



# SALARY SAVING SCHEME

**FOR EMPLOYEES OF  
CENTRAL/STATE GOVERNMENT,  
PSU, AUTONOMOUS  
BODIES**

## GROUP-A

| PARAMETERS                                                                     | FEATURES                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Customized Account Number                                                      | Available; Your Account Your Choice                                                                                                                                                                                                                                                       |
| Personal Accidental Insurance                                                  | ₹150 lakhs                                                                                                                                                                                                                                                                                |
| Air Accident Insurance                                                         | ₹300 lakhs                                                                                                                                                                                                                                                                                |
| Permanent Total Disability \$                                                  | ₹150 lakhs                                                                                                                                                                                                                                                                                |
| Permanent Partial Disability \$                                                | Upto ₹75 lakhs, % age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of Sum Insured                                                                                                                                                |
| Higher Education Cover for College and Higher Studies \$                       | Upto ₹8 Lakhs (Male Child) and upto ₹10 Lakhs (Girl Child) in aggregate, 25% of entitled PAI Cover, (for any One child only) for 3 years                                                                                                                                                  |
| Girl Child Marriage Cover \$                                                   | 20% of entitled PA Insurance cover up to ₹5 lakhs for one Girl Child, max up to ₹10 lakhs in aggregate for 2 girl children (18-25 years) i.e., ₹5 lakhs each or ₹5 lakhs for one girl child                                                                                               |
| Emergency Medical Expenses \$                                                  | 25,000/-                                                                                                                                                                                                                                                                                  |
| Ambulance Charges \$                                                           | 50,000/-                                                                                                                                                                                                                                                                                  |
| Air Ambulance Charges \$                                                       | Max. Upto 10 lakhs                                                                                                                                                                                                                                                                        |
| Funeral Expenses \$                                                            | 10,000/-                                                                                                                                                                                                                                                                                  |
| Plastic Surgery in Burn cases \$                                               | Max. Upto 10 lakhs                                                                                                                                                                                                                                                                        |
| Transportation of Imported Medicine \$                                         | Max. 5 lakhs                                                                                                                                                                                                                                                                              |
| Death in Coma (more than 48 hours) after accident \$                           | Max. 5 lakhs                                                                                                                                                                                                                                                                              |
| Family Transportation \$                                                       | Max. 50,000/- (cost of travel incurred by immediate 2 family members)                                                                                                                                                                                                                     |
| Repatriation of Mortal Remains \$                                              | Max 50,000/-                                                                                                                                                                                                                                                                              |
| Additional cover for death while performing official duties on foreign soil \$ | 10 lakhs                                                                                                                                                                                                                                                                                  |
| Term Life Insurance Cover                                                      | 12 lakhs                                                                                                                                                                                                                                                                                  |
| Term Life Insurance- Add on Cover (Cost to be borne by A/c holder)             | Available upto ₹100 lakhs by PNB MetLife India Insurance Co.Ltd.                                                                                                                                                                                                                          |
| Wellness Program/ Benefits /Annual Health Check-up                             | <ul style="list-style-type: none"> <li>Free Annual Health Check Up on cashless basis with option of home visit and lab collection</li> <li>Unlimited Tele Consultation Personal Accidental Insurance of ₹4 lakhs with permanent total disability cover of ₹125% of Sum Insured</li> </ul> |
| Hospicash Benefit                                                              | ₹60,000/- p.a.                                                                                                                                                                                                                                                                            |
| Health/ Medical Insurance Cover @ A/c holder cost                              | Bajaj General Insurance Limited: Upto ₹5 lakh (Ind. 2A+2C)                                                                                                                                                                                                                                |
| Top-Up Health/ Medical Insurance Cover @ A/c holder cost                       | Available by Care Health Insurance                                                                                                                                                                                                                                                        |
| Minimum Average Balance Requirement                                            | NIL                                                                                                                                                                                                                                                                                       |
| Overdraft Facility                                                             | Available                                                                                                                                                                                                                                                                                 |
| Sweep In - Out facility (On Request)                                           | Threshold limit - ₹35,000/- In multiple of 1,000/- but minimum FFD should be amount ₹10,000/-                                                                                                                                                                                             |
| IMPS/ RTGS/ NEFT/ SMS                                                          | IMPS/RTGS/NEFT/SMS charges waived                                                                                                                                                                                                                                                         |
| Demand Draft Issuance                                                          | Free and Unlimited                                                                                                                                                                                                                                                                        |

Follow us: [f](#) [X](#) [ig](#) [@](#) [in](#) [v](#) <https://pnb.bank.in> | Toll Free: 1800 1800 & 1800 2021 | Give a Missed Call: 1800 180 8888

**पंजाब नैशनल बैंक**  
...भरोसे का प्रतीक !



**punjab national bank**  
...the name you can BANK upon !

| PARAMETERS                                                                                                                                                              | FEATURES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Issuance of Cheque Book                                                                                                                                                 | <b>Free and Unlimited</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Concession in Locker Rent Charges                                                                                                                                       | 100% discount for 1st year; thereafter 75% discount each year in 1 small locker                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Concession in Processing & Documentation charges on Home/Car/Education/Personal/other Retail loan :                                                                     | Concession in Upfront Fees & Documentation charges in Vehicle Loan/Home Loan/Education Loan: 100% & Personal Loan: 50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Concession in Rate of Interest on Home/ Car/ Education / Personal/ other Retail loan (In any case not below prescribed Repo Rate & Subject to change from time to time) | <b>a) Home Loan - Concession in ROI upto 0.05%</b><br><b>b) Vehicle Loan - Concession in ROI upto 0.10%</b><br><b>c) Education Loan : - Based on Lean Amount &amp; Collateral Security</b> <ul style="list-style-type: none"> <li>Within India - For Male Student : RLLR+BSP+ (1.20% - 1.95%)<br/> <b>For Female Student: RLLR+BSP+ (0.70% - 1.45%)</b></li> <li>Outside India - For Male Student : RLLR+BSP+ (0.05% - 1.95%)<br/> <b>For Female Student: RLLR+BSP+ (0.05% - 1.45%)</b></li> <li>For student getting admission in MBBS/ MD/ MS/ PG courses - Loan amount above ₹7.5 Lakhs for pursuing MBBS/ MD/ MS/ PG (in medical after completing MBBS; where minimum 100% collateral security is available) RLLR+BSP - 0.05%</li> </ul> <b>d) Personal Loan - RLLR+BSP + 2.25%</b> irrespective of CIC Score (Presently, minimum CIBIL score required is TU 680 or TU equivalent) |
| Concession in AMC of Demat A/c                                                                                                                                          | 100% waived                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Family Banking Benefits                                                                                                                                                 | <b>a)</b> Zero Balance Savings Account for upto 4 Family Member (including Salaried); Family Members include primary account holder's spouse and Maximum 2 child (up to the age of 25 years)<br><b>b)</b> Free issuance of RuPay Platinum Debit Card<br><b>c)</b> PAI - ₹5 lakh each for all Family A/c holders (except minors) within aggregate PAI<br><b>d)</b> Free Chequebook upto 20 leaves<br><b>e)</b> NEFT/RTGS – Free Online<br><b>f)</b> Demand Draft Issuance – Free<br><b>g)</b> SMS Alert Charges – Free                                                                                                                                                                                                                                                                                                                                                                 |
| Debit Card Variant                                                                                                                                                      | <b>RuPay Select - Imperial Variant</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Debit Card - Issuance / Annual Maintenance Charges                                                                                                                      | Waived                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| No. of Free ATM TXN (in a month)                                                                                                                                        | Free Unlimited ATM Withdrawals at Own & Other bank's ATM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Airport Lounge Access on Debit Card - {Domestic / International}                                                                                                        | 2 Per Quarter/1 Per Quarter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Debit Card Offers*                                                                                                                                                      | OTT Subscriptions, Personal Accidental, Insurance upto ₹10.00 Lakh, Complimentary SPA Services & Golf lessons, Medical Check-up, GYM Membership Vouchers of Apollo Pharmacy, Big Basket, Bookmyshow, Tax spanner, Decathlon, Kalyan Jewellers, Myntra, Reliance Digital, 3 Months Swiggy One Membership & Annual Gaana Membership.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Loylty Rewardz (On Debit Card Transactions)                                                                                                                             | Milestone I: 4000 RP on transaction of ₹5.00 Lakh during a FY, convertible to wellness/shopping vouchers<br>Milestone II: 6000 RP on transaction of ₹7.50 Lakh during a FY, convertible to wellness/shopping vouchers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Credit Card Variant (Subject to Eligibility)                                                                                                                            | <b>Lifetime Free RuPay Select Credit Card</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Airport Lounge Access on Credit Card - {Domestic / International}                                                                                                       | 8 Complimentary Domestic (2 per quarter) / 2 Complimentary International Per Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Features & Other Benefit on Credit Card                                                                                                                                 | <ul style="list-style-type: none"> <li>Lounge Access • Gym Membership • Golf &amp; Spa session • Reward Points on Credit Card Spends</li> <li>Vouchers – Ola/Uber/Swiggy</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Specially Designed Credit Card#                                                                                                                                         | Eligible employees will be offered<br><b>PNB Metal Credit Card-LUXURA</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Features & Benefit                                                                                                                                                      | <ul style="list-style-type: none"> <li>Unlimited Lounge (Domestic/International) • NIL Forex Markup • Hotel Luxe Membership Benefit</li> <li>₹50 Lakh Personal Accidental Insurance • Fuel Surcharges Waiver • ₹50 Lakh Air Accidental Insurance - ₹1Crore</li> <li>Hospitality Benefit @ ITC Hotels/Restaurants</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

\* Terms & Conditions apply/ Subject to change

\* Terms & conditions of insurance policy apply on Insurance related features

# Subject to applicable charges

\$ PAI Linked Benefits

For services charges please click <https://pnb.bank.in/Fees-and-Services.html>

Follow us:       <https://pnb.bank.in> | Toll Free: 1800 1800 & 1800 2021 | Give a Missed Call: 1800 180 8888

**ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ**  
...भरसे का प्रतीक !



**punjab national bank**  
...the name you can BANK upon !