Punjab National Bank, HO: Credit Card Division, Office: Credit Card Processing Center, 3rd Floor, Rajendera Bhawan, Rajendera Place, New Delhi 110008. Contact: 011-25820043 and E-Mail Id: creditcardpnb@pnb.co.in

Credit Card Limits approved for Staff w.e.f. 01.04.2020

Designation	Active staff Members	Ex- Staff Members:
	Limit on the Card (in Rs.)	Limit on the Card (in Rs.)
Subordinate Staff	15,000	Nil
Clerical	75,000	35,000
Officers – JMG I	150,000	75,000
MMG II & III	2,00,000	1,00,000
SMG IV & V	3,50,000	2,50,000
TEG VI	5,00,000	3,50,000
TEG VII & VIII	5,00,000	3,50,000
ED	7,00,000	5,00,000
CMD/MD&CEO	7,00,000	5,00,000

Billing dates mentioned below. Further Due date is 20 days from billing date.

S.No.	Card Type	Billing Date	Min. Limit	Max. Limit
1	Visa Classic	5th of each month 10000		100000
2	Visa Gold	8th of each month	50000	500000
3	Visa Platinum	16th of each month	50000	100000
4	Visa Corporate Gold	1st of each month	100000	1000000
5	Rupay Platinum	16th of each month	25000	500000
6	Rupay Select	20th of each month	50000	1000000
7	Rupay Select Rakshak	20th of each month	50000	1000000
8	Rupay Platinum Rakshak	16th of each month	25000	500000

- Visa Platinum Credit Cards------Issued to officers in Scale III & above
- Visa Gold Credit Cards ----- All other officers
- Visa Classic Credit Cards----------Issued to Subordinate staff and clerical cadre.
- Rupay Platinum Cards ------ Issued to Officers up to Scale-3
- Rupay Select Credit Card-----issued to officers in Scale-IV & above only.
- Rakshak Rupay Platinum Credit Card--- Defence personnel & Rakshak account holders PBOR (personnel below officer rank)
- Rakshak Rupay Select Credit Card ----For officer rank in Defence personnel.



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• Staff/ex-staff members/Card issued against bank lien of FDR: No joining or annual fee is to be charged.

S.No	Card Type	Renewal Fee	Joining Fee	Annual Fee
1	Visa Classic	Nil	Nil	NIL
2	Visa Gold	Nil	Nil	300+GST subject to Waiver if Card is used once in each quarter.
3	Visa Platinum	Nil	Nil	500+GST subject to Waiver if Card is used once in each quarter.
4	Visa Corporate Gold	Nil	2000+GST	2000+GST
5	Rupay Platinum	Nil	Nil	500+GST subject to Waiver if Card is used once in each quarter
6	Rupay Select	Nil	500+GST	750+ GST subject to Waiver if Card is used once in each quarter.
7	Rupay Select Rakshak	Nil	Nil	750+ GST subject to Waiver if Card is used once in each quarter.
8	Rupay Platinum Rakshak	Nil	Nil	500+GST subject to Waiver if Card is used once in each quarter