

PURVANCHAL BANK
REVISION OF SERVICE CHARGES
(w.e.f . 01.06.2013)

Sl. No.	Particulars/Services	Existing Rates	Revised Rates (Inclusive of Service Tax @ 12.36%)	Remarks
1	2	3	4	5
1.	Locker Rent	Rs. 1000/- For All Centers	Rs. 1125/- For All Centers	In case of loss of keys and for break open of locker, a service charge of Rs. 500 + actual cost incurred will be levied/recovered
2.	Collection of Instruments a) Collection of Outstation Cheques/ Drafts	Up to 10,000/- Rs. 60/- per instrument	Up to 10,000/- Rs. 60/- per instrument	No collection charge will be levied on Local cheques / drafts. Exemptions of collection charge, will continue for our Bank staff, Freedom Fighters, Govt. Departments/ Institutions and on salary bills of teachers and other staff of Govt. aided/non Govt. Secondary Schools. Cheques issued by GOI in respect of grants released from the P.M. Relief fund to the State Govts., Distt. Magistrates etc. will be collected without levy of any service charge and credit to be given immediately 'at par'. Only postage to be recovered.
		Rs. 10,000/- to Rs. 1 Lac – Rs. 110 per Instrument.	Above Rs. 10,000/- to Rs. 1 Lac – Rs. 115 per Instrument.	
		Rs. 1,00,001/- & above Rs. 200 per Instrument.	Above Rs. 1,00,000/- Rs. 225 per Instrument.	
		1. Above Charges are inclusive of all charges i.e. courier charges, out of pocket expenses, postal expenses etc.	1. Above Charges are inclusive of all charges i.e. courier charges, out of pocket expenses, postal expenses etc.	
3.	Remittances i) Drafts/Bankers Cheque/GPO	Upto 10000/- Rs. 40/-	Upto 10000/- Rs. 45/-	No Exchange will be recovered on drafts issued to staff, Govt. Deptt., Freedom Fighters and for draft issued in favour of P.M. Relief Fund/ C.M. Relief Fund and payment to suppliers while disbursing loans.
		Over Rs. 10000/- Rs.3 per thousand Min. Rs. 60/- & Max. Rs. 12500/-	Above Rs. 10000/- Rs.3 per thousand Min. Rs. 60/- & Max. Rs. 12500/-	

	ii) Issue of Duplicate Bankers Cheque/ Drafts/GPO, etc.	Rs. 110/- per instrument.	Rs. 110/- per instrument.	DO
	iii) Revalidation/ Cancellation of Bankers Cheque/GPO/Drafts	Rs. 110/- per instrument.	Rs. 110/- per instrument.	DO
	iv) Credit of Cane Price from the Bank amount of the Mill	Rs. 5/- per entry	FREE	N.A.
4.	Cheques/ Bills returned unpaid Handling charges	Rs. 100/- per instrument/bill + postage will be charges extra.	Rs. 100/- per instrument/bill + postage will be charges extra.	No Exemption
5.	Stop Payment Instructions	Rs. 50/- per instrument up to 3 leaves	Rs. 55/- per instrument up to 3 leaves	In case of Government Cheque-NIL
		Rs. 200/- for range of cheques	Rs. 225/- for range of cheques	
6.	Standing Instructions	i. If applicable for the transaction in Accounts within a branch - NIL	i. If applicable for the transaction in Accounts within a branch - NIL	Government transactions and Teachers salaries of the schools/ colleges etc. will be exempted.
		ii. If applicable for the transaction in accounts from one branch to other branch of the bank Rs. 5/- per transaction.	ii. If applicable for the transaction in accounts from one branch to other branch of the bank Rs. 5/- per transaction.	
		iii. Processing of S.I. (other than Bank Transfers) – Rs. 110/- per transaction.	iii. Processing of S.I. (other than Bank Transfers) – Rs. 110/- per transaction.(Including Remittance Charges & Postage.)	
7.	Issue of Cheque Book.	First Cheque Book with total Leaf of 25 – Free	First Cheque Book – Free	Free for Staff and Government Department
		Thereafter @Rs 2/-per Leaf	Thereafter @Rs 3/-per Leaf	
8.	Cheque Book (a)Charges for excess No. of Debit entries in SB A/c, except Debit entries through A.T.M & System Generated.	Rs. 10/- per entry (For entries over 30 per ½ year)	Rs. 10/- per entry (For entries over 30 per ½ year)	Staff - NIL If average monthly balance in A/c is more than Rs. 50000/- NIL
		(b)If average monthly balance is Rs. 50000/-	NIL	

9.	For Issuance of No Dues Certificate.	Priority Sector : NIL	Priority Sector : NIL	No Exemption
		Other than Priority Sector Rs. 150/- per certificate.	Other than Priority sector Rs. 150/- per certificate.	
10.	Enquiry relating to old records.	Rs. 150/- per item (if the enquiry is for an item more than 12 months old.)	Rs. 160/- per item (if the enquiry is for an item more than 12 months old.)	NIL
11.	Postage Charges a) Ordinary Post b) Registered Post/ Courier	Rs. 15/- or actual whichever is higher	Rs. 15/- or actual whichever is higher	NIL
		Rs. 35/- or actual whichever is higher.	Rs. 35/- or actual whichever is higher.	
12.	Ledger Folio charges If average monthly balance in any A/c is more than Rs. 100000/- no charges will be levied.	For CA/CC/OD A/cs. No charges will be levied upto 150 entries in a year.	For CA/CC/OD A/cs. No charges will be levied upto 50 entries in a year.	Not applicable to staff, Govt. Accounts, school/ College Accounts & Individual Current Accounts.
		Over 150 entries Rs. 1/- per entry will be charged.	Over 50 entries Rs. 1/- per entry will be charged. (50 Rs. Per Folio, one folio equal to 50 entries)	
13.	Loan Processing charges/ Up Front Fee	(i) ATL/ TL/ACC/CC upto Rs.25000 - NIL	(i) KCC (a) upto Rs.50000/- NIL (b) Abve 50000/- to 2 Lacs Rs. 500/- (c) Abve 200000/- 0.30% (Maximum 1500/-) (ii) ATL (a) upto Rs.50000/- NIL (b) Abve 50000/- 1% (iii) TL (a) upto Rs.50000/- NIL (b) Personal use vehicle 0.50% (c) Commercial use Vehicle 1% (iv) Housing Loan 0.25% (v) Personal Loan 2% (vi) All other TL 1% (vi) SME/CC (a) upto Rs.25000/- NIL (b) above 25000/- to Rs. 2 lacs 500/- (Fixed)	No. charges to be levied for loans against our own deposits, NSCs, KVPs, LIC Policies and Mutual Funds. All Govt. sponsored schemes. SHG & staff loans.
		(ii) Car Loan (a) Personal use vehicle 0.50% (b) Commercial use Vehicle 1%		
		(iii) Housing Loan 0.25%		
		(iv) Personal Loan 2%		
		(v) All other ATL/TL 1%		
		(vi) SME/ACC (a) upto 2 lacs Rs 500/- (Fixed) (b) above 2 lacs @ 0.30% (c) above 5 lacs @ 0.25% (Minimum Rs. 1500)		

			(c) above 2 lacs to 5 lacs @0.30% (d) above 5 lacs @0.25% (Minimum Rs. 1500)	
14.	Inspection Charges - per year	GSS & Staff Loans – NIL For All other loans upto Rs. 25000/- - NIL Rs. 25001 to Rs. 2.00 lacs Rs.500/- Above Rs.2.00 lacs Rs.500/-per lacs.	(i)KCC/SHG/Govt. Sponsored Scheme upto Rs. 50000/- NIL (ii) Above 50000/- to Rs. 2 Lacs Rs 500/- (Fixed) (iii) Above Rs. 2 Lacs Rs 250/- per lacs. Maximum Rs. 20000/- <u>FOR OTHER LOAN up to Rs.50000/- NIL</u> Rs. 50001 to Rs. 2.00 lacsRs.500/- Above Rs.2.00 lacs Rs.500/-per lacs. Max. 20000/-	For SC/ST Borrowers : 50% of charges will be levied. Staff account will be exempted from charges.
15.	Minimum balance charges in Current A/c.	<u>Individuals & others:</u> Min. Balance to be maintained Rs. 2500/- Rs. 350/- per quarter to be charged for non maintaining the minimum average quarterly balance	<u>Individuals & others:</u> Min. Balance to be maintained Rs. 2500/- Rs. 350/- per quarter to be charged for non maintaining the minimum average quarterly balance	Govt. A/c. Staff A/c, School & college A/c will be exempted from service charges. Senior citizen & pensioners will be charges @ 50% of the prescribed rates.
16.	Minimum balance charges on operative Savings Bank A/c.	<u>With Cheque Book Facility:</u> Min. balance to be maintained Rs. 500/- Rs. 50/- will be charged per quarter for not maintaining minimum average quarterly balance. <u>Without Cheque Book Facility:</u> Min. balance to be maintained Rs. 250/- Rs. 25/- will be charged per quarter for not maintaining minimum average quarterly balance.	<u>With Cheque Book Facility:</u> Min. balance to be maintained Rs. 500/- Rs. 50/- will be charged per quarter for not maintaining minimum average quarterly balance. <u>Without Cheque Book Facility:</u> Min. balance to be maintained Rs. 250/- Rs. 25/- will be charged per quarter for not maintaining minimum average quarterly balance.	Govt. Account, Staff Account, School/ College Accounts, No-Frills Accounts will be exempted. Senior Citizen & pensioners will be charged 50% of the prescribed rates.
17.	Account Closure before 12 months.	Rs. 150/- per account for Individuals Rs. 500/- per account for Corporate/ Firm.	Rs. 150/- per account for Individuals Rs. 500/- per account for Corporate/ Firm.	Not payable if it is being transferred between our branches. Not applicable for Govt. A/c & No Frills Accounts.

18.	Duplicate Passbook	(i) With latest balance Rs. 75/-	(i) With latest balance Rs. 75/-	Staff Accounts is exempted from charges.
		(ii) Rs. 75/- per additional ledger folio (40 entries) for previous entry.	(ii) Rs. 75/- per additional ledger folio (40 entries) for previous entry.	
19.	Service Charge in case of Inoperative A/c – SB & CA	No Service charges if stipulated min. balance requirement is complied in the account. Rs. 75/- per annum if balance is less than stipulated minimum balance. If the balance is less than Rs. 75/-. A/c to be closed and advised to the customer.	(i) No Service charges if stipulated min. balance requirement is complied in the account. (ii) Rs. 75/- per annum if balance is less than stipulated minimum balance. (iii) If the balance is less than Rs. 75/-. A/c to be closed and advised to the customer.	Staff accounts & No Frills Account will be exempted from charges.
20.	Transfer of SB & CA A/c (from one to another branch)	Rs. 100/- per occasion (inclusive of postal charges) .	Rs. 105/- per A/c (inclusive of postal charges) .	Staff Account will be exempted from charges.
21.	Cash Deposit (Non-Home Branch)	Rs. 2/- per thousand Minimum Rs. 25/- per transaction	Rs. 2/- per thousand Minimum Rs. 25/- per transaction	Staff Account will be exempted from charges.
22.	Failed E.M.I Charges	Rs. 25/- will be charged on each failed Installment	Rs. 25/- will be charged on each failed Installment	Staff Account will be exempted from charges.
23.	Balance Certificate	Rs. 100/- per instance	Rs. 105/- per Certificate	
24.	Interest Certificate	<u>First Free</u> Extra copy Rs. 100/- per certificate	<u>First Free</u> Extra copy Rs. 105/- per certificate	
25.	Signature Verification	Rs. 100 /- per instance	Rs. 105 /- per instance	
26.	Photo attestation charges	Rs. 100 /- per instance	Rs. 105 /- per instance	
27.	Record copy of the Cheque	Rs. 100 /- per instance	Rs. 105 /- per instruments	
28.	Enquires relating to old records	(more than 12 months old) Rs. 100/- per items	(more than 12 months old) Rs. 105/- per items	
29.	Statement of Accounts where Passbook is not issued.	<u>Monthly Free</u> Duplicate Statement with latest balance - Rs. 100/- (Rs. 100/- per ledger folio 40 entries per previous entries additional	<u>Monthly Free</u> Duplicate Statement with latest balance - Rs. 100/- (Rs. 100/- per ledger folio 40 entries per previous entries additional	

30.	Bank Gurantee	Minimum Rs. 500/-	(i) on 100% Liquid Security 0.50% Minimum Rs. 500/- (ii) on Less than Liquid Security 2% Minimum Rs. 500/-	
		Upto Rs. 5 Crore 2.10% above Rs. 5 Crore upto Rs.10 Crore 1.60% Minimum Rs.10,50,000/-		

Service charges for electronic payment products

a.	NEFT Charges			
	- Upto Rs. 1 lakhs	Rs. 5/- per transaction	Upto 1 lacs Rs. 5/- per transaction	
	- Rs. 1 lakhs upto 2 lacs	Above 1 lacs	Above 1 lacs to 2 lacs 15/- per transaction	
	- Above 2 lacs	Rs. 25/- per transaction	Above 2 lacs Rs. 25/- per transaction	
b.	ECS debit returns	Charges as per cheque return charges at Si No. 5,	Charges as per cheque return charges at Si No. 5,	
c.	ATM Cards/ PINs Returned by courier/post office	Rs. 50/-	Rs. 55/-	
d.	ATM Cards/ Debit Cards/ Annual Maintenance Charges	Rs. 100/-	Rs. 105/-	
e.	ATM Cards/ Debit Cards Replacement Charge	Rs. 200/-	Rs. 225/-	