

CITIZEN CHARTER

VISION & MISSION STATEMENT

CORPORATE VISION OF THE BANK

We envision to emerge as a strong vibrant Bank through synchronization of human, financial and technological resources.

THE MISSION STATEMENT OF THE BANK

- | To put in place the effective Risk Management and Internal Control System.
- | To adopt and operationalise high – level technology standards.
- | To strive to achieve excellence in Customer Service.
- | To achieve the highest standards of transparency and accountability in the conduct of banking business.
- | To adopt professional approach in effectively managing financial as well as non-financial risks.
- | To maximize profitability and profits of the Bank with due compliance of prudential guidelines.
- | To maximize competitive risk adjusted return on capital, through planned reduction in the average cost of funds, increased yield on advances and investments besides reduction in cost of operations.

Our Web-site address : www.psbindia.com

YOUR RIGHTS AS A CUSTOMER OF OUR BANK

As our valued customer, you enjoy the following rights from our Branches network through out the country:

1. TIME SCHEDULE

1. Receipt of Cash	10-15 Minutes
2. Encashment of Cheques	10-15 Minutes
3. Issue of Cheque-Book/DDs/POs	15-20 Minutes
4. Opening of an Account	15-20 Minutes
5. Payment of DDs/POs	10-20 Minutes
6. Payment/Renewal of FDRs	20-25 Minutes
7. Retirement of Bills	20-30 Minutes
8. Updation of Pass Book/ Issue of Account Statement	05-10 Minutes
9. Statement of Account to be issued regularly	On every 5th of the Month.
10. Collection of Cheques <i>Local</i> :	2-4 days
<i>Outstation:</i>	10-14 days

2. COMMON PRACTICES FOLLOWED BY OUR BRANCHES FOR YOUR CONVENIENCE

1. Display of business hours.
2. Attend to all customers present in the banking hall at the close of business hours and rendering of courteous service.
3. Provide separate '**Enquiry**' or '**May I Help You**' at large Branches.
4. Offer nomination facility to all deposit accounts (i.e. account opened in individual capacity) and all safe deposit hirers (i.e. individual hirers).
5. Display interest rates for various deposit schemes from time to time.
6. Notify change in interest rates on advances.
7. Display of Service Charges on issue of Demand Drafts, Pay Orders, Duplicate Drafts, Cancellation of Drafts, Collection of Documents, etc.
8. Display Time – Norms for various Banking Transactions.
9. Pay interest for delayed credit of outstation cheques, as advised by **Reserve Bank of India (RBI)** from time to time.
10. Display of availability of Locker facility at the Branch.
11. Display of Tax Collection facility at the Branch.
12. Accord immediate credit in respect of outstation and local cheques upto a specified limit subject to certain conditions, as advised by RBI from time to time.
13. Provide complaint/suggestion box in the Branch premises.
14. Display address of Zonal & Head Offices, as well as Nodal Officer dealing with customer grievances/complaints.
15. Name and address of the concerned banking ombudsman.
16. Corruption free service to all customers.
17. We have extended business hours in our fully computerized branches in Delhi.

3. COMMON AREA OF CUSTOMER BANKER RELATIONSHIP:

(a) SAVING BANK ACCOUNT:

- (i) These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amount can be deposited / withdrawn from these accounts by way of cheques / withdrawal slips. The withdrawals are restricted to 50 entries each half-year in the S.B. Account.
- (ii) Saving Bank accounts are very popular. These accounts can be opened by eligible person(s) and certain organization(s) / agencies as approved by the Reserve Bank of India (RBI).
- (iii) As required by law, while opening this account, we satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account and to assist in protecting our prospective customer(s) and ourselves against fraud and other misuses of the banking system.
- (iv) We are required to obtain two recent photographs of the person(s) opening the account, as per R.B.I. directives.
- (v) We are required to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person(s) opening the account.
- (vi) We provide to the prospective customers details of the documents required for identification of the person(s) opening the account in addition to satisfactory introduction. Documents normally accepted are the current, gas / telephone / electricity bill / ration card / voter's identity card / driving license / passport, etc.

- (vii) You are required to maintain certain minimum balance in the account, as specified by the Bank from time to time, separately for computerized and non-computerized Branches and also depending on, whether account holder wants to avail the cheque book facility or not. Non-compliance of this would attract service charges. Interest at 3½% p.a. is processed rate, as per presently paid on half yearly basis depending on minimum balance between the 10th day and last day of the months, provided it works out to minimum Re. 1/-
- (viii) Cheques, dividend warrants drawn in the name of account holder(s) will only be collected through this account. Financial instruments endorsed in favour of the account holder(s) will not be collected through savings bank account.
- (ix) Get your passbook updated on presentation legibly with full entries. If the number of entries to be made is large, kindly leave the passbook against receipt showing the date when it can be collected back. You can obtain the statement of account indicating full details by 5th of every month in case you have not been issued a passbook.
- (x) You can obtain a new cheque book when your requisition slip appears next in the current cheque book.
- (xi) For more details, please contact our Branch to serve you better.

(b) CURRENT ACCOUNT

- (i) Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs /specified associates, trusts, etc.
- (ii) As required by law, while opening this account, we satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account to assist in protecting the right of customer(s) and ourselves against fraud and other misuses of the banking system.
- (iii) We also require a satisfactory introduction of the person(s) opening the account by a person acceptable to the Bank and will require to obtain two recent photographs of the person(s) opening/operating the account, as per RBI directives.
- (iv) You are required to give Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139A) from the person(s) opening the account (i.e. including partners of Registered/Unregistered partnership as also Registered / Incorporated bodies / companies).
- (v) We provide to our prospective customers details of the documents/required for identification of the person(s) opening the account in addition to a satisfactory introduction. Documents normally accepted are the current, gas/telephone/electricity bill/ration card/voter's identity card/driving licence/passport, etc.
- (vi) Minimum balance as stipulated from time to time is required to be maintained and no interest is paid on credit balances kept in current account.
- (vii) Services charges are levied for:
- Ledger folio used
 - Cheque Books issued
 - Non-maintenance of minimum balance.
 - Return of cheques etc.
 - Other facilities as required by the Current Account Customer.

(viii) For opening special types of current accounts like for Executors Administrators, Trustees, Liquidators, etc., the Branch Manager may be contacted who will help in opening these type of accounts.

(ix) As per RBI directives, the applicant (i.e. account opener) should declare in the account opening form or separately that he is not enjoying any Credit facility with any Bank and if he does enjoy any facility/facilities he should declare full particulars therefore indicating the name of the Bank and name of the Branch, wherefrom he has availed these facilities.

(C) TERM DEPOSIT ACCOUNTS :

(i) We have tailored various deposit schemes to suit the needs and expectations for investing in every walk of life, which are prominently displayed at our branches for your convenience.

We welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

- (ii) Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.
- (iii) As required by law, while opening this account, we satisfy ourselves about the identity, including verification of address, of a person(s) seeking to open an account, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.
- (iv) We require a satisfactory introduction of the person(s) opening the account by a person acceptable to the Bank and will obtain two recent photographs of the person(s) opening the account, as per R.B.I. directives.
- (v) We also require to obtain Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person(s) opening the account.
- (vi) Premature withdrawals are allowed, unless specified otherwise, at the rate of interest applicable for the period, for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any prescribed by the Bank. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 15 days. For more details of interest rates, please contact our Branch Manager.
- (vii) Generally loans/overdrafts against deposits are allowed, except on Certificates of Deposit (CD). Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank and automatic renewal of FDRs are also available. Interest on overdue deposit is paid, if the deposit is renewed, as decided by the Bank from time to time.
- (viii) Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e. reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.
- (ix) Interest on Bank deposit is exempted from Income Tax upto a limit, specified by Income Tax authorities from time to time, as per Govt. norms.
- (x) We accept the declaration in Form No. 15 H preferably at the commencement of the Financial year for receiving interest on deposits without deduction of tax.
- (xi) We issue TDS Certificate for tax deducted, within time schedule as per law.
- (xii) Transfer of funds on maturity of terms deposits as well as periodical interest on such deposits to another branch of the Bank is done at par.

(d) CAPITAL GAIN SCHEME - THE TAX SAVER SCHEME

Exemption of Capital Gain Tax under Section 54B, 54D, 54F and 54G of I.T. Act, 1961 is available on amount deposited under Account 'A' (Saving Deposit) and/or Account 'B' (Term Deposit) with option to keep deposit on cumulative or non-cumulative basis at Branches.

4. PAYMENT OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO SURVIVORS / CLAIMANTS:

As directed by the RBI, we do not insist on succession certificate from legal heirs in accounts having survivorship / nominee irrespective of amount involved.

5. STANDING INSTRUCTIONS

Standing instructions can be given to the Bank for transfer/remittance of funds from one account to other account(s) maintained in the same Branch, any other Branch of the bank or any other Bank or any other third party.

6. SAFE DEPOSIT LOCKERS

The facility of Safe Deposit Lockers is an ancillary service offered by our Bank. The Branches offering this facility will indicate/display this information at a prominent place.

The major aspects governing the services are :

A locker may be hired by an individual (not minor) firms, limited companies, specified associations and societies etc. except blind persons.

Nomination facility is available to individual hirer of Safe Deposit locker.

Loss of key should be immediately informed to the Branch and customer will be charged for break-opening of the Locker.

Lockers are available in different sizes.

Lockers are rented out for a minimum period of one year as per bank's policy. In case of overdue rent, the Bank will charge penalty as decided from time to time.

With standing instruction, the rent may be paid from the deposit account of the hirer.

We will issue locker only to properly introduced persons.

We reserve our right to break open the locker if the rent is not paid inspite of giving notices as per the Bank rules and recover charges thereof.

7. ARTICLES IN SAFE CUSTODY

Articles like shares, securities, etc., can be kept in safe custody with the Bank on prescribed charges wherever such facility is offered. Large/small boxes must be locked by the customer(s) and particulars must be written/painted thereon. The lock should be covered by stout and sealed with the customer's seal. Relationship of Banker and customer shall be that of Bailer & Bailee.

8. NOMINATION

Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit vaults.

Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only i.e. not for accounts opened in representative capacity.

Nomination can be done in favour of one person only. However, nomination in favour of more than one person (i.e. upto 2 persons) is permissible in jointly operated locker accounts with common consent.

Nomination can be made, cancelled or varied by the account holder anytime during his/her lifetime. While making nomination, cancellation or variation, witness is required and all account holders should sign the request.

Nomination can be made in favour of a minor also.

For the existing accounts, where nomination is not made, the account holder(s) can do so by filling up form available with the Branches.

Customers (new as well as existing) are requested to avail nomination facility, if they have not availed said facility so far.

9. PENSION PAYMENTS

Pensioners of Central and State Governments can open a separate pension account in any of our Branches.

Pensioners are requested to produce the life certificate once in a year (i.e. in the month of November) to enable the Branches to pay pension without interruption/delay.

The pension will be credited by the Branch to the Pensioner's savings or current account during the last four working days of the month. The pension for the month of March will be credited on or after 1st working day of April. The pension will not be paid in cash or through a joint account. Every pensioner is required to submit life/marriage/remarriage/unemployment certificates periodically.

EXEMPTIONS: Exemptions of minimum balance, incidental charges, withdrawal of pension by withdrawal form to the pensioner's dependent are available.

10. REMITTANCE SERVICE

Customers may remit funds from one centre to another centre by Demand Draft or Telegraphic Transfer (TT) etc. by paying specified charges as per the Bank's rules.

The customers can utilize the facility of Electronic Funds Transfer (EFT) System operated through RBI for transferring funds to and from Delhi, Kolkata, Chennai, Mumbai, Jaipur, Chandigarh, Kanpur, Patna, Guwahati, Ahmedabad, Bhuvneshwar, Nagpur, Hyderabad, Bangalore and Tiruvananthapuram, Upto Rs. 2 crores per remittance.

Demand Drafts, telegraphic and pay orders for Rs. 50,000/- and above will be issued by the Banks only by deposit to the Customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly such payments for Rs. 50,000/- and above will be made through banking channels and not in cash.

11. ISSUE OF DUPLICATE DEMAND DRAFT WITHOUT RECEIPT OF NON-PAYMENT ADVICE

As directed by the RBI, we will issue duplicate demand draft upto Rs. 5000/- on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee Branch.

12. TIME FRAME FOR ISSUE OF DUPLICATE DRAFT

As directed by the RBI, we will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, we will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

13. CASH ORDER (i.e. PAY ORDER, BANKER'S CHEQUE)

Cash Order is issued for making payment locally. Issue/payment of cash order for Rs. 50,000/- and above is to be made only through the Bank account.

Validity period of cash order is 3 months. This can be revalidated by the issuing Branch on written request of the purchaser at nominal service charges.

14. CHEQUE COLLECTION SERVICE

1. Policy on collection of cheques payable locally

The customer's account shall be credited in respect of local cheques latest on third working day from the date of acceptance of cheques at the counters / dropped in drop boxes within the time indicated for local clearing on the same day (each branch would specify its own cut-off time depending upon its working hours and distance from the clearing house) and on fourth working day if deposited beyond the timings indicated on drop boxes / Notice Board.

2. Outstation Cheques

(i) Time frame for affording customer's Account

Cheques to be collected at major Metropolitan centers in 10 days and at other centers in 14 days.

(ii) Policy of compensation on Delayed collection

The bank will pay interest to its customers on delayed collection as applicable on saving bank deposit for the delayed period beyond the prescribed period i.e 10/14 days as the case may be . Such interest shall be paid without demand from the customers in all types of accounts.

(iii) Procedure for handling the dishonoured cheques or lost in transit

In the event a cheque or an instrument accepted for collection is lost in transit or in clearing process or at the paying bank's branch, the bank shall immediately on coming to know of the loss , bring the same to the notice of account holder so that the account holder can inform the drawer to record stop payment and also take care that cheques, if any, issued by him/ her are not dishonored due to non- credit of the amount of the lost cheque / instruments. The bank would pay interest at saving bank rate if the notice of the cheque / instrument having been lost is given after the maximum prescribed period for the collection of outstation cheques i.e 10/14 days, as applicable. Such interest will be paid for the number of days the delay occurred in giving notice to the customer beyond these prescribed 10/14 days as applicable.

3. Force Majeure

The Bank shall not be liable to compensate customer for delayed credit if some unforeseen event (including but not limited to civil commotion , sabotage, lockout, strike or other labour disturbances , accident ,fires, natural disaster or other " Acts of GOD" , war damage to the bank's facilities or of its correspondent bank(s), absence of the usual means of communication or all types of transportation ,etc) beyond the control of the bank prevents it from performing its obligations within the specified service delivery parameters.

4. Facility of Immediate credit of cheques sent for collection local and outstation.

The instant credit of outstation / local cheques are permitted only up to Rs. 5000/-, subject to usual safeguards and Bank is satisfied about the proper conduct of the account of customer.

The Bank will extend the facility to all individual depositors without making a distinction about their status i.e Saving Bank , Current or Cash credit.

If cheques / instrument for which immediate credit has been afforded is returned unpaid bank shall recover interest at clean overdraft rate for the period bank remained out of funds and recover prescribed cheque returned charges subject to the following:

- 1) No interest will be charged to the customer for the period between the date of credit of the outstation cheque lodged and its return.
- 2) Bank will charge interest from the date of return of the cheque till reimbursement of money to the bank.
- 3) Where the cheque is credited to a Saving Bank Account ,no interest will be payable on the amount so credited if the cheque is returned..
- 4) If the proceeds are credited in overdraft / Loan account , interest would be recovered at applicable rate on the amount of returned cheque / instrument .

15. COLLECTION OF GOVT. DUES

The Bank handles collection of various taxes, electricity, telephone bills on behalf of Govt. of India Public undertaking through selected designated Branches, which will be displayed at the Branch. We are collecting Direct Taxes presently through 209 authorized branches with group wise connectivity.

16. EXCHANGE OF SOILED/SLIGHTLY MUTILATED CURRENCY NOTES

We freely exchange soiled/slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations.

17. INTEREST ON DEPOSITS

For your convenience, the prevailing rates on deposits are displayed prominently at each branch, which are subject to revision from time to time.

18. SERVICE CHARGES

We provide various services to customers, for which service charges are levied. The charges are reviewed/revised from time to time.

19. CREDIT CARD / ATM CARD FACILITIES

Punjab & Sind Bank credit card is a Master Card, which comes with host of features and benefits. Some of the special features of this card are as under.

- Maximum Interest Free Credit period:
Buy Now and Conveniently Pay Later and get the Maximum Interest Free Period on your Gold and Silver card upto 52 days and 50 days respectively.
- Revolving Credit Facility:
Pay Just 5% of your Credit Card bill and continue to use card, Manage expenses conveniently.

- Free Insurance benefits:
Get covered with Accident Insurance, Hospitalization Insurance and much more for free.
- Powerful Rewards Programme:
- Purchase Protection
Any thing you buy is insured against damage or loss due to fire or theft. Get purchase protection upto Rs. 40000/- and Rs. 20000/- on your Gold and Silver Credit Card respectively.
- Limited Lost Card Liability:
- Global Acceptance
The card is accepted at over 1,25,000 merchant establishment in India and Nepal and over 25 million MasterCard accepting establishments worldwide. No need to carry cash whenever your travel.
- Balance Transfer:
Transfer the outstanding balance of your other Bankcard to your Punjab & Sind Bank Credit Card and pay lower interest.
- ATM facility:
- Comprehensive Travel Benefits:
- 24 Hour Customer Care Centre:
- House hold Insurance at nominal premium:

The "Punjab & Sind Bank Credit Card" comes in two variants: Silver and Gold card. The eligibility criteria in terms of Annual Income of the applicant is as follows:

Eligibility	Silver Card	Gold Card
Salaried	Rs. 60000/- p.a.	Rs. 120000/- p.a.
Self Employed	Rs. 50000/- p.a.	Rs. 100000/- p.a.

Please contact our Branches for Credit Card and Add-On Card for your family members.

20. MARKETING & INSURANCE PRODUCTS

- Non Life Products:** We are agent of M/s Bajaj Allianz General Insurance Company and sell all their non-life products through our network of branches across the country.
- Life Products:** Our bank has tie up arrangement of Life Insurance business with M/s Aviva Life Insurance Company India Pvt. Ltd. We are offering their following three products:
 - Life Bonds
 - Easy Life Plus
 - Pension Plus

The Customers may consult our branches for more details.

21. NRI ACCOUNT & FOREIGN EXCHANGE FACILITIES

Our Bank has nine specialized International banking Divisions (IBDs) and 26 other Authorised Branches to handle Foreign Exchange Business. Besides this, we have a Global Banking Centre at Connaught Place, New Delhi to provide services to Non-Resident Indians with regard to deposit account.

We have various exclusive deposit schemes for Non-Resident Indians living abroad as well as returning back to India after their venture abroad.

These schemes are:-

- (i) NRE, (Non-Resident External Account)
- (ii) FCNR (Foreign Currency Non-Resident)
- (iii) RFC (Resident Foreign Currency) Accounts, available for various durations from 6 months to 3 years as per RBI guidelines from time to time.

FCNR account can be opened in US Dollar, GB Pound and Euro. The account is maintained in foreign currency and the risk of exchange rate fluctuation is borne by the bank.

The IBDs and authorized branches cater to the needs of exporter and importer clients for various services such as:

1. Providing fund based finance for exports at concessional rate of interest at pre-shipment as well as post-shipment stage.
2. Providing non-fund based facilities i.e. opening of import letter of credit to enable import of raw materials and machinery, issue of bank guarantees, etc.
3. Negotiation of export bills under letter of credit.
4. Collection of export/import documents.
5. Advising of letter of credit with or without adding confirmation.
6. Remittance of funds through SWIFT, foreign currency drafts, etc.
7. Issue of Traveler Cheques, foreign currency notes within the framework of exchange control guidelines.
8. The Bank also grants loan against the security of deposits receipts of NRIs.

We have a network of correspondent banks across the Globe in almost all the major foreign currencies.

22. OUR SPECIALISED BRANCHES

Name and addresses of all our specialized branches are given in **Schedule-VII** at the last.

23. CHECK LIST REQUIREMENTS FOR AVAILING DIFFERENT CREDIT FACILITIES

The requirements for availing different credit facilities from the Bank are given in **Schedule-V** at the last.

24. CREDIT FACILITIES TO AGRICULTURISTS

Zamindara Credit Card, KVIC, Financial Assistance against old Tractors & Other consumer facilities for Agriculturists are available at our Rural/Semi Urban Branches.

25. IMPORTANT LOAN SCHEMES OF THE BANK

We have the attractive loan schemes suitable to different segment of customers. The details of important loan scheme of our bank are given in **Schedule-IV** at the last.

26. CONSUMER CREDIT

We assist our customers to uplift the standard of their living, you may increase your purchasing power by availing consumer credit facilities at all our Branches to purchase Television, VCR, VCP, VCD, DVD, Stereo, Washing Machine, Refrigerator, Air-Conditioner, Microwave Oven, Dish Washer, Cooking Range, Genset, Invertors, Computer, etc., at very low margin of 10% only. An individual can club his/her income with that of his/her spouse to avail higher amount of loan. The group of employees working in an Institution/Organization in private/Public Sector undertaking can also avail loan on very attractive terms.

27. HOUSING LOANS

To build your dream house, please avail Housing Loan at attractive rates from our Branches/Housing Finance Branches in selected cities. The list of our Housing Finance branches is given in **Schedule-VI** at the back.

28. THE WORKING HOURS FOR THE PUBLIC FOR ALL THE BRANCHES / EXTENSION COUNTERS OF THE BANK HAVE BEEN EXTENDED BY ONE & A HALF HOURS EXCEPT SATURDAYS OR ANY OTHER WORKING DAYS WHICH HAVE BEEN DECLARED AS "HALFDAY" THE WORKING HOUR HAVE BEEN EXTENDING BY ONE HOUR.

29. THE TIME FOR DISPOSAL OF LOAN PROPOSAL

The time frame for disposal of credit proposal is given as under:

	B.O. Level	Z.O. Level
(i) Fresh/Enhancement Proposal	10 days	10 days
(ii) Renewal/Reviewal Proposal	07 days	07 days
(iii) Adhoc	05 days	03 days

30. ISSUE OF IDENTITY CARDS TO CUSTOMERS HAVING CURRENT/CASH CREDIT ACCOUNTS

Identity Cards valid for one year are issued to those having Current/Cash Credit Accounts as well as to their authorised representatives at a fee of Rs. 100/-.

31. VALUE-DATING OF MAIL/TELEGRAPHIC TRANSFER

Credit is given for Mail Transfer within seven days (ten days in the case of North-Eastern States) from the date of deposit of funds.

Telegraphic Transfers issued from and payable at State Capitals and Centres having population above 12 lakhs will be value-dated from third day.

In case of delays, Bank will pay interest at the rate applicable on Saving Bank Deposit for the period of delay.

32. PAYMENT OF INTEREST ON DEPOSIT MATURING ON A HOLIDAY

When due date of a term deposit happens to be a holiday or a non-business working day, then you are paid interest for the intervening holiday/non-business working day.

33. CONCESSIONS TO RELIGIOUS, WELFARE, SERVICE, CHARITABLE INSTITUTIONS

Collection of instruments favouring religious, welfare, service and charitable institutions is done at par. Issue of drafts, pay orders, mail/telegraphic transfers of these institutions is done at par. However, postage is recovered, institutions exempted from payment of Income Tax are only eligible.

34. CONCESSIONS TO DEFENCE PERSONNEL

Concessions are extended to Defence Personnels in active service only. Collection of outstation cheques/drafts, etc., as well as issue of drafts, pay-orders, mail-telegraphic transfers in their account is done at par but postage is recovered.

35. CONCESSION TO BLIND, PHYSICALLY HANDICAPPED, DISABLED INDIVIDUALS AND INSTITUTIONS SET UP FOR THEIR BENEFIT

Institutions set up for the benefit of blind, physically handicapped and disabled individuals are allowed, collection of up-country instruments at par. Similarly, payments made by these institutions to their own beneficiaries by way of drafts, pay orders, mail/telegraphic transfers are allowed, free of charge. However, postage cost is recoverable. These institutions to be eligible for concessions should be exempted from levy of Income Tax.

The individual accounts of the above categories of persons are identified by the Branch Managers at the time of opening the accounts, banking services such as issue of drafts, pay orders, mail/telegraphic transfers are rendered to the debit of the personal account only and not against Cash, Postage expenses are however recovered separately.

36. SENIOR CITIZENS

Additional Interest and Incentives are available for Senior Citizens. The Bank has special schemes for the Senior Citizens, As of now, the Bank is offering extra rate of interest of 0.50% as applicable on different maturity. They can also avail free facility of collection / remittance of funds upto certain limit, latest details are available with the branches of the Bank.

37. FREE CHEQUE BOOKS

For Saving Bank Accounts of individuals' one chequebook of 20 leaves free of charge in a calendar year shall be supplied. A service charge @ Rs. 2/- per leaf shall be levied for cheque books supplied over and above the aforesaid limit. Service charges are subject to change without notice.

38. CORRUPTION FREE SERVICE

We will provide all the services and honour the commitment to the clients without payment of any bribe.

39. TRANSFER OF ACCOUNTS IN THE BANK

If deposit account is transferred within the bank from one Branch to another and there is continuity in the account, then interest is payable for the transit period as well.

40. WE HAVE 80 FULLY COMPUTERIZED BRANCHES & 811 PARTIALLY COMPUTERIZED BRANCHES OUT OF TOTAL NO OF 891 BRANCHES. IN ADDITION TO ABOVE 7 SERVICE BRANCHES (RCCs) ARE ALSO FULLY COMPUTERIZED.

41. FAIR BANKING PRACTICES

We request you as our customers to please note the following duties to enable us to serve you better.

1. Ensure safe custody of cheque book and pass book.
2. Preferably use reverse carbon while writing a cheque.
3. Issue crossed/account payee cheques as far as possible.
4. Check the details of the cheque, namely, date, amount in words and figures, crossing, etc., before issuing it. As far as possible, issue cheques are rounding off the amount to nearest rupee.
5. Not to issue cheque without adequate balance, maintain minimum balance as specified by the Bank.
6. Send cheques and other financial instruments by Registered Post or by courier.
7. Bring pass book while withdrawing cash from Saving Bank account through withdrawal slip. Get pass book updated from time to time.
8. Use nomination facility in all deposits accounts & locker facility.
9. Note down account numbers, details of
10. FDR, locker numbers, etc., separately.
10. Inform change of address, telephone number etc., to the Branch.
11. Inform loss of demand draft, fixed deposit receipt, cheque leave(s) /book, key of locker, etc., immediately to the Branch.
12. Avail standing instructions facility to repeat transactions.

13. Provide feedback on our service.
14. Pay interest, installments, locker rent and other dues on time.
15. Avail services such as ATM, EFT, etc., if offered by the branch.
16. Bring any deficiency in services to the notice of the Branch Manager.
17. Not to sign blank cheque(s). So also do not record your specimen signature either on pass book or on cheque book.
18. Not to introduce any person, who is not personally known to you for the purpose of opening account.
19. Not to bribe any staff member, to avail corruption free service.

42. REDRESSAL OF COMPLAINTS/GRIEVANCES

- (i) To enable the customers to voice their grievances or offer suggestions for improvement in customer service. **"Customer Day"** is observed at all the offices of the Bank across the organisation covering Branches, Zonal Offices and Head Office, on 15 of every month (next day, if 15th is a holiday or a half day). During specified hours on this day any customer can meet senior/top executives of the Bank, including **Chairman & Managing Director**, without prior appointment.
- (ii) Customer Service Committee Meetings are held on monthly basis on first Monday of each month at all branches/Zonal Offices. You can also attend the same and give your suggestions/air your grievances.
- (iii) In case of any complaint, the matter may be first brought to the notice of concerned Branch Manager for immediate redressal. If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the Zonal Manager, as per address given in **Schedule-III**.
- (iv) If the complainant still feels unsatisfied with the response received, he can address his complaint to the Bank's nodal officer designated to deal with customers' complaints/grievances giving full details of the case, as per **Schedule-I**.
- (v) After exhausting all the above machinery/channels, if the customer is not satisfied, he may write to Chairman & Managing Director of the Bank.
- (vi) Even after this, not satisfied he is free to take recourse to the following:
 - (a) Directorate of Public Grievances, Govt. of India, Cabinet Secretariat, Sansad Marg, New Delhi.
 - (b) The Banking Ombudsman located in State Capitals, under RBI Ombudsman Scheme, 1995, at the address given in the **Schedule-II**.
 - (c) The District Consumer Forum under Consumer Protection Act, 1985.
- (vii) Anonymous complaints will not be entertained.

43. GRIEVANCE REDRESSAL MECHANISM, IN RESPECT OF WILLFUL DEFAULTERS

The Bank has formed two committees of higher functionaries for redressal of the grievances of the defaulting borrowers.

- (i) Before classifying any borrowers as willful defaulter their loan case will be reviewed by the committee. The borrowers are then advised the reason for classifying them as willful defaulter.
- (ii) The second committee has been formed in respect of Grievance Redressal Mechanism which is headed by CMD and includes two other General Managers. The concerned borrowers are provided a reasonable time of 15 days for making representation against bank's such decision for declaring them **Willful defaulters**.

SCHEDULE-I

In case any clarification is required on matters relating to customer service as given in Citizens' Charter and for all complaint against working of branches, please contact the followings:

1. For all complaints against working of Branches:

- a. General Manager (Inspection)
Punjab & Sind Bank, Bank House, 21 Rajendra Place,
New Delhi-110 008. Phone : 25726939
- b. Deputy General Manager (Inspection)
Punjab & Sind Bank, H.O. Inspection Department,
2239, Gurdwara Road, Karol Bagh,
New Delhi-110005. Phone : 25769911
- c. The Zonal Manager of Concerned Branch
The address of the Zonal Offices is given in **Schedule-III**.

2. For Staff Matters:

General Manager (Personnel)
Punjab & Sind Bank, Bank House, 21 Rajendra Place,
New Delhi-110 008. Phone : 25817353

3. For all Advances & Export Credit:

General Manager (Advances)
Punjab & Sind Bank, Bank House, 21 Rajendra Place,
New Delhi-110 008. Phone : 25783589

4. Other official who can be contacted:

Deputy General Manager (Planning & Development)
Punjab & Sind Bank, Bank House, 21 Rajendra Place,
New Delhi-110 008. Phone : 25765886

5. Chief Host:

The Customer Service Division,
Punjab & Sind Bank, Bank House, 21 Rajendra Place,
New Delhi-110 008. Phone : 25719254

SCHEDULE-II

Name, Address and Area of Operation of Banking Ombudsman

Centre	Contact details of the Office of Banking Ombudsman	Area of Operation
Ahmedabad	Shri P.K.Brahma C/o Reserve Bank of India La Gajjar Chambers, Ashram Road, Ahmedabad-380 009 Tel.No.079- 26582357, 079-26586718 Fax No.079-26583325 email: bogujarat@rbi.org.in	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu
Bangalore	Shri. K.R.Ananda C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bangalore-560 001 Tel.No.080-22210771, 080-22275629 Fax No.080-22244047 email: bobangalore@rbi.org.in	Karnataka
Bhopal	Shri B.P.Kanungo C/o Reserve Bank of India Hoshangabad Road, Post Box No.32, Bhopal-462 011 Tel.No.0755-2573772, 0755-2573776 Fax No.0755-2573779 email: bobhopal@rbi.org.in	Madhya Pradesh and Chattisgarh
Bhubaneswar	Shri P.K.Jena C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 Tel.No.0674-2396207, 0674-2396008 Fax No.0674-2393906 email: bobhubaneswar@rbi.org.in	Orissa
Chandigarh	Smt. Balbir Kaur C/o Reserve Bank of India New Office Building Sector-17, Central Vista Chandigarh-160 017 Tel.No.0172-2721109, 0172-2721011 Fax No.0172-2721880 email: bochandigarh@rbi.org.in	Himachal Pradesh, Punjab and Union Territory of Chandigarh
Chennai	Shri S.Gopalakrishnan C/o Reserve Bank of India, Fort Glacis, Chennai 600 001 Tel No.044-25399170, 044-25395964 Fax No.044-25395488 email: bochennai@rbi.org.in	Tamil Nadu, Union Territories of Pondicherry and Andaman and Nicobar Islands
Guwahati	Shri P.K.Datta C/o Reserve Bank of India	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and

	Station Road, Pan Bazar Guwahati-781 001 Tel.No.0361-2542556, 0361-2540445 Fax No.0361-2540445 email: boguwahati@rbi.org.in	Tripura
Hyderabad	Dr. (Smt.) Deepali Pant Joshi C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 Tel.No.040-23210013, 040-23243970 Fax No.040-23210014 email: bohyderabad@rbi.org.in	Andhra Pradesh
Jaipur	Shri Rajendra Singh C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No.12, Jaipur-302 004 Tel.No.0141-2570357/0141-2570392 Fax No.0141-2562220 email: bojaipur@rbi.org.in	Rajasthan
Kanpur	Shri B.K.Bhoi C/o Reserve Bank of India M.G. Road, Post Box No.82 Kanpur-208 001 Tel.No.0512-2361191/0512-2310593 Fax No.0512-2362553 email: bokanpur@rbi.org.in	Uttar Pradesh (excluding District of Ghaziabad) and Uttaranchal
Kolkata	Shri P.K.Sarkar C/o Reserve Bank of India 15, Nethaji Subhas Road Kolkata-700 001 Tel.No.033-22306222/033-22305580 Fax No.033-22305899 email: bokolkata@rbi.org.in	West Bengal and Sikkim
Mumbai	Shri N.Sadasivan C/o Reserve Bank of India Garment House, Ground Floor, Dr. Annie Besant Road, Worli, Mumbai-400 018 Tel.No.022-24924607/022-24960893 Fax No.022-24960912 email: bomumbai@rbi.org.in	Maharashtra and Goa
New Delhi	Shri H Kulshreshtha Banking Ombudsman Reserve Bank of India Building 2nd Floor, 6, Sansad marg New Delhi - 110001 Tel No. 011- 23725219/23710882/23725445 Fax No. 011-23725218 email: bonewdelhi@rbi.org.in	Delhi, Haryana, Jammu and Kashmir and Ghaziabad district of Uttar Pradesh
Patna	Shri C C Mitra 'Biscomaun Towers', 2 nd Floor, West Gandhi Maidan Patna-800 001	Bihar and Jharkhand

	Tel.No.0612-2201734/0612-2206308 Fax No.0612-2320407 email: bopatna@rbi.org.in	
Thiruvananthapuram	Shri V.Krishnamurthy C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 Tel.No.0471-2332723/0471-2329676 Fax No.0471-2321625 email: bothiruvananthapuram@rbi.org.in	Kerala and Union Territory of Lakshadweep

SCHEDULE-III
ADDRESS OF ZONAL OFFICES

Zone	Address	Phone #	Fax #	E-Mail
Amritsar	Hall Bazar Opp. Town Hall, Amritsar	(0183) 2545097, 2557191	(1083) 2553904	zoasr@psb.co.in
Hoshiarpur	Gurmukh's Tower, Thanda By Pass Road, (Near Bajwa Petrol Pump), Hoshiarpur	(01882) 250154		rrhpjal@psb.co.in
Bareilly	Gagandeep Complex, 148 Civil Lines, Bareilly	(0581) 2428056, 2510212	(0581) 2421137	zo_bareilly@psb.co.in
Bhatinda	7, Bhagoo Road, Bhatinda	(0164) 2212093, 2240560	(0164) 2222165	zo_bhatinda@psb.co.in
Bhopal	186, Zone 2, MP Nagar, Bhopal 462011	(0755) 2559468, 2559311	(0755) 2557459	zo_bhopal@psb.co.in
Chandigarh I	SCO 79-81, Bank Square, Sec-17B, Chandigarh	(0172) 704837, 704361,721316	(0172) 704501	zochd@psb.co.in
Chandigarh II	SCO: 79 & 80, 2nd Floor, Sector - 17B, Chandigarh - 160 017	(0172) 5046942, 5046944, 5046945	(0172) 5046943	
Chennai	Ist Floor, 770A, Anna Salai, Chennai	(044) 28492888, 28494040	(044) 28524037	zo_chennai@psb.co.in
Faridkot	Red Cross Bhanwan, Faridkot	(01639) 253993, 250375,250915	(01639) 252288	zo_faridkot@psb.co.in
Gurdaspur	435/7,Civil Lines, Gurdaspur	(01874) 220887, 222086	(01874) 221086	zogurdaspur@psb.co.in
Guwahati	42, MG Road, Uzan Bazar, Guwahati	(0361) 2524186	(0361) 2540103	zo_guwahati@psb.co.in
Haryana	2nd Floor, Sec-17B, Chandigarh	(0172) 702454, 715028, 721493	(0172) 721493	zohry@psb.co.in
Jaipur	12, Park Street, Station Road, Jaipur	(0141) 2360057,2360976	(0141)2363620	zo_jaipur@psb.co.in
Jalandhar	Model Town, Jalandhar	(0181) 2440095, 2277093, 2440045	(0181) 2274137	zojal@psb.co.in
Kolkata	14/15, Old Court House Street, Kolkata	(033) 22101373, 22485867, 22485957	(033) 22485873	zokol@psb.co.in
Lucknow	8,Jwaladevi Building,Lalbagh, Lucknow	(0522) 2224574, 2274651,2614260	(0522) 2221337	zo_lucknow@psb.co.in
Ludhiana	Bhai Bala Chowk, 5th floor, Noble Enclave, Ludhiana	(0161) 2406016, 2404476	(0161) 2406017	zoldh@psb.co.in
Dehradun	Opposite Tehsil, Amrit Kaur Road,Dehradun - 248 001 (Uttaranchal)	0135-2652490, 2653152, 2657287		zo_dehradun@psb.co.in

		& 2657298		.co.in
Mumbai	Mumbai Fitwell House, L.B.S. Marg, Vikhroli(West), Mumbai - 400083	(022) 25773349, 25771066, 25773380	(022) 25772286	zomum@psb.co
Delhi - I	Sidhartha Enclave, Ashram Ckawk, New Delhi - 110014	(011) 26347553, 26346434	(011) 26347410	zodel@psb.co.
Delhi - II	Second floor, 38 / 39 Industrial Area, Naraina-Phase - I New Delhi 110028	(011) 25897835, 25897836		zodel_2@psb.
Patiala	Passey Road, Patiala	(0175) 2220354, 2224750	(0175) 2215427	zo_patiala@psb.in

SCHEDULE-IV

IMPORTANT LOAN SCHEMES OF THE BANK

1. Credit Facilities for Agriculturists : There are number of credit schemes for farmers which are liberally available to our rural and semi urban branches. The Bank has very attractive **Kisan Credit Card Scheme** for meeting the credit needs of the farmers with provision of personal accident insurance coverage of KCC holders.

The Bank has introduced a unique P&S Bank Diamond Krishi Card (DKC) Scheme to provide more credit and better facilities to A Class farmers.

For tractor financing Bank has made TIE-UP arrangement with Punjab Tractor, Eicher Tractor, Bajaj Tempo and Escorts whereby borrower gets incentives.

Besides, there are schemes for:

- Purchase of agriculture land for small, marginal borrowers and agricultural labourers.
- Purchase of new/old tractors, farm machinery.
- Composite loan scheme Kheti Udyog Khazana Yojana.
- Purchase of Harvester Combine.
- Purchase of Two Wheelers by the farmers.

Bank has introduced a Joint Mortgage deed for the convenience of farmers to facilitate availment of agriculture loans without having to execute the deed every now and then.

2. Small Scale Industries : We extend credit to SSI for meeting financial requirements for purchase of machinery and equipment, for construction of building, for working capital requirements. There is provision of collateral free credit upto Rs. 25.0 lac to SSI units which are covered under credit guarantee fund trust scheme. Upfront Guarantee fee under this scheme is borne by the bank for credit facilities up to Rs. 2.0 lac.

3. LUCC/KVIC Scheme : The bank encourages lending under KVIC Scheme and other Govt. sponsored schemes. We have introduced LAGHU UDYAMI CREDIT CARD SCHEME (LUCC) for working capital loan upto Rs. 10.0 lac to our existing eligible borrowers under SSI, Retail Trade and small business/Self employed persons under priority sector.

4. ACC Scheme : Under Artisans credit card scheme hassle free credit facility upto Rs. 2.0 lac is provided to artisans for their investments needs as well as working capital requirement.

5. Housing Finance: We have very liberal policy for housing finance to the members of the public. Special Scheme have been floated for Govt./PSU employees, Professional and self employed persons, as also for general public for construction, purchase and renovation/repair of houses/flats. For Govt./PSU employees no processing charges are taken.

- 6. Car Loan:** Under this scheme a borrower can get a loan to buy a car on very attractive terms for personal use. An individual can club his/her income with that of his/her spouse to avail higher loans. Minimum formalities, simple paperwork and effortless procedure are the main attraction of this scheme.
- 7. Professional Loan :** A loan for professional like Doctors, Engineers, Chartered Accountants, Lawyers, Architects, etc., to meet their professional needs is given. One can avail loan for purchase of all types of medical equipments, machineries, items to start clinics, acquiring or renovating business premises, air conditioners, generators, refrigerators, computers, etc.

Educational Loan : To encourage the youth in attaining expertise in educational and professional fields, our bank is making available finance upto Rs. 7.50 lac for studies in India and upto Rs. 15.0 lac abroad. Bank has formulated a revised education loan policy whereby education loans upto Rs. 7.50 lac are granted without collaterals and with third party guarantee only. For education loan upto Rs. 4.0 lac rate of interest is charged @11.0% p.a. and no margin is required.

- 9. Loan against own Deposit/Govt. Securities :** We offer loan against bank's own deposit and Govt. Securities like NSCs, IVP/KVC, etc., for personal use or business purpose. A margin of 25% is to be maintained on the principal investment.

10. Personal Clean Loan Facility : We offer personal clean loan facility to officials of Govt. and Public sector undertaking, local bodies, reorganised universities and schools run by Govt./Local bodies with confirmed service of at least 5 years. The loan amount ranging from Rs. 50000/- to Rs. 1.0 lac can be availed for purchase of consumer durables or for any consumption/personal use or purchase of vehicle, etc.

11. Clean Loan Scheme for retired personnel/pensioners : Who have retired from Central/State Govt. or any PSU and should be drawing his/her pension through our bank. The age of pensioners should not exceed 70 years at the time of applying of loan. The loan upto 10 times the monthly pension subject to maximum of Rs. 1.0 lac can be granted for any personal need without collateral. However, guarantee of the family pension nominee or major son of a third party acceptable to the bank is to be obtained.

12.ODP Scheme for traders/retailers : Under this scheme credit is available to traders/retail traders who are in business for at least 5 years. The loan/limit to the extent of 50% of the property offered as security subject to a maximum of Rs. 15.0 lac. No stock statement/No bills required by the bank.

13.Loan against rent receivables : We offer this scheme to land lords/owners of commercial, residential property who have rented their premises to Govt. Deptt./PSUs/Pvt. Ltd. Cos./MNCs/Embassy or any other organization of repute. Loan to the extent of 80% of rent receivable during the period of tenancy or 60 months whichever is lower, less income tax payable and any other local tax/maintenance charges to be paid by tenants. Amount of credit should not exceed 40% of the market value of the property to be mortgaged.

14.ODP Scheme for Contractors : Who are registered and are income tax payee, having minimum three years of experience in his business (Contractorship), credit upto Rs. 25.0 lac can be extended subject to a maximum of 50% of the value of contracts in hand against the mortgage of property valuing at least double the amount of ODP Limit.

15.Festival Loan Scheme : Under festival loan scheme clean loans are granted upto Rs. 1.0 lac to meet special expenditure for festival celebration such as furnishing of house/shop/office, consumer goods, personal expenditure.

16.Udyogini Scheme : Under udyogini scheme credit facilities are granted to women entrepreneurs to avail the loans on liberal terms and exclusive catering of credit

under Direct agriculture activities. Tiny SSI sector, business enterprises, Retail traders, Professional and self employed, etc.

17. Club Loan Scheme : Under club loan scheme employees of reputed clubs in metropolitan/urban centres are granted credit facility for purchase of consumer items/for personal use

Further loan applications of Education, Housing, Agriculture, SHGs, SSI have been simplified and revised for the benefits of borrowers.

18. Golden Jubilee Rural Housing Scheme (GJRHS) : Under this scheme, borrower residing in rural/semi urban areas can avail loan (i) upto Rs. 5 lac for construction of new house and (ii) Rs. 3 lac for repair/upgradation of existing house (iii) Maximum period for repayment is 15 years against mortgage of property or other security such as LIC Policy, Govt. Promissory Note, share/debentures, gold ornaments or any other security.

20. Swarnjayanti Shahri Rozgar Yojana (SJSRY): To be eligible under this scheme (i) a person with an annual family income of less than Rs. 11859/ as per 1991-92 prices and (ii) should not be defaulter to any nationalized bank & financial institution/Co-op. Bank. The loan is given for any town services requiring special skills. Maximum unit cost Rs. 50000/-.

21. **Swaranjayanti Gram Swarozgar Yojana (SGSY):** Under this scheme, the persons below the BPL level such as rural poor land, land less educated unemployment, rural artisans, disabled handicapped, SHGs consisting of 10 to 20 members can be benefited. The amount of loan is given as per cost prescribed by NABARD. Repayment of loan in 5 to 9 years.

21. Prime Minister Rozgar Yojana (PMRY): The objective of the scheme is to provide sustained employment to educated unemployed urban youth in micro enterprises. These enterprises will cover manufacturing, service & business ventures. The borrower age should be 18 to 35 years and for SC/ST/OBC/Women/Ex-serviceman/Physically handicapped/disabled Maximum age 45 years. Loan can be given upto Rs. 1 lac for business and Rs. 2 lac for manufacturing industry. In case of group maximum Rs. 10 lacs (each member should be individually eligible). The repayment period is 3 to 7 years. Govt. subsidy in the project is limited to maximum 15%.

22. Differential Rate of Interest (DRI) Scheme : This scheme is to assist poorest of the poor so as to bring them above BPL. The eligibility criteria for allowing loan is as under:

- (i) Individual whose family income does not exceeds Rs. 6400/- P.A. in rural areas and Rs. 7200/- p.a. in semi urban areas
- (ii) Individual whose land holding does nto exceed 1 acre of irrigated and 2.5 acres of unirrigated land,
- (iii) SC/ST/Physically handicapped persons/indigent students

- (iv) Orphanages and women's home
- (v) State owned corporation/co-operative societies including state corporation for SC/STs
- (vi) Coperative societies, large and adivasis multi purpose, co-op. societies for tribal areas (LAMPS)
- (vii) People engaged in cottage and rural industries. Maximum loan upto Rs. 6500/- as term or working capital or both for productive purpose, in addition to advance Rs. 5000/- for purchase of artificial limbs/Braille typewriter. Rate of interest 4% p.a. simple.

23. Scheme of Liberation Rehabilitation of Scavengers (SLRS) : The main objective of the scheme is to assist eligible families living in urban & Rural areas identified by local bodies by providing alternative, viable trade/occupation to each scavenger & dependents. Bank gives loan to persons who have completed 18 years of age on the date of application Maximum bank loan Rs. 32000/- on a project of Rs. 50000/- The scheme covers 50% subsidy with a ceiling of Rs. 10000/-.

24. Khadi & Village Industries Commission (KVIC) Margin Money Scheme : KVIC formulated this scheme for accelerated rural industrialization and rural employment generation. Assistance is available for any village industry projects set up in rural areas (except Khadi & Polyvastra projects). Any viable village industry must fulfil the following four stipulations of the scheme i.e. Village Industry, Rural Area, Per Capita Fixed Investment & Own contribution per capita fixed investment, prescribed by KVIC is Rs. 50000/- i.e. by every Rs. 50000/- investment, one job to be created. Loan Limit is Rs. 25 lacs, loan can be availed by individual proprietary entrepreneurs firms/Trusts/SHGS/ Companies registered under companies act.

COMMITTEE ON PROCEDURE AND PERFORMANCES AUDIT ON PUBLIC SERVICES (CPPAPS) AND CUSTOMER SERVICE COMMITTEE OF BOARD

An Adhoc Committee on procedures and performances Audit on Customer Services has been constituted in our bank, which is chaired by Executive Director, three General Managers and also include non-officials from Customers as its members to enable an independent feedback on the quality of Customer Service rendered by the bank.

The Adhoc Committee has been entrusted not only the task of ensuring timely and effective implementation of the RBI instructions, but also that it receives the necessary feedback to determine that the action taken by various departments of the bank are in tune with the spirit and intent of such instructions. Further it is reviewing the practice and procedures prevalent in the bank and take necessary corrective action, on an ongoing basis.

A brief report on the performances of the Adhoc Committee indicating inter-alia, the areas reviewed, procedures/practices identified and simplified/introduced are being submitted periodically to the customer services committee of the Board on customers which is the apex committee of the bank with Chairman and two directors as its members.

Salient action already taken by the Bank on the recommendations of CPPAPS and Bank's Adhoc Committee are briefed as under:

- (i) **Cheque Drop Box Facility:** Branches are providing the Customers both the Cheque drop box facility and the facility for acknowledgment, if the customer tenders the cheque at the counters. The rights of the customer to obtain an acknowledgment is not being deprived by the concerned counter.
- (ii) **Issue of Cheque books:** Branches have been advised to stop the unfair practice of if being followed, to send the cheque books by courier and also obtaining undertaking from the borrowers for not being liable if there is any loss. They have also being advised not to charge for the courier charges for such dispatches.
- (iii) **The Statement of Accounts/Pass Books:** The Branches are providing as much detail as possible in respect of entries relating to clearing/ECS/Electronic fund Transfer etc. Therefore, they have been advised to avoid such inscrutable entries in Pass Book/statement of accounts and ensure that brief, legible particulars are invariably entered in Passbooks/Statement of account. Further, branches are instructed to ensure that they adhere to the monthly periodicity prescribed while sending statement of account.
- (iv) **Maintenance of Minimum balance in Saving Bank/Current accounts and service charges thereof:** Branches are advising the customers at the time of opening of the account about the requirement of maintaining the minimum balance in the account and levying of charges, if prescribed minimum balances are not maintained. Further, all the revised charges are to be made effective with at least one month notice to the customers.
- (v) **Currency Management :** The clean Note Policy of the RBI has been implemented in toto in our bank. The branches are being provided note counting and note banding machines as per the requirement.
- (vi) **Exchange Control Matters:** Our Adhoc committee has simplified the format of some of the forms relating to foreign exchange transactions as per recommendations of the RBI. The newly developed forms are:
 - (a) R>Returns (NOSTRO)
 - (b) R>Returns (VOSTRO)
 - (c) New purpose codes for Forex transactions.

(d) Form A2 cum declaration (Under FEMA-99)

(e) Form for purpose code to be used by banks.

Further the limit for simplified documentation was enhanced for all miscellaneous transactions up to US \$ 5000 with out Form A2.

*A2 form dispensed with and model application cum undertaking introduced for liberalized Remittance scheme of US \$ 25000 per annum.

ADOPTION OF MODEL POLICY ON BANK DEPOSITS

The Bank has prepared and circulated a Model Policy on Bank Deposits which is a policy document on deposit, outlining the guiding principles in respect of formulation of various deposit products offered by the bank and terms and conditions governing the conduct of the account. The document recognizes the rights of depositors and aim at dissemination with regard to various aspects of acceptance of deposits from members of the public, conduct and operations of various deposit accounts, closure of deposit accounts, method of disposal of deposits of deceased depositors etc., for the benefits of customers. It is expected that this document will impact greater transparency in dealing with the individual customers and create awareness among customers of their rights. The ultimate objective is to provides Customers the services they are rightfully entitled to receive without demand.

Our Model Policy of Deposit contains the detail guidelines on the following:

- Documents required to be submitted at the time of opening account – due diligence required and *Know Your Customer* guidelines.
- Bank's service charges for operation of account and for minimum balance.
- Operation of Joint Account/Minor's Account/Accounts of illiterate and Blind persons.
- Nomination facility.
- Interest payments.
- Secrecy of customer's account.
- Premature withdrawal/Renewal of Terms Deposit.
- Renewal of overdue Term deposits.
- Advances against deposits.
- Settlement of dues in deceased deposit account and interest payment in such account.
- Insurance cover for depositors.
- Stop payment facility.
- Treatment of dormant accounts.
- Safe deposit Lockers.

The customers may obtain a copy of the same from Branch Managers.

SCHEDULE-V

CHECK LIST

	Application for firms		
	Existing (1)	New (2)	Both (1)&(2)
1. Audited Balance Sheet, Trading & Profit & Loss A/c for the last 3 Years.	--	--	--
2. Projected Financial statement for the next 3 years alongwith cash flow and funds flow statement.	--	3	--
3. Project Report	--	3	--
4. Visit Report of Zonal Manager to the Projected unit for cases above 25 lacs.	--	3	--
5. Technical Officer's Report for cases above Rs. 10.00 lacs.	--	3	--
6. Confirmation from Branch Manager that all indispensable requirements of previous sanction have been complied with and end-use of Bank funds ensured	3	--	--
7. Latest Legal opinion, Index Inspection, Non-encumbrance Certificate from the user's approved legal counsel regarding properties being offered as security.	--	3	--
8. Valuation Report from the Govt. approved valuer or from Registered Architect regarding properties being offered as security	--	3	--
9. Critically analysis of financial ratios.	--	--	3
10. Confirmation that Permissible Bank finance calculated in terms of latest Head Office guidelines.	--	--	3
11. Justification of proposed credit limits each limit wise.	--	--	3
12. Credit Reports of proprietor/partners/ Directors/Guarantors/firm.	--	3	--
13. Confidential Report of the existing bankers.	--	3	--
14. Detail of sister concerns with regard to their bankers and credit limits/liabilities.	--	3	--
15. Visit Report of Branch Manager to the site in case of Performance Guarantee.	--	3	--
16. Certificate from party that investment in plant & Machinery of the firm/sister concerns/group. entitles for coverage under SSI	--	3	--
17. Copies of relative proforma invoices	--	3	--
18. Certificate of Incorporation, Memorandum & Articles of Association in case of limited firms.	--	3	--
19. Registration Certificate of the unit.	--	3	--

20. Copy of Partnership Deed in case of Partnership accounts	--	3	--
21. Copy of permission from Pollution Board, if applicable	--	3	--
22. Position of statutory dues and other if any, for the existing firms (e.g. P.F., Taxes, Electricity Bills, rent, etc.)	3	--	--
23. Confirmation that Processing fees have since been charged as per bank rules	--	3	--
24. Copy of Registration of charge in case of limited companies.	3	--	--
25. Confirmation that comments of internal/ external auditors, if any, have since been rectified.	3	--	--
26. Confirmation that stock statements and other papers submitted in time by the party.	3	--	--
27. Bank's legal counsel's Certificate confirming documents are in order for loan limits above Rs. 25.00 lacs	3	--	--
28. If case covered under Selective Credit Control, necessary permission, if applicable, taken from RBI	--	3	--
29. In case of SSI Unit, loan application has been moved as per revised proforma (H.O. PS, Cir, No. 175 dated 26-5-94)	--	--	3
30. Comments of Internal Inspecting Officer & Counter Comments thereof & RBI Comments	3	--	--

SCHEDULE-VI

BRANCHES DESIGNATED FOR HOUSING FINANCE

Zone Name	Branch Name & Address
Amritsar	Hall Bazar, Amritsar, Punjab
Amritsar	SGRD Hospital, Amritsar, Punjab
Amritsar	Sultanwind Rd., Amritsar, Punjab
Amritsar	Court Road, Amritsar, Punjab
Amritsar	Civil Lines, Amritsar, Punjab
Bareilly	Model Town, Bareilly, U.P.
Bareilly	National Road, Haldwani, U.P.
Bareilly	Station Road, Pilibhit, U.P.
Bathinda	The Mall, Bathinda, Punjab
Bhopal	K.K. Road, Raipur, M.P.
Bhopal	13 Py Road, Indore, M.P.
Bhopal	M.P. Nagar, Bhopal, M.P.
Chandigarh	SCF-23-25, Mohali Dist., Ropar, Punjab
Chandigarh	1076-77 Sec. 22-B, Chandigarh
Chandigarh	79-81 Sec. 17C, Chandigarh
Chandigarh	Sec. 17B, Bank Square, Chandigarh
Faridkot	Rly. Road, Main Chowk, Kot Kapura, Punjab
Faridkot	Gandhi Chowk, Abohar Dist. Ferozpur, Punjab
Faridkot	Rly. Road, Moga, Punjab
Gurdaspur	Dalhousie Road, Pthankot, Punjab
Gurdaspur	Police Line Road, Gurdaspur, Punjab
Gurdaspur	Cinema Road, Batala, Punjab
Guwahati	Fancy Bazar, Guwahati, Assam
Guwahati	A.T. Road, Jorhat, Assam
Guwahati	Central Road, Silchar, Assam
Guwahati	Khemka Mkt., St. Road, Dibrugarh, Assam
Haryana	Vijay Ratan Chowk, Ambala Cantt., Haryana
Haryana	Ganga Bhawan, Ramlila Ground, Gurgaon
Haryana	G.T. Road, Panipat, Haryana
Haryana	Neelam Cinema Chowk, NIT, Faridabad,
Haryana	Panch Kula, Haryana
Haryana	Sector 16-A, Ajrona, Faridabad, Haryana
Jaipur	LBS College, Tilak Nagar, Jaipur, Rajasthan
Jaipur	Chopasani Road, Jodhpur, Rajasthan
Jaipur	215, Shanti Nagar, Udaipur, Rajasthan
Jaipur	106, Dayanand Marg, Sri Ganga Nagar, Rajasthan
Jalandhar	Bank Hosue, Model Town, Jalandhar, Punjab
Jalandhar	Garha Road, Urban Estate, Jalandhar, Punjab
Jalandhar	G.T. Road, Phagwara, Dist., Kapurthala, Punjab
Jalandhar	Rly. Road, Hoshiarpur, Punjab
Jalandhar	The Mall, Kapurthala, Punjab
Kolkata	83/85, Netaji Subhash Road, Kolkata
Kolkata	59-B, Chowrangee Road, Kolkata
Kolkata	235/3/1, NSC Bose Road, Bansdronei, Kolkata
Kolkata	12/1, Lindsey St., Kolkata

Lucknow	Civil Lines, Allahabad, U.P.
Lucknow	Hazrat Ganj, MG Marg, Lucknow, U.P.
Lucknow	C-21/88A, Lahurabir, Varanasi, U.P.
Ludhiana	Khalsa College for Women, Civil Lines, Ludhiana, Punjab
Ludhiana	Opp. Milk Plant for Ferozpur Rd., Sunet, Ludhiana, Punjab
Ludhiana	MTSM, Subzi Mandi, Ludhiana, Punjab
Ludhiana	Moti Nagar, Ludhiana, Punjab
Ludhiana	Sabun Bazar, Ludhiana, Punjab
Meerut	A-398, Sec.-19, Noida, Atta, Distt. Gautam Budh Nagar
Meerut	NTPC, Sec.24, Noida, Distt. Gautam Budh Nagar
Meerut	195-B, Lohia Nagar, New Ghaziabad, U.P.
Mumbai	Mohar Apartments, Borivily, Mumbai, Maharashtra
Mumbai	Amarpali Bldg., Juhu, Mumbai, Maharashtra
Mumbai	315, Linking Road, Khar, Mumbai, Maharashtra
Mumbai	101, Shaheed Bhagat Singh Rd., Andheri East, Mumbai
Mumbai	31, Vikas Building, Peddar Road, Mumbai, Maharashtra
Mumbai	107, LBS Marg, Bhandup, Mumbai, Maharashtra
Mumbai	MG Road, Naupada, Thane, Maharashtra
Mumbai	229/230, MG Road, Pune, Maharashtra
Mumbai	16, Central Avenue, Nagpur, Maharashtra
New Delhi	B-2/7, Paschim Vihar, New Delhi
New Delhi	43-44, New Mkt., Tilak Nagar, New Delhi
New Delhi	A-Block, CSC Mkt., Anand Vihar, New Delhi
New Delhi	D-6, Shopp. Ctr., II Vasant Vihar, New Delhi
New Delhi	13, Comm. Centre, Safdarjung, Enc., New Delhi
New Delhi	Peera Garhi, New Delhi
New Delhi	B-22, Community Centre, Janakpuri, New Delhi
New Delhi	B-9, Gujrawala Town, New Delhi
Patiala	Model Town, Patiala, Punjab
Patiala	The Mall, Patiala, Punjab
Patiala	Namdar Khan Road, Patiala, Punjab
Patiala	Rajbaha Road, Patiala, Punjab.

SCHEDULE-VII

LIST OF SPECIALIZED BRANCHES

I. International Banking Division (IBD) Branches:

1. IBD – Jalandhar, G.T. Road, Jalandhar-144 001.
2. IBD – New Delhi, Scindia House, Connaught Circus, New Delhi-110 001.
3. IBD – Ludhiana, Gill Road, Millar Ganj, Ludhiana-141 003.
4. IBD – Kolkatta, 14/15, Old Court House Street, Kolkatta -700 001
5. IBD – Chennai, 770-A, Spencer Tower, Anna Salai, Chennai-600 001.
6. IBD – Mumbai, Dilwara Society, 8-M.K. Road, Nariman Point, Mumbai-400 021.
7. IBD – Tripur, 32 M.G. Pudur, 1st Street, P.B. No. 360, Tripur-638 609.
8. IBD – Amritsar, Chowk Phawara, Hall Bazar, Amritsar.
9. IBD – Agra, Sanjay Place, 1st Floor, Agra-282 002.

II. Special Assets Recovery Branches (ARB):

1. ARB – 1, New Delhi, 3rd Floor, Bank House, 21-Rajendra Place, New Delhi-110 008.
2. ARB – Mumbai, Dr. Anne Besant Road, Opp. Poddar Hospital, Worli, Mumbai-400 025.
3. ARB – Kolkatta, 72 Asthutosh Mukerji Road, Koklatta-700 025.
4. ARB – Amritsar, 1st Floor, Sharif Pura, Amritsar-143 001.
5. ARB – Chandigarh, SCO NO. 62, Sector 26, Chandigarh.
6. ARB – II, New Delhi, M-14, M-Block, Connaught Place, New Delhi-110 001

III. SSI Branches:

1. SSI – Batala, GT Road, Batala-143 505.
2. SSI – Jalandhar, S-146, Industrial Area, Jalandhar.
3. SSI – Ludhiana, 367, Industrial Area, Ludhiana.
4. SSI – Lalru, Tehsil Dera Bassi, Distt. Patiala.
5. SSI – Godhewala, G.T. Road, Moga, Distt. Faridkot.

IV. IFB Branches:

1. IFB – Ludhiana, 14321, G.T. Road, Dholewala Chowk, Ludhiana.
2. IFB – Amritsar, Hall Bazar, Amritsar.
3. IFB – Chandigarh, 17-B, Zonal Office Building, Chandigarh.
4. IFB – New Delhi, 18/90, Madras Hotel, Connaught Place, New Delhi-110 001.

V. Hire Purchase, Leasing & Finance Branches:

1. HP Leasing & Fin. – Chikamberpur, Yuvraj Complex, Delhi-UP Border, Distt. Ghaziabad.

VI. Agriculture Finance Branch:

1. Agriculture Hi-Tech. – Ludhiana, Sunet Ferozpur Road, Ludhiana.

VII. Specialized Locker Branches:

1. Locker Branch – New Delhi, B-22, Janak Puri, New Delhi- 110 058.
2. Locker Branch – Guru Harikishan Nagar, New Delhi.

VIII. Specialized Housing Finance Branches:

1. Housing FIn. – New Delhi, B-45/47, Connaught Place, New Delhi-110 001.

IX. Specialized Personal Banking Branches:

1. SPB – Panchkulla, SCF-251, Sector-16, Panchkulla (Haryana).
2. SPB – Patiala, SCO-2, Commercial Complex, Kheri Gujran Road, Officer Colony, Patiala-147 001.
3. SPB – Ludhiana, 88-Green Field, Pakhowal Road, Ludhiana-141 002.
4. SPB – Bhopal, 90, M.P. Nagar, Zone-II, Bhopal-462 011.
5. SPB – Mohali, SCO-14, Phase-X, SAS Nagar, Mohali Distt. Ropar.

LIST OF AUTHORISED DIRECT TAXES COLLECTION BRANCHES UNDER OLTAS

<u>Sr. No.</u>	<u>BRANCH_NAME</u>	<u>BSR_CODE</u>	<u>TYPE</u>
1	Nagpur	370292	COLLECTING
2	Cuttack	370352	COLLECTING
3	Ashok Nagar,Bhubaneshwar	370367	COLLECTING
4	Rajpur Road, Dehradun	370008	COLLECTING
5	Ambala Road, Saharanpur	370135	COLLECTING
6	Mall Road, Nainital	370682	COLLECTING
7	Begum Bridge, Meerut	370179	COLLECTING
8	Mujaffar Nagar	370265	COLLECTING
9	Civil Lines, Saharanpur	370377	COLLECTING
10	Lohia Nagar, Ghaziabad	370571	COLLECTING
11	Chickpet, Bangalore	370357	COLLECTING
12	Swami Vivekanand Marg, Panajim	370713	COLLECTING
13	Gandhi Road, Ahmedabad	370249	COLLECTING
14	Kailash Colony, New Delhi	370014	COLLECTING
15	Janakpuri, New Delhi	370101	COLLECTING
16	Fountain, Chandni Chowk, New Delhi	370013	COLLECTING
17	Green Park Extension, New Delhi	370016	COLLECTING
18	Karol Bagh, New Delhi	370017	COLLECTING
19	Paharganj, New Delhi	370018	COLLECTING
20	West Patel Nagar, New Delhi	370019	COLLECTING
21	Tilak Nagar, New Delhi	370020	COLLECTING
22	Kashmere Gate, New Delhi	370021	COLLECTING
23	Rajouri Garden, New Delhi	370022	COLLECTING
24	Hemkunth Colony, New Delhi	370175	COLLECTING
25	Naya Bazar, New Delhi	370185	COLLECTING
26	Naraina, New Delhi	370191	COLLECTING
27	Azadpur, New Delhi	370201	COLLECTING
28	Defence Colony, New Delhi	370259	COLLECTING
29	Roshanpura, New Delhi	370300	COLLECTING
30	Hauz Quazi, New Delhi	370303	COLLECTING
31	Gujrawala Town, New Delhi	370304	COLLECTING
32	Roshanara Road, New Delhi	370310	COLLECTING
33	Sadar Bazar, New Delhi	370329	COLLECTING
34	Jangpura Extension, New Delhi	370332	COLLECTING
35	Madanpur Khadar, New Delhi	370345	COLLECTING
36	Krishna Nagar, New Delhi	370347	COLLECTING
37	H-Block, Connaught Place, New Delhi	370350	COLLECTING
38	Gole Market, New Delhi	370819	COLLECTING
39	New Friends Colony, New Delhi	370353	COLLECTING
40	Malka Ganj, New Delhi	370365	COLLECTING
41	Janpath, New Delhi	370382	COLLECTING
42	Nehru Place, New Delhi	370397	COLLECTING
43	Peera Garhi, New Delhi	370422	COLLECTING
44	Mayapuri, New Delhi	370433	COLLECTING

45	Asaf Ali Road, New Delhi	370444	COLLECTING
46	Safdarjung Enclave, New Delhi	370487	COLLECTING
47	IBD, Connaught Place, New Delhi	370488	COLLECTING
48	M-Block, Connaught Place, New Delhi	370491	COLLECTING
49	Fatehpuri, New Delhi	370493	COLLECTING
50	Vasant Vihar, New Delhi	370520	COLLECTING
51	Pashim Vihar, New Delhi	370646	COLLECTING
52	Sidharth Enclave, New Delhi	370652	COLLECTING
53	Kirti Nagar, New Delhi	370663	COLLECTING
54	Old Geeta Colony, New Delhi	370666	COLLECTING
55	Singhola, Alipur, New Delhi	370567	COLLECTING

CONTD.....

56	Babarpur, New Delhi	370569	COLLECTING
57	Okhla Industrial Area, New Delhi	370579	COLLECTING
58	Ranjit Nagar, New Delhi	370699	COLLECTING
59	Anand Vihar, New Delhi	370605	COLLECTING
60	Rajendra Place, New Delhi	370647	COLLECTING
61	Bikrikar Bhawan, I.P. Estate	370735	COLLECTING
62	Ind. Fin. Branch, Connaught Place	370766	COLLECTING
63	Pitampura, New Delhi	370812	COLLECTING
64	Shalimar Bagh, New Delhi	370816	COLLECTING
65	Khalsa College, Amritsar	370048	COLLECTING
66	Hall Bazar, Amritsar	370051	COLLECTING
67	Cinema Road, Batala	370061	COLLECTING
68	Police Line, Gurdaspur	370062	COLLECTING
69	Guru Nanak Dev University, Amritsa	370297	COLLECTING
70	City Centre, Amritsar	370475	COLLECTING
71	IFB, Chowk Phawara, Amritsar	370730	COLLECTING
72	Shalimar Road, Jammu	370183	COLLECTING
73	Exchange Road, Rehari, Jammu	370705	COLLECTING
74	Nanak Nagar, Sec-1, Jammu	370778	COLLECTING
75	Dalhausie Road, Pathankot	370210	COLLECTING
76	The Mall, Faridkot	370037	COLLECTING
77	Jhoke Road, Ferozpur Cantt.	370039	COLLECTING
78	Durgiana Mandir, Amritsar	370759	COLLECTING
79	Tilak Road, Aurangabad	370294	COLLECTING
80	M G Road, Pune	370333	COLLECTING
81	Thane (West)	370531	COLLECTING
82	Shivaji Nagar (North), Sangli	370704	COLLECTING
83	Cochin	370372	COLLECTING
84	Trivendram	370375	COLLECTING
85	Opera House, Mumbai	370113	COLLECTING
86	Khar (West), Mumbai	370309	COLLECTING
87	Borivali (West), Mumbai	370689	COLLECTING
88	Fort, Mumbai	370394	COLLECTING
89	Juhu, Mumbai	370395	COLLECTING
90	Malabar Hills, Mumbai	370438	COLLECTING
91	Kalbadevi, Mumbai	370440	COLLECTING
92	Peddar Road, Mumbai	370476	COLLECTING
93	Masjid Bunder, Mumbai	370483	COLLECTING
94	Andheri (East), Mumbai	370532	COLLECTING
95	Vikroli, Mumbai	370556	COLLECTING
96	Worli, Mumbai	370687	COLLECTING
97	Bhandup, Mumbai	370610	COLLECTING
98	IBD, Nariman Point, Mumbai	370671	COLLECTING
99	Hyderabad	370180	COLLECTING
100	Park Lane, Secundrabad	370328	COLLECTING
101	Surya Bagh, Vishakhapatnam	370486	COLLECTING
102	N S Road, Kolkata	370370	COLLECTING

103	Sabun Bazar, Ludhiana	370078	COLLECTING
104	Lindsey Street, Kolkata	370534	COLLECTING
105	Chowrangi Road, Kolkata	370665	COLLECTING
106	Bhowanipur, Kolkata	370386	COLLECTING
107	Gill, Ludhiana	370081	COLLECTING
108	G.T. Road, Phagwara	370108	COLLECTING
109	G.T. Road, Jalandhar	370167	COLLECTING
110	P.S. Jain Complex, Jalandhar	370371	COLLECTING
111	New Grain Market, Jalandhar	370401	COLLECTING
112	Railway Road, Moga	370038	COLLECTING
113	Model Town, Jalandhar	370565	COLLECTING
114	Lajpat Nagar, Jalandhar	370072	COLLECTING
115	Mota Singh Nagar, Jalandhar	370361	COLLECTING
116	Adda Hoshiarpur, Jalandhar	370430	COLLECTING
117	MGN College, Jalandhar	370558	COLLECTING
118	Urban Estate, Jalandhar	370653	COLLECTING
119	The Mall, Kapurthala	370189	COLLECTING
120	Mahilpur, Distt. Jalandhar	370088	COLLECTING
121	Mukerian, Distt. Hoshiarpur	370404	COLLECTING
122	Chandigarh Road, Nawanshehar	370271	COLLECTING
123	Sultanpur Lodhi, Distt. Kapurthala	370070	COLLECTING
124	Tanda Urmar, Distt. Hoshiarpur	370103	COLLECTING
125	Nakodar, Distt. Jalandhar	370112	COLLECTING
126	New Grain Market, Hoshiarpur	370686	COLLECTING
127	Khalsa College for Women, Ludhiana	370737	COLLECTING
128	New Sabji Mandi, Jalandhar	370747	COLLECTING
129	Sector - 17C, Chandigarh	370148	COLLECTING
130	Sector - 34D, Chandigarh	370251	COLLECTING
131	Industrial Area, Chandigarh	370254	COLLECTING
132	Sector - 11A, Chandigarh	370342	COLLECTING
133	The Mall, Patiala	370360	COLLECTING
134	Sector - 26, Chandigarh	370381	COLLECTING
135	Sector - 47, Chandigarh	370418	COLLECTING
136	Sector - 17B, Chandigarh	370641	COLLECTING
137	Sector - 15D, Chandigarh	370660	COLLECTING
138	Sector - 46, Chandigarh	370729	COLLECTING
139	IFB, Chandigarh	370734	COLLECTING
140	Sector - 9, Chandigarh	370758	COLLECTING
141	Officers Colony, Patiala	370793	COLLECTING
142	Barnala, Railway Road, Dist Sangrur	370279	COLLECTING
143	Bhawanigarh Tehsil & Dist Sangrur	370270	COLLECTING
144	Bhunerheri Tehsil & Dist Patiala	370025	COLLECTING
145	Dirba, Main Bazar Dist. Sangrur	370029	COLLECTING
146	Dhuri Tehsil & Dist. Sangrur	370281	COLLECTING
147	Gurudawara Fatehgarh Sahib	370026	COLLECTING
148	Govindgarh Mandi, Fatehgarh Sahib	370206	COLLECTING
149	Jhill, Sirhind Road, Patiala	370478	COLLECTING
150	Khamano Anaj Mandi, Fatehgarh Sahib	370083	COLLECTING

151	Malerkotla, College Rd Dist Sangrur	370104	COLLECTING
152	Nabha, Patiala Gate, Dist. Patiala	370024	COLLECTING
153	Gurbax Colony, Patiala	370654	COLLECTING
154	Gur Mandi, Patiala	370023	COLLECTING
155	Guru Nanak Nagar, Patiala	370723	COLLECTING
156	Model Town, Patiala	370479	COLLECTING
157	Samana, Main Bazar, Dist. Patiala	370115	COLLECTING
158	Sangrur, Patiala Gate	370028	COLLECTING
159	Sunam, Anaj Mandi, Dist. Sangrur	370114	COLLECTING
160	Tohra, Gram Panchayat, Dist. Patiala	370465	COLLECTING
161	Namdar Khan Road, Patiala	370564	COLLECTING
162	Quilon, Krishna Building	370696	COLLECTING
163	Vijayawada, Prakasham Rd Governorpet	370327	COLLECTING
164	Sion Koliwada, Mumbai	370338	COLLECTING
165	J.C. Road, Bangalore	370172	COLLECTING
166	Mysore, Banumahia Road	370473	COLLECTING
167	Mangalore, Market Road, Hampankatta	370492	COLLECTING
168	Bidar, Nanak Jira	370224	COLLECTING
169	Gorge Town, Chennai	370439	COLLECTING
170	Mount Road, Chennai	370209	COLLECTING
171	IBD, Anna Salai, Chennai	370617	COLLECTING
172	Adyar, Kasturba Nagar, Chennai	370606	COLLECTING
173	Trichirapalli, Nandi Kovil Street	370445	COLLECTING
174	IBD, Tirupur	370736	COLLECTING
175	M.P. Nagar, Bhopal	370799	COLLECTING
176	Bhilai, B-Market Sector-6	370442	COLLECTING
177	Hamidia Road, Bhopal	370122	COLLECTING
178	Bilaspur, Dayalbagh Gurudwara	370600	COLLECTING
179	Fort Road, Gwalior	370272	COLLECTING
180	Jayendra Ganj, Gwalior	370143	COLLECTING
181	Guna, Agra Mumbai Road	370323	COLLECTING
182	P.Y. Road, Indore	370145	COLLECTING
183	Nanda Nagar, Indore	370791	COLLECTING
184	Itarsi, Main Road, Distt Hoshangabd	370346	COLLECTING
185	Jabalpur, Anand Talkies Road	370144	COLLECTING
186	Morena, Lohia Bazar	370316	COLLECTING
187	Raipur, K.K. Road	370307	COLLECTING
188	Ratlam, Station Road	370635	COLLECTING
189	Rewa, Jai Stambh Chowk	370341	COLLECTING
190	Sagar, Station Road	370287	COLLECTING
191	Satna, Panni Lal Chowk	370340	COLLECTING
192	Ujjain, Daulat Ganj	370363	COLLECTING
193	Shahpura, Arera Colony, Bhopal	370324	COLLECTING
194	Chaukiman, Distt. Ludhiana	370170	COLLECTING
195	Dehlon, Distt. Ludhiana	370080	COLLECTING
196	Doraha, Distt. Ludhiana	370416	COLLECTING
197	Halwara, Distt. Ludhiana	370202	COLLECTING
198	Heddon, Distt. Ludhiana	370458	COLLECTING

199	Isru, Distt. Ludhiana	370168	COLLECTING
200	Jaspal Bangar, Distt. Ludhiana	370448	COLLECTING
201	Jagraon, Distt. Ludhia	370102	COLLECTING
202	Karamsar, Rara Sahib, Dist Ludhiana	370155	COLLECTING
203	Khanna, G.T. Road, Dist Ludhiana	370079	COLLECTING
204	Salim Tabri, Dist Ludhiana	370428	COLLECTING
205	Gurudwara Kalgidhar, Dist Ludhiana	370555	COLLECTING
206	Moti Nagar, Dist Ludhiana	370726	COLLECTING
207	Kitchlu Nagar, Dist Ludhiana	370725	COLLECTING
208	New Janta Nagar, Dist Ludhiana	370727	COLLECTING
209	BISP School, Randhir Singh Ngr Ldh	370760	COLLECTING

[Back](#)

[Home](#)