credit related service charges are as under:

1. Incidental/ Ledger Folio/ Account Maintenance Charges in Current Account:

<table>
<tr><th>Existing Charges</th><th>Proposed Modification</th></tr>
<tr><td>

Free Folio Allowed

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

For accounts maintained in computer, 40 entries or part thereof is treated as one ledger folio.

Charges beyond free limit

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

</td><td>

Free Folio Allowed

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

(No free folios in OD/CC Accounts)

Charges beyond free limit

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

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

a. In case of withdrawal, debit transaction done via any digital channel (PNB or any other third payment app) will be excluded from calculating ledger folio counts.

b. In case of deposit, credit transaction done via any PNB's digital delivery channel viz. PNB QR, POS, IPG (via settlement accounts), BNA, CDM etc. will be excluded from calculating ledger folio.

</td></tr>
</table>

2. Cheque Book Issuance Charges (CASA):

Existing Charges	Proposed Modification
Personalized cheque book request through a) Digital Mode ₹3/- per leaf b) Branch ₹4/- per leaf *Non- Personalized: ₹5/- per leaf*	**Personalized cheque book request through** a) **Digital Mode ₹4/- per leaf** b) **Branch ₹5/- per leaf** *Non- Personalized: ₹5/- per leaf*

3. Stop Payment Instruction (Savings Account):

Existing Charges	Proposed Modification
Particulars / **Charges** SB Accounts / ₹100/- per instrument, Range of Cheque ₹300/- (range of 3 and more cheque)	**Particulars** / **Charges** SB Accounts / **₹100/- per instrument, Range of Cheque ₹500/- (range of 5 and more cheque)**

4. Cancellation of Stop Payment Instruction (CASA):

Existing Charges	Proposed Modification
Saving Account Scheme/ CC/ OD/ CA: ₹20/-per instrument (Maximum ₹200/- instruction)	**Saving Account Scheme: ₹50/-per instrument (Max.₹200/- per instruction) CA/CC/OD: ₹100/-per instrument (Max.₹500/- per instruction)**

5. Locker Issuance Charges:

Existing Charges (in ₹)

Type of Locker	Rural	Semi Urban	Urban/ Metro
Small	1000	1250	2000
Medium	2200	2500	3500
Large	2500	3000	5500
V Large	6000	6000	8000
E Large	10000	10000	10000

Proposed Modification (in ₹)

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

Incentive payment of advance locker rent for 5 years:

Existing Charges (In ₹)

Type	Rural	Semi Urban	Urban/ Metro
Small	4500	5625	9000
Medium	9900	11250	15750
Large	11250	13500	24750
V Large	27000	27000	36000
E Large	45000	45000	45000

Proposed Modification (In ₹)

Type	Rural	Semi Urban	Urban	Metro
Small	4,500	6,750	9,000	9,000
Medium	11,250	13,500	18,000	18,000
Large	18,000	22,500	29,250	31,500
V Large	27,000	1,500	38,250	40,500
E Large	45,000	47,250	49,500	54,000

Note: The revised locker rent will be applicable on next annual rent due date.

6. Locker Arrear Rent Penalty:

Existing Charges	Proposed Charges
• Delay upto 1 year 25% of annual rent • Delay > 1 year to 3 year 50% of annual rent • Delay > 3 year Break open	**Period** / **Penalty** Delay upto 03 months / 10% of annual rent Delay upto 12 months / 25% of annual rent Delay greater than 12 months upto break open / 50% of annual rent

7. One-time Registration Charges at the time of leasing out of Lockers:

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

8. Standing Instruction Failure Charges:

Parameter	Existing Guidelines	Proposed Guidelines
Non-Execution of SI (due to insufficiency of Funds) Applicable to all types of transactions	100/- per transaction + remittance charges plus actual postage.	• 100/- per month + GST. (be it one or three failed transactions in a month) • Max.- 03 SI transactions allowed for TL, RD etc.

9. Nomination Charges:

Existing Charges	Proposed Modification
First time: Free; thereafter 100/- per occasion.	First time: Free; thereafter 100/- per occasion except in case of death of nominee. The same shall be handled operationally at branch after deposition of death certificate of nominee.