

Part-I

Service Charges on Products & Services w.e.f. 01.11.2024(Inclusive of GST @18%)

**Ledger Folio Charges for Savings / Cash Credit / Overdraft / Current Accounts have been made effective from 01st April 2024
GENERAL OPERATIONS**

SL No	Particulars	
1	Collection of outstation cheques	
	For Amount Slab	Service Charge
	Upto Rs. 10,000/-	Rs.59/-
	Above Rs. 10,000/- and upto Rs 1,00,000/-	Rs.118/-
	Above Rs. 1,00,000/-	Rs.236/-
Note: In all the cases postage and other expenses will be taken separately on actual basis.		
2	Collection of Bills	
	For Amount Slab	Service Charge
	Upto Rs.5000/-	Rs. 118/-
	Above Rs.5000/- upto Rs 1,00,000.00	Rs. 13/- per thousand or part thereof Minimum Rs.136/-
	Above Rs. 1,00,000/-	Rs.9/- per thousand or part thereof Minimum Rs.1340/-
	Postage charge to be realized against all the above cases.	Rs.35/- or actual postage charge & other out of pocket expenses to be realized in full.
3	Handling / Collection charges for Bills / Cheques returned unpaid (outward)	Service Charge (Uniform for all category of branches)
	Name of the Item	
	Local Cheques & Bills	Rs. 142/- per instrument, other Bank charges extra. (Postal and out of pocket expenses are to be realized additionally).
	Outstation Cheques & Bills	Rs. 177.00 per instrument. Other Bank charges extra (postal and out of pocket expenses are to be realized additionally).

4.	Purchase/Discount of Cheques/Bills	Service Charge	
	Charges against clearing I) Local Cheque / Bill Outstation Bills / Cheques purchased	A) DD purchase(Cheque/Drafts) Local Cheques / Drafts Interest as applicable to clean advance for the number of days funds are advanced depending upon the time taken at different clearing centres. No collection Charges are to be levied. Outstation Cheques/Drafts Re.0.59 per cent plus collection charges as applicable for respective labs. B) Purchase/Discount of demand Bills-Re 0.59 per cent+ collection charge.	
5.	Cheque/ Bills Return Charges (including ECS)		
	Return of Inward Clearing Cheques Individual/Non Individual	a) Up to ₹1 Lakh	₹236/-per instrument
		b) > ₹1Lakh to ₹1Crore	₹590/- per instrument
		c) Above ₹1 Crore	₹2360/- for 1st cheque and ₹2950/-per instance from 2nd instance onward during the month.
		For Other Reason: ₹118/- per instrument	
		No charge in case of Technical Fault / Failure	
	Return of outstation Cheques	a) Up to ₹1 Lakh	₹118/-per instrument + out of pocket expenses
		b) > ₹1Lakh	₹236/- per instrument + out of pocket expenses
	Return of Outward Clearing Cheque	a) Up to ₹1 Lakh	₹118/- per instrument
		b) > ₹1Lakh	₹236/- per instrument

6.	Inward Bill	
	Charges on Inward Bills for collection when documents are delivered free of payment.	<p>Service Charges (Uniform to all categories of Branches)</p> <p>Whenever documents under IBCs are delivered free of payment to the drawee of the bill by a bank, under specific instruction of the drawer, the collecting Bank should levy handling charges in conformity with the charges leviable in case of bill returned unpaid.</p> <p>Local Cheques & Bills --Rs.118/- per instrument + out ofpocket expenses.</p> <p>Outstation Cheques and Bills --Rs. 177/- per instrument + out ofpocket expenses.</p>
7.	Collection through other Bank	
	Sharing commission when instrument is collected through branch of another Bank.	<p>Service charges (Uniform to all categories of Branches)</p> <p>At centres where the remitting Bank has no branch and the bills/cheques are sent for collection to branch of another bank, the commission on bills and cheques should be shared by the remitting bank and the collecting bank on 50:50 basis i.e., the remitting bank to charge 50% of the applicable rate and the collecting bank to charge 50% of their applicable rate.</p>
8	ECS	
	a) ECS CHARGES	Credit- No Charge Debit- No Charge ECS Registration Charge: Rs.118/-
9	RTGS	Rate of Charges
	Rs 2.00 Lakh to Rs. 5.00 Lakh	Rs.24/- per transaction.
	Above Rs 5.00 Lakh	Rs 48/- per transaction
10	NEFT	Rate of Charges
	UptoRs. 10000.00	Rs.3/-
	Above Rs 10000.00 to Rs. 1.00 Lakh	Rs.5/-
	Above Rs 1.00 Lakh to Rs 2.00 Lakh	Rs.18/-
	Above Rs 2.00 Lakh	Rs.29/-

	REMITTANCE	
	Issue of Demand Draft	
	For Amount Slab	Service Charge (Uniform for all categories of Branches)
11	Upto Rs. 10,000/-	Rs.59/-
	Above Rs. 10,000/- up to Rs. 1,00,000/-	Rs.5/- per thousand or part thereof, Minimum Rs.59/- Maximum Rs.590/-
	Above Rs. 1,00,000/-	Rs.5/- per thousand or part thereof, Minimum Rs.596/-Maximum Rs.17,700/-. For Pensioners/ Senior Citizen, Students, 10% rebate on the Service charge will be allowed, subject to maximum as stipulated.
12	Issuance of Duplicate draft	Rs.177/- per instrument
13	Revalidation of Draft	Rs.177/- per instrument
14	Cancellation of Demand Draft	Rs.177/- per instrument
	Issuance of Pay Order	
	For Amount Slab	Service Charge (Uniform for all category of Branches)
15	Upto Rs. 10,000/-	Rs.59/-
	Above Rs. 10,000/-	Rs.5/- per thousand or part thereof. Minimum Rs.71/- Maximum Rs.17700/- For Pensioners /Senior Citizen, Student, 10% rebate on the Service Charge will be allowed.
16	Cancellation Of Pay Order	Rs.130/-
17	Duplicate Pay Order	Upto Rs. 1.00 Lakh Rs. 118/- per instrument Above Rs. 1.00 Lakh Rs. 236/- per instrument
18	Revalidation of Pay Order	Upto Rs. 1.00 Lakh Rs. 118/- Above Rs. 1.00 Lakh Rs. 236/-

19. Cash Handling Charges		All Deposit Transaction (Individual) at Home Branch FREE			
Cash Handling Charges Savings Bank account, Excluding Financial Inclusion(FI) Account.	Deposits	Home Branch (Non- Individual)		Non- Home Branch	
		Amount wise Slab	Charges	Amount wise Slab	Charges
		Up to Rs. 1 lakh	NIL	Up to Rs. 50,000/-	NIL
		Above Rs. 1 Lakh up to Rs. 5 lakhs	Rs. 5.90 per transaction	Above Rs. 50,000/- up to Rs. 1 lakh	Rs. 17.70 per transaction
		Above Rs. 5 lakhs up to Rs. 10 lakhs	Rs. 11.80 Per Transaction	Above Rs. 1 Lakh up to Rs. 5 lakhs	Rs. 23.60 per transaction
		Above Rs 10 Lakhs	Rs. 23.60/- per transaction	Above Rs. 5 lakhs up to Rs. 50 lakhs	Rs. 35.40 per transaction
				Above Rs 50 Lakhs	Rs. 59/- per transaction
	Withdrawal	All Withdrawal Transaction (individual) at Home Branch FREE			
		Home Branch (Non- Individual)		Non Home Branch	
		Amount wise Slab	Charges	Amount wise Slab	Charges
		Upto Rs.5,00,00/-	NIL	Up to Rs. 50,000/-	NIL
		Above Rs. 5 lakhs	Rs. 5.90/- per transaction	Above Rs. 50,000/- up to Rs. 1 lakh	Rs. 11.80 per transaction
				Above Rs. 1 Lakh up to Rs. 5 lakhs	Rs. 17.70 per transaction
				Above Rs. 5 lakhs up to Rs. 10 lakhs	Rs. 23.60 per transaction
			Above Rs. 10 lakhs up to Rs. 50 lakhs	Rs. 35.40 per transaction	
		Above R.s 50 Lakhs	Rs. 59.00 per transaction		

19. Cash Handling Charges (Contd.)

		Particulars	Charges
Current Account / CashCredit / Over Draft	Deposits	Cash Credit (CC), Overdraft (OD) Current Deposit (CD) (Cash Deposit per day per account)	<ul style="list-style-type: none"> • No cash handling charges upto Rs. 1,00,000/ • Above one lakh, Rs. 0.89 per Rs, 1000/- • Minimum Rs. 59/- Maximum Rs. 23,600/-
		AGVB Current Deposit Plus Accounts (Cash Deposit)	Up to Rs. 3,00,000/- per day : Free
			<ul style="list-style-type: none"> • Beyond Rs. 3,00,000/- per day: Rs. 0.89 per Rs. 1000/- • Min Rs.59/- Max Rs.23,600/-
		<ul style="list-style-type: none"> • All Deposit transactions for Cash Credit/ Overdraft account at Home Branch shall be NIL • All Cash Handling charges free for AGVB CD Gold. 	
	Withdrawal	Cash Credit (CC), Overdraft (OD) Current Deposit (CD) (Cash Withdrawal per day per account)	<ul style="list-style-type: none"> • No cash handling charges upto Rs. 1, 00,000/- • Above one lakh, Rs. 2.50 per Rs, 5000/- or part thereof.
		AGVB Current Deposit Plus	Up to Rs. 3,00,000/- per day : Free
		Beyond Rs. 3,00,000/- per day: Rs. 2.50 per Rs. 5000/- or part thereof	
	<ul style="list-style-type: none"> • All Withdrawal transactions for Cash Credit/ Overdraft account at Home Branch shall be NIL • All Cash Handling charges free for AGVB CD Gold. 		

In order to sensitize the customers, a notice containing the following message should be displayed at a prominent place in the branch premises:

NOTICE

WE MAKE CASH PAYMENT TO THE ACCOUNT HOLDER ONLY AGAINST CHEQUES DRAWN ON OTHER BRANCHES (INTERSOL) OF THE BANK FOR AN AMOUNT UPTO RS. 1,00,000/-. PAYMENT OF ALL SUCH CHEQUES FOR AN AMOUNT ABOVE RS. 10,000/- IS SUBJECT TO PRODUCTION OF PHOTO IDENTITY CARD/PROOF BY THE ACCOUNT HOLDER.

20.	CHARGES AGAINST INTERSOL RECEIPT/PAYMENT THROUGH TRANSFER MODE AT OUTSTATION BRANCHES -----NIL		
21.	Inter-bank transfer of entire balance in SB or CD A/c		
	1) Collecting Bank	Need not levy any Service charge as it is getting the benefit of deposit.	
	2) Remitting Bank	It shall levy Service charges as applicable to Remittance/pay Order. After transfer of the entire balance, the account is to be closed with notice to the depositor.	
22.	Issue of Cheque Book		
		Individual	Non-Individual
	1. SB A/C	₹4.72 per leaf (Personalized)	₹5.90 per leaf (Personalized)
	2. SB A/C (Non - Personalized Cheque)	₹7.10 per leaf (Non-personalized)	₹8.30 per leaf (Non-personalized)
		<ul style="list-style-type: none"> • One cheque book of 25 leaves FREE for all cheque operated SB customers in a Financial Year. • All Cheques Free for Govt. Deposit Accounts. 	
	3. CD / OD / CC / AGVB CD+ A/c (No free cheque book)	₹4.72 per leaf (Personalized)	₹5.90 per leaf(Personalized)
		₹7.10 per leaf (Non-personalized)	₹ 9.60 per leaf (Non-personalized)
		<ul style="list-style-type: none"> • One cheque book of 25 leaves FREE for AGVB CD Plus Account in a Financial Year. • All Cheques Free for AGVB CD Gold Customers and Govt. Deposit Accounts. 	
23.	Addition/Deletion of Name	Rs.130/- per occasion (No charge for deletion of name of deceased customer and there will also be no charge for the first time conversion of single account to joint account of pensioner account)	

24.	CLOSURE OF ACCOUNT	
Savings	Closure of S/B a/c within 12 months of its opening.	Rs.354/- Accounts closed after 14 days but within 12 months of opening.
CD	Closure of a CD Account within 12 months of its opening	For individual = 354/- For others = Rs.590/-
RD	Closure of RD account within 3 months of its opening	NIL
Exemptions :		
1. Closure due to death of the depositor.		
2. If the customer is not happy about his/her choice of SB a/c or Services provided by the bank, he / she may within 14 days of making first payment into the account , approach the bank to switch to any of our other accounts. Alternatively, he / she may ask for refund 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.		

25.	Change in operational Instructions	Rs.118/- per occasion		
26.	Fall in minimum balance charges in SB Accounts will be realised as per following slabs on each occasion			
	SB Account (Slab wise charges to be realised as given below)	With Ch. Book	Without Ch. Book	
	Rural Branch (min Balance)	Rs. 500/-	Rs.250/-	
	Charge to be realised	Rs.89/- Per instance	Rs.48/- Per instance	
	Urban/Semi-Urban Branches(min Balance)	Rs. 1,000/-	Rs.500/-	
	Charge to be realised	Rs.118/- Per instance	Rs.71/- Per instance	
27.	Fall in minimum balance charges in CD Accounts will be realised as follows			
	Description	Branch type	Service Charge	
	CD General	Rural Branch	Rs.1,000/-	Rs118/- per instance
		Urban/Semi-Urban Branches	Rs.2,000/-	Rs236/- per Instance
	AGVB Current Deposit Plus	For all category of Branch	Rs.1,00,000/- {Quarterly Average Balance (QAB)}	Rs1180/- per quarter
	AGVB CD Gold	For all category of Branch	Rs.3,50,000/- {Monthly Average Balance}	Rs.254/- per month
Note : All accounts which are dormant for a period of two years or more are to be treated as inoperative, irrespective of whether such accounts have been transferred to inoperative ledger or not.				
Important: No Penal Charges for non-maintenance of minimum balance in respect of Inoperative/Dormant accounts as per RBI guidelines.				

28.	Stop Payment instructions (All types of A/C s)	
	SB A/c	Rs.118/- per cheque. For multiple cheques Maximum.Rs.354/- (range of 3 and more cheque)
	CD/CC/OD A/c	Rs.236/- per cheque. For multiple cheques Maximum.Rs.590/- (range of 3 and more cheque)
29.	Duplicate Statement / Pass Book	
	SB Account	
	(i) With latest balance	Rs 118/- per pass book
	(ii) With multiple entries	Rs 118/- + Additional Rs 118/- per ledger folio (40 entries or part thereof will be treated as a folio)
	CD Statement	One statement of account per month free. For duplicate or additional statement Rs.48/- per folio or part thereof.

30	Attestation of Customer's Signature	
	Attestation of customer's Signature whenever Bank attests signature of a customer as per recorded specimen in a document as required by a customer	Rs.154 /- per occasion Rs.154 /- for each attestation in joint account.
31	Attestation of Customer's Photograph	Rs.154 /- per occasion
32	Record Copy of the Cheque	Rs.154 /- per instrument
33	Issue of duplicate deposit Receipt	Rs.118/- per instrument
34	Operation in account through power of attorney /mandate in SB/CC/OD/CD	SB -Rs.118 /- CC/OD/CD Rs.236/-
35	Charge for storage of postal parcel beyond due date of the payment of bill.	Rs.48/- per parcel per day
36	Issuance of no dues certificate	Prisec Individual/Pensioners/Senior Citizen in all areas Rs.59/- per certificate. Prisec- Non Individual- Rs.130/- Non-Priority Sector Non Individual – Rs.142/- per certificate. Individual – Rs.118/-

37. Ledger Folio Charges for Savings/ Cash Credit/ Overdraft/ Current Accounts

Incidental / Ledger Folio / Account Maintenance Charges (Operative Accounts beyond Free of Charge Permissible Entries)

Free Folio Allowed in Current Account as per table below:

Half Yearly Average Credit Balance (In Current Account)	
Up to Rs. 25,000/-	NIL
Above Rs. 25,000/- up to Rs. 50,000/-	2 folios
Above Rs. 50,000/- up to Rs. 1,00,000/-	4 folios
Above Rs. 1,00,000/- up to Rs. 2,00,000/-	7 folios
Above Rs. 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:

SB Account (excluding BSBD / FI Accounts)	Rs. 2.36 (including GST) per debit entry in excess of 40 debits permitted in half year in SB account (debits excluding bank induced / ATM/ UPI/ IMPS / NEFT / RTGS / any other Digital Banking Transactions). [No charge for credit transactions]
CD/ CC/ OD	Rs. 2.36 (including GST) per folio subject to Min Rs. 100/- Max. Rs.1000/- in a half year.
(no free folios in OD / CC Accounts)	

NOTE:

- For account maintained on computer, 40 entries or part thereof be treated as one ledger folio
- Important: The Ledger Folio Charges for Savings / Cash Credit / Overdraft / Current Accounts have been made effective from 01st April 2024. Hence, excess charge if any including GST, realized from accounts can be reversed by debiting PL Head as mentioned below by the concerned Branch.
For CD / CC / OD: <SOL ID>106600106
For SB: <SOL ID>106600105

38	Call Deposit	
	Call Deposit receipt	Rs.118/- per receipt.
39	Standing Instructions	
	Service Charge (Uniform for all categories of Branches) FOR REGISTRATION ONLY	Rs. 118/- per registration.

Note: Postal and remittance charges if any is to be levied on actual basis.

40	Safe Custody		
	Scripts	Rs.118/- per script, minimum Rs.260/-per year or part thereof	
40	Sealed Cover	Rs. 207/- per cover per year or part thereof. Sealed cover from Govt. Bodies Organisation/Corporates Rs.531 per cover per year or part thereof.	
	Sealed Boxes	For small boxes (30cmx30cmx30cm) Rs.944 per box per year or part thereof. Sealed Boxes from Govt. Bodies/Organisation/corporates (30cmx30cmx30cm) Rs.2360/- Per boxper year or part thereof	
	Bank's own deposit Receipt	No Charge	
41	Issuance of Solvency certificate	Rs.295 per Lakh. Minimum- Rs.1416/- Maximum- Rs.29500/-	
42	Postal & Telecommunication Tariff		
	Postal/communication charges to be recovered unless and otherwise specified to the contrary	Ordinary – Actual Expenses, MinimumRs.16/- Registered/Courier/Speed Post/ -----Actual Expenses, ----- Minimum Rs.36/-	
43	Enquiry Related Old Records		
	3-12 Months Old	Rs.118/-per item.	
	Above 12 Months up to 3 years	Rs.154/-	
	Above 3 years up to 7 years	Rs.207/-	
	Above 7 Years	Rs.295/-	
44	SMS Alert Charges:	Saving Account	₹18/- per quarter
		Other than Saving Accounts	₹30/- per quarter
		Exemption: Staff accounts including retired staff, No frill and Basic SB Accounts (BSBD Accounts).	

	ATM CHARGES		
	Activities	Total Charge to be collected	Charges to be realized by
45	Issuance of Primary card	NIL	-----
	Issuance of add on card (In case of joint accountholders)	177/-	Branch : At the time of issuance of card
	Annual charges for primary & add on card.	177/-	HO: After 1 (one) year of issuance of card and thereafter at the end of every completed year
	Duplicate card (In case of lost / damaged card)	236/-	Branch : At the time of issuance of card
	Re- Pin	59/-	Branch : At the time of delivery of Re-Pin (duplicate PIN)

(For AGVB employees, there will be no Annual / Duplicate ATM Card and Re-Pin Charges)

46. RULES FOR ATM OPERATION

No. of Free Transactions	Transactions from PNBATM	3 (three) Transactions/ Month for Urban Branch	5 (five) Transactions/ Month for Semi Urban/RuralBranch
	Transaction from other Bank ATM (Financial & Non-Financial For Savings Bank A/C holders)	3 (three) Transactions/ Month for Urban Branch	5 (five) Transactions/ Month for Semi Urban/RuralBranch
Charges applicable for transaction (Financial + Non- Financial) beyond freelimit	Financial	Charges applicable	Rs.25/- per transaction.
	Non-Financial	Charges applicable	Rs.12/- per transaction.

47	National Automated Clearing House (NACH) Mandate	
	Activity	Charges
	Inward NACH Mandate Verification (Physical/E-Mandate)	Rs. 295/- per mandate on acceptance
	Outward NACH Mandate of Corporates	Rs. 50/-per mandate on acceptance
	Returning charges on return of NACH (Debit) on account of insufficient Funds	Rs. 295/- per transaction

48	LOCKER RENT		
	Small Size (Volume up to 859 cubic inches)	Rs.1283/- Per Annum	
	Medium Size (Volume 860 cubic inches to1337 cubic inches)	Rs.2054/- Per Annum.	
	Large Size (Volume over 1337 cubic inches)	Rs.3068/- Per Annum.	
49	Penal charges for Locker Rent Default.	1st Qtr.-	10% of annual rent
		2ndQtr.-	20% of annual rent
		3rdQtr.-	30% of annual rent
		1 Year-	40% of annual rent
		For more than 1 year but less than 2 year	50% of annual rent
		For more than 2 year but less than 3 year	75% of annual rent
		More than 3 years	Break open of locker
<p>Note regarding Locker operation: (1) 24 operations per annum free, beyond which Rs 118 /-per operation will be charged.</p> <p>(2) Operations in the locker will be stopped if rent is not paid on due date.</p> <p>(3) In case of loss of Keys of the lockers, a service charge of Rs 531.00 has to be recovered from hirer in addition to the actual expenditure incurred in breaking open the locker and changing of key by manufacturer of locker to be recovered manually.</p>			
50	Interest Certificate & Balance Certificate	Rs.118/- per certificate (Except Housing /Educational Loan certificates)	
51	Change in Registered Nominee	Rs.59/- per occasion.	
52	Address Confirmation	Rs.30/- per occasion.	

53. Point of Sale (PoS) Charges	Installation Charges	NIL
	PoS Monthly Rental (Portable GPRS)	1003/-
	Monthly Rental Free for CD Gold Customers, CD Plus customer with monthly transaction of Rs.3.75 Lakh or more through PoS and Borrowal accounts (CC/OD)with limit of Rs.20.00 lakh and above.	

54. IMPS	
Slab	Charges
Up to Rs. 2000/-	NIL
Above Rs. 2000/- to Rs. 1,00,000/-	Rs. 5.90
Above Rs. 1,00,000/-	Rs. 11.80
NOTE: No charges will be applicable for staff transactions across all slabs	

55. Service Charges for exchange of Soiled/ Imperfect Notes

(i) Up to 20 pieces and value up to Rs. 5,000/- per day	Free
(ii) Exceeds 20 pieces and / or value more than Rs. 5000/-	
• More Than 20 pieces	Rs. 2.36 per piece on entire tender
• Value above Rs. 5,000/-	Rs. 2.36 per piece or Rs. 5.90 per 1000 whichever is higher on entire tender*

*For example, 25 pieces of Rs. 500/- = value Rs. 12,500/- are tendered

Charges Rs. 2.36 per piece = Rs. 59

Charges @ Rs. 5.90 per Rs. 1000/- = Rs. 73.75

Amount to be charged will be = Rs. 73.75