pnb SALARY SAVING SCHEME

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

GROUP-B

PARAMETERS	FEATURES
Customized Account Number	**Available; Your Account Your Choice**
Personal Accidental Insurance	**₹120 lakhs**
Air Accident Insurance	**₹240 lakhs**
Permanent Total Disability $	**₹120 lakhs**
Permanent Partial Disability $	Upto ₹60 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	**8 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	• **Free Annual Health Check Up** on cashless basis with option of home visit and lab collection • Unlimited Tele Consultation Personal Accidental Insurance of ₹4 lakhs with permanent total disability cover of ₹125% of Sum Insured
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**

PARAMETERS	FEATURES
Issuance of Cheque Book	**Free and Unlimited**
Concession in Locker Rent Charges	100% Discount for 1st year; thereafter 50% 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)	**a) Home Loan - Concession in ROI upto 0.05%** **b) Vehicle Loan - Concession in ROI upto 0.10%** **c) Education Loan : - Based on Lean Amount & Collateral Security** • Within India - For Male Student : RLLR+BSP+ (1.20% - 1.95%) **For Female Student:** RLLR+BSP+ (0.70% - 1.45%) • Outside India - For Male Student : RLLR+BSP+ (0.05% - 1.95%) **For Female Student:** RLLR+BSP+ (0.05% - 1.45%) • 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% **d) Personal Loan - RLLR+BSP+2.25%** 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	a) 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) b) Free issuance of RuPay Platinum Debit Card c) PAI - ₹5 lakh each for all Family A/c holders (except minors) within aggregate PAI d) Free Chequebook upto 20 leaves e) NEFT/RTGS – Free Online f) Demand Draft Issuance – Free g) SMS Alert Charges – Free
Debit Card Variant	**RuPay Select - Optima Variant**
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}	1 Per Quarter/1 Per Quarter
Debit Card Offers*	OTT Subscriptions, Personal Accidental Insurance upto ₹10.00 Lakh, Complimentary SPA Services, Medical Check-up, GYM Membership, Vouchers of Apollo Pharmacy, Big Basket, Bookmyshow, Tax spanner, Decathalon, Kalyan Jewellers, Myntra, Reliance Digital, Makemy Trip, 3 Months Swiggy One Membership & Annual Gaana Membership.
Loylty Rewardz (On Debit Card Transactions)	Milestone I:2000 RP on transaction of ₹5.00 Lakh during a FY, convertible to wellness/ shopping vouchers Milestone II:4000 RP on transaction of ₹7.50 Lakh during a FY, convertible to wellness/ shopping vouchers
Credit Card Variant (Subject to Eligibility)	**Lifetime Free RuPay Select Credit Card**
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	• Lounge Access • Gym Membership • Golf & Spa session • Reward Points on Credit Card Spends • Vouchers – Ola/Uber/Swiggy

* Terms & Conditions apply/ Subject to change
* Terms & conditions of insurance policy apply on Insurance related features
$ PAI Linked Benefits

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