



HO: Priority Sector & Financial Inclusion Division (Financial Inclusion Department)
4th Floor, West Wing, Plot No. 4, Sector 10, Dwarka, New Delhi-110075

Visit www.pnbcspclub.com for more details

ANNEXURE-I

	Services	New rates	Revised rates
1	Account Opening	Rs 20 out of which Rs 10 at the time of account opening & 10 after min bal Rs 100 in the account opened.	16 Rs
2	TDR/RD opening	Rs 5 per account, if auto renewalFlag 'Y' Rs 7 per account.	4 Rs
3	Cash deposit (own bank)	.40% of the cash handled with max.Rs 50/- per account per day.	1000 Rs -04 Rs 03.20 Rs 10,000 Rs- 40 Rs 32.00 Rs 12,000 Rs -48 Rs 38.40 Rs 25,000 Rs -50 Rs 40.00 Rs
4	Cash deposit (other bank—AEPS/Rupay card)	.25% of the cash handled with max.Rs 12/- per account per day.	nil
5	Cash withdrawal (on us)	.40% of the cash handled with max. Rs 50/- per account per day.	1000 Rs -04 Rs 03.20 Rs 10,000 Rs- 40 Rs 32.00 Rs
6	Cash withdrawal (off us)	.25% of the cash handled with max.Rs 12/- per account per day.	1000 Rs -2.5 Rs 02.00 Rs 10,000 Rs- 12 Rs 10.00 Rs
7	Fund transfer (own bank)	.40 % (max. per account per day.of Rs.10/).	1000 Rs -3.20 Rs 10,000 Rs- 8.00Rs 12,000 Rs -8.00Rs 25,000 Rs -8.00Rs
8	Fund transfer (other Bank-AEPS/Rupay card)	.40 % (max. per account per day.of Rs.10/).	Same Like Above
9	IMPS	.40% of the cash handled with max.Rs 30/- per account per day.	1000 Rs -04 Rs 03.20 Rs 10,000 Rs- 30 Rs 24.00 Rs 12,000 Rs -30 Rs 24.00 Rs 25,000 Rs -30 Rs 24.00 Rs
10	Indo Nepal remittance Charges	.40% of the cash handled with max. Rs 30/- per account per day.	1000 Rs -04 Rs 03.20 Rs 10,000 Rs- 30 Rs 24.00 Rs 12,000 Rs -30 Rs 24.00 Rs 25,000 Rs -30 Rs 24.00 Rs
11	Balance enquiry (own bank)	Nil	Nil
12	Balance enquiry (other bank—AEPS/Rupay card)	Nil	Nil

13	Mini statement	Nil	Nil
14	Enroll for micro accidental death insurance (PMSBY)	Rs 1/ per enrolment.	0.80 Rs
15	Enroll for micro life insurance (PMJJBY)	Rs 30/ per enrolment.	24 Rs
16	Enroll for social security pension scheme (APY)	Rs 50/ per enrolment or Rs 60 per APY abinitio after target of 60 APY achieved by BCA.	40 Rs 48 Rs
17	Aadhaar seeding through biometric only	Rs 5/-	4 Rs
18	SHG & JLG: For formation & promotion, including credit linkage	Rs 300/ at the time of savings linkage Rs 300/- after 4 months of savings linkage and Rs 400/ after credit linkage.	240 Rs 240 Rs 320 Rs
19	Renew TD/RD	Rs 2 per account, if auto renewal Flag 'Y' Rs 5.	1.60 Rs
20	NEFT	.40 % of transaction subject to max. Rs 10/-.	1000 Rs -3.20 Rs 10,000 Rs- 8.00Rs 12,000 Rs -8.00Rs 25,000 Rs -8.00Rs
21	Mobile seeding	Rs 5/-	4 Rs
22	Passbook Update	Rs 5/- per passbook per day.	4 Rs
23	Cheque collection	Rs 5/- per account.	4 Rs
24	Request new Cheque book	Rs 5/- per account.	4 Rs
25	Stop payment of Cheque	Rs 5/- per account.	4 Rs
26	Cheque status enquiry	nil	
27	Request for SMS alert / email statement (if mobile no. / e-mail is already registered)	Rs 5/- per account.	4 Rs
28	BBPS	Rs 5/- per bill.	4 Rs
29	Apply for RuPay debit cards(>6 months old ac)	Rs 5/- per account.	4 Rs
30	Block debit card	Rs 5/- per account.	4 Rs
31	Pension life certificate authentication through Jeevan Pramaan (Aadhaar enabled)	Rs 5/- per certificate authentication through Jeevan Pramaan (Aadhaar enabled).	4 Rs
32	SUKANYA SAMRIDDHI SCHEME ENROLLMENT	Rs 10/- per enrolment.	8 Rs
33	PPF account opening	Rs 10/- per account.	8 Rs

34	Recovery/collection upto bank approved limits	*As per Board approved policy of SASTRA Division: For NPA accounts: 5% on the amount of recovery ,For SMA II accounts : 2.50% of irregular amount	
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* The Circle Sastra Heads / Branch Heads should ensure necessary eligibility of account as per the recovery policy of SASTRA Division at the time of allocating of accounts to BCs for recovery.

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PUNJAB NATIONAL BANK

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OTHER CHARGES: DFS, GOI vide, draft of comprehensive Financial Inclusion Plan in Mission mode desired that last mile BC Agents to get minimum remuneration of Rs 5000 in the form of fixed & variable charges.

1	A. Fixed Charges : B. Variable Charges :	3500/- for only mandatory BCAs deployed at SSA who are doing login for minimum 20 days in a month and variable remuneration per month is 10000/- or less subject to the condition that fixed amount to be reduced in such a manner that the total of fixed amount and variable amount does not exceed Rs.10000/-. ** Mandatory BCAs deployed at SSAs to get minimum Rs. 1500 as variable component so that they get minimum of Rs. 5000/-(Rs. Five Thousand only) per month as remuneration. The variable component of Rs. 1500/- shall be payable to mandatory BCAs deployed at SSAs subject to condition that from the 3 rd month of commencement of operation BCAs to record minimum 50 transactions or 50 fresh enrolment of customers. BCAs are required to work at least 20 days in a month. Further, in case of transaction / activity based variable component of remuneration, 50% of the remuneration worked out for BC Agents, as per existing rate shall be absorbed towards variable component upto Rs.1,500/-. Remaining amount shall be paid to BCA as per sharing pattern.
2	Sharing pattern of commission / fees etc for Corporate BC and BCA	Sharing of variable and fixed charges (wherever applicable) on FI activities between CBC & BCA. Which has been fixed in line with DFS directions. 20:80