

Salary Account Package for Central Government Employees				
Bank Name: Punjab & Sind Bank				
Salary Product Features		Group-C	Group-B	Group-A
Insurance Cover for Account Holder Only	Personal Accident Death Insurance (Free of cost)	Rs.100 Lakh	Rs.100 Lakh	Rs.120 Lakh
	Air Accident Insurance (Free of cost)	Rs. 120 Lakhs	Rs. 120 Lakhs	Rs. 180 Lakhs
	Permanent Total Disability (Free of cost)	Rs.100 Lakh	Rs.100 Lakh	Rs.120 Lakh
	Permanent Partial Disability (Free of cost)	Up to Rs. 100 Lakhs	Up to Rs. 100 Lakhs	Up to Rs. 120 Lakhs
	ADD on Covers- Girls Child Education/ Marriage, Air/ Ambulance charges, etc. (Free of cost)	Education Cover Up to 24 Lakhs (Rs.6 Lakhs for Boy Child between 12-22 years and up to Rs.12 Lakhs in case of girl child age 12-22 years. Wherever accident death claim is admissible) for maximum 2 children. Air/Ambulance Chg. Rs.3000 per Case Repatriation of Mortal remains –Rs.15000 per case. Anti-terrorist/Naxal Operations Cover- Up to Rs.100 Lakhs	Education Cover Up to 24 Lakhs (Rs.6 Lakhs for Boy Child between 12-22 years and up to Rs.12 Lakhs in case of girl child age 12-22 years. Wherever accident death claim is admissible) for maximum 2 children. Air/Ambulance Chg. Rs.3000 per Case Repatriation of Mortal remains –Rs.15000 per case. Anti-terrorist/Naxal Operations Cover- Up to Rs.100 Lakhs	Education Cover Up to 24 Lakhs (Rs.6 Lakhs for Boy Child between 12-22 years and up to Rs.12 Lakhs in case of girl child age 12-22 years. Wherever accident death claim is admissible) for maximum 2 children. Air/Ambulance Chg. Rs.3000 per Case Repatriation of Mortal remains –Rs.15000 per case. Anti-terrorist/Naxal Operations Cover- Up to Rs.100 Lakhs

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	Term Life Insurance Cover (Free of cost)	Rs. 05 Lakh	Rs. 08 Lakh	Rs. 11 Lakh
	Term Life Insurance- Add on Cover* (Cost to be borne by A/c holder)	NA	NA	NA
	Wellness Program/ Benefits / Annual Health Check-up (A)	<ol style="list-style-type: none"> 1. Annual Preventive Health Checkup once a year 2. Unlimited teleconsultation cover 3. Unauthorized Digital Txn Cyber Cover- Rs. 25000 Annual 	<ol style="list-style-type: none"> 1. Annual Preventive Health Checkup once a year 2. Unlimited teleconsultation cover 3. Unauthorized Digital Txn Cyber Cover- Rs. 25000 Annual 	<ol style="list-style-type: none"> 1. Annual Preventive Health Checkup once a year 2. Unlimited teleconsultation cover 3. Unauthorized Digital Txn Cyber Cover- Rs. 25000 Annual
	Health/ Medical Insurance Cover	<ol style="list-style-type: none"> 1. Daily Hospital Cash Benefit 2500/- per day for hospitalization & 5000/- per day for ICU admission (Max 10 days per hospitalization and up to 30 days per annum) 2. This cover along with insurance benefits in (A) (except cyber cover) is available for family members on payment of Rs.208/- + GST per person of the family 3. Health insurance coverage where Cost to be borne by A/c holder as per Table-A. 	<ol style="list-style-type: none"> 1. Daily Hospital Cash Benefit 2500/- per day for hospitalization & 5000/- per day for ICU admission (Max 10 days per hospitalization and up to 30 days per annum) 2. This cover along with insurance benefits in (A) (except cyber cover) is available for family members on payment of Rs.208/- + GST per person of the family. 3. Health insurance coverage where Cost to be borne by A/c holder as per Table-A. 	<ol style="list-style-type: none"> 1. Daily Hospital Cash Benefit 2500/- per day for hospitalization & 5000/- per day for ICU admission (Max 10 days per hospitalization and up to 30 days per annum) 2. This cover along with insurance benefits in (A) (except cyber cover) is available for family members on payment of Rs.208/- + GST per person of the family. 3. Health insurance coverage where Cost to be borne by A/c holder as per Table-A.

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	Top-Up Health/ Medical Insurance Cover (Cost to be borne by A/c holder) <i>{Details in the Table A}</i>	As per Table B below	As per Table B below	As per Table B below
Banking	Minimum Balance	NIL	NIL	NIL
	Instant Overdraft Facility	Overdraft Facility up 4 times Net Salary or Rs.10 Lakhs whichever is less.	Overdraft Facility up 4 times Net Salary or Rs.10 Lakhs whichever is less.	Overdraft Facility up 4 times Net Salary or Rs.10 Lakhs whichever is less.
	Sweep In -Out facility	Threshold limit Rs.25000/- In multiple of Rs.5000/-	Threshold limit Rs.25000/- In multiple of Rs.5000/-	Threshold limit Rs.25000/- In multiple of Rs.5000/-
	IMPS/ RTGS/ UPI/ SMS Charges	FREE	FREE	FREE
	Free Demand Draft	YES Unlimited	YES Unlimited	YES Unlimited
	Free Cheque Facility	100 Leaves per annum	100 Leaves per annum	100 Leaves per annum
	Concession in Locker Charges	50% Concession in Small/Medium Lockers (Any One)	50% Concession in Small/Medium Lockers (Any One)	50% Concession in Small/Medium Lockers (Any One)
	Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan	For Home Loan: Processing charges waived Legal, Valuation charges waived. For Car Loan: Processing charges: waived	For Home Loan: Processing charges waived Legal, Valuation charges waived. For Car Loan: Processing charges: waived	For Home Loan: Processing charges waived Legal, Valuation charges waived. For Car Loan: Processing charges: waived

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	<p>Margin: No margin required Prepayment & Inspection Charges waived</p> <p>For Personal Loan: Processing, Due-diligence & Inspection charges waived.</p>	<p>Margin: No margin required Prepayment & Inspection Charges waived</p> <p>For Personal Loan: Processing, Due-diligence & Inspection charges waived.</p>	<p>Margin: No margin required Prepayment & Inspection Charges waived</p> <p>For Personal Loan: Processing, Due-diligence & Inspection charges waived.</p>
Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan	<p>For Home Loan: Upto 20 bps (Subject to max. of BSP Component)</p> <p>For Car Loan: Upto 20 bps (Subject to max. of BSP Component)</p> <p>For Education Loan: ROI concession upto 1.35% in comparison to General Public i.e. ROI linked with EL for premier educational institutions will apply wherever central government employee is co-obligant.</p>	<p>For Home Loan: Upto 25 bps (Subject to max. of BSP Component)</p> <p>For Car Loan: Upto 25 bps (Subject to max. of BSP Component)</p> <p>For Education Loan: ROI concession upto 1.45% in comparison to General Public i.e. ROI linked with EL for premier educational institutions will apply wherever central government employee is co-obligant.</p>	<p>For Home Loan: Upto 30 bps (Subject to max. of BSP Component)</p> <p>For Car Loan: Upto 30 bps (Subject to max. of BSP Component)</p> <p>For Education Loan: ROI concession upto 1.55% in comparison to General Public i.e. ROI for premier educational institutions will apply wherever central government employee is co-obligant.</p>
Concession in Demat AMC	NA	NA	NA
Family Banking Benefits	NA	NA	NA
Any Other	Housing Loan: Last 03 EMIs waived for minimum loan size of Rs.20 Lakh	Housing Loan: Last 03 EMIs waived for minimum loan size of Rs.20 Lakh	Housing Loan: Last 03 EMIs waived for minimum loan size of Rs.20 Lakh

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Debit Card Variant	Rupay Platinum Rupay Select	Rupay Platinum Rupay Select	Rupay Platinum Rupay Select	
Debit Card - Issuance / Annual Maintenance Charges	Rupay Platinum – Nil Rupay Select – Available with NIL Charges for Salary above Rs.1 Lakh per month	Rupay Platinum – Nil Rupay Select – Available with NIL Charges for Salary above Rs.1 Lakh per month	Rupay Platinum – Nil Rupay Select – Available with NIL Charges for Salary above Rs.1 Lakh per month	
No. of Free ATM TXN (in a month)	In Metro 3 txn free (financial & non-financial) In non-metro 5 txn free (financial & non-financial)	In Metro 3 txn free (financial & non-financial) In non-metro 5 txn free (financial & non-financial)	In Metro 3 txn free (financial & non-financial) In non-metro 5 txn free (financial & non-financial)	
Airport Lounge Access on Debit Card {Domestic}	Rupay Platinum - Complimentary airport lounge access on your PSB RuPay Platinum Debit Card will require min spends of Rs. 5000/- in the previous quarter (Jul'25-Sept'25). Only POS and E-Com txns done on the debit card will be considered to avail 1 complimentary domestic airport lounge visit per quarter. Rupay Select-1 (one) Complimentary Domestic Airport Lounge access per calender quarter	Rupay Platinum - Complimentary airport lounge access on your PSB RuPay Platinum Debit Card will require min spends of Rs. 5000/- in the previous quarter (Jul'25-Sept'25). Only POS and E-Com txns done on the debit card will be considered to avail 1 complimentary domestic airport lounge visit per quarter. Rupay Select-1 (one) Complimentary Domestic Airport Lounge access per calender quarter	Rupay Platinum - Complimentary airport lounge access on your PSB RuPay Platinum Debit Card will require min spends of Rs. 5000/- in the previous quarter (Jul'25-Sept'25). Only POS and E-Com txns done on the debit card will be considered to avail 1 complimentary domestic airport lounge visit per quarter. Rupay Select-1 (one) Complimentary Domestic Airport Lounge access per calender quarter	
Cards & Offers				

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	*subject to change as per NPCI policy & Minimum one successful RuPay Card induced financial transaction at any PoS/E-com, both Intra and Inter-bank i.e., on-us or off us within 30 days prior to date of accident including accident date of RuPay Cardholder		
Airport Lounge Access on Debit Card {International}	Rupay Platinum Card 1 (one) Complimentary International Airport Lounge access per calender year. Rupay Select Card 2 (two) Complimentary International Airport Lounge access per calender year. *subject to change as per NPCI policy	Rupay Platinum Card 1 (one) Complimentary International Airport Lounge access per calender year. Rupay Select Card 2 (two) Complimentary International Airport Lounge access per calender year. *subject to change as per NPCI policy	Rupay Platinum Card 1 (one) Complimentary International Airport Lounge access per calender year. Rupay Select Card 2 (two) Complimentary International Airport Lounge access per calender year. *subject to change as per NPCI policy
	*subject to change as per NPCI policy & Minimum one successful RuPay Card induced financial transaction at any PoS/E-com, both Intra and Inter-bank i.e., on-us or off us within 30 days prior to date of accident including accident date of RuPay Cardholder		
Other Benefits on ATM	Accidental Insurance Coverage as per NPCI card policy. For Rupay Select OTT- 1 Complimentary 12 months Amazon Prime or Hotstar or Sony Liv membership every year. 24x7 Concierge Services available in 9 languages.	Accidental Insurance Coverage as per NPCI card policy. For Rupay Select OTT- 1 Complimentary 12 months Amazon Prime or Hotstar or Sony Liv membership every year. 24x7 Concierge Services available in 9 languages.	Accidental Insurance Coverage as per NPCI card policy. For Rupay Select OTT- 1 Complimentary 12 months Amazon Prime or Hotstar or Sony Liv membership every year. 24x7 Concierge Services available in 9 languages.

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	Credit Card Variant (Co-Branded)	(SBI Simply Save/ Prime/ Elite)	(SBI Simply Save/ Prime/ Elite)	(SBI Simply Save/ Prime/ Elite)
	Credit Card- Issuance / Annual Maintenance Charges	SBI Simply Save-Rs. 499 / Prime- Rs. 1499 / Elite- Rs. 4999	SBI Simply Save-Rs. 499 / Prime- Rs. 1499 / Elite- Rs. 4999	SBI Simply Save-Rs. 499 / Prime- Rs. 1499 / Elite- Rs. 4999
	Airport Lounge Access on Credit Card {Domestic}	SBI Prime and SBI Elite 2 (Two) Complimentary Domestic Airport Lounge access per calender quarter	SBI Prime and SBI Elite 2 (Two) Complimentary Domestic Airport Lounge access per calender quarter	SBI Prime and SBI Elite 2 (Two) Complimentary Domestic Airport Lounge access per calender quarter
	Airport Lounge Access on Credit Card {International}	SBI Prime 4 (Four) Complimentary International Airport Lounge access per calender year (Max. 2 visits per quarter) SBI Elite 6 (Six) Complimentary International Airport Lounge access per calender year	SBI Prime 4 (Four) Complimentary International Airport Lounge access per calender year (Max. 2 visits per quarter) SBI Elite 6 (Six) Complimentary International Airport Lounge access per calender year	SBI Prime 4 (Four) Complimentary International Airport Lounge access per calender year (Max. 2 visits per quarter) SBI Elite 6 (Six) Complimentary International Airport Lounge access per calender year
	Features & Other Benefit on Credit Card	SBI Elite 1. Complimentary Club Vistara Silver membership. 2. 2 complimentary movie tickets per month, worth Rs. 6,000 for full year. 3. Earn 2 Reward Points per Rs. 100 on all other	SBI Elite 1. Complimentary Club Vistara Silver membership. 2. 2 complimentary movie tickets per month, worth Rs. 6,000 for full year. 3. Earn 2 Reward Points per Rs. 100 on all other	SBI Elite 1. Complimentary Club Vistara Silver membership. 2. 2 complimentary movie tickets per month, worth Rs. 6,000 for full year. 3. Earn 2 Reward Points per Rs. 100 on all other spends, except

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	<p>spends, except fuel. Get 5X Reward Points on Dining, Departmental Stores and Grocery spends.</p> <p>4. Earn up to 50,000 bonus Reward Points worth Rs. 12,500 every year.</p> <p>5. Complimentary membership to the Priority Pass Program.</p>	<p>spends, except fuel. Get 5X Reward Points on Dining, Departmental Stores and Grocery spends.</p> <p>4. Earn up to 50,000 bonus Reward Points worth Rs. 12,500 every year.</p> <p>5. Complimentary membership to the Priority Pass Program.</p>	<p>fuel. Get 5X Reward Points on Dining, Departmental Stores and Grocery spends.</p> <p>4. Earn up to 50,000 bonus Reward Points worth Rs. 12,500 every year.</p> <p>5. Complimentary membership to the Priority Pass Program.</p>
Other	NA	NA	NA

Key Highlights of Proposed Health Coverage (On Payment Basis by A/C holder)

Table-A

PREMIUM CHART (INR)				
Premium per family (Including GST) (1+1+3)				
SI/Age Band	18-40	41-50	51-60	Above 60
200000	8322	11903	13718	20453
300000	10196	15516	17735	27031
400000	11424	18268	20727	32059
500000	12544	20114	22780	37681
600000	14276	22739	24857	41220
800000	15709	24709	27141	45374
1000000	17892	26772	29269	48596
1500000	23430	35599	40308	67678
2000000	27347	40467	47408	78954
2500000	31268	45449	54283	90212

Key Highlights of Proposed Top Up Health Coverage (On Payment Basis by A/C holder)

Table-B

Family Type	Deductible / Base Policy Cover (₹)	Sum Insured(₹)	Premium(₹) (18-60 years)	Premium(₹) (61-65 years)
1 Adult	3,00,000/-	30,00,000/-	3,340/-	7,248/-
	4,00,000/-	40,00,000/-	3,535/-	7,770/-
	5,00,000/-	50,00,000/-	3,716/-	8,130/-
2 Adults	3,00,000/-	30,00,000/-	5,462/-	11,716/-
	4,00,000/-	40,00,000/-	5,775/-	12,150/-
	5,00,000/-	50,00,000/-	6,065/-	13,126/-
2 Adults,	3,00,000/-	30,00,000/-	6,152/-	12,401/-

1 Child	4,00,000/-	40,00,000/-	6,527/-	13,198/-
	5,00,000/-	50,00,000/-	6,877/-	13,933/-
2 Adults, 2 Children	3,00,000/-	30,00,000/-	7,093/-	13,725/-
	4,00,000/-	40,00,000/-	7,551/-	14,630/-
	5,00,000/-	50,00,000/-	7,978/-	15,467/-
Premium rates mentioned are excluding GST				

*Terms & Conditions to be applied and are subject to change.

Terms & Conditions:

1. This product is available to permanent employees of central government departments only.
2. **Name of the insurance company(ies) associated with the product:** Presently, United India Insurance Co. Ltd, However, Punjab & Sind Bank onboards insurance partners through Request for Proposal (RFP) process and insurance partners are subject to change. T&C's of the insurance company shall prevail at all time.
3. **Insurance coverage details (type, extent, eligibility, etc.):** The Salary account holder will be covered under insurance on first credit of salary or from 01.01.2026, whichever is later. When Salary is not credited in the account for 03 months, the account will be converted to general bank savings account.
4. Overdraft facility will be given only to Permanent employees having PF/NPS no. and on the specific request of the customer.
5. Minimum three month salary should be credited in the account before sanctioning the overdraft and length of service of the employee with employer should be minimum Six months.
6. Overdraft facility availing salary account customer will not be allowed to shift his/her salary account to any other Bank till overdraft account is adjusted.
7. In case of the account holder has availed overdraft facility, salary disbursing account of the account holder will not be changed without the permission of the Bank.
8. Benefits offered under Rupay Platinum & Rupay Select Debit Cards are subject to changes as per NPCI Card Policy.
9. Credit card offerings are through the SBI Co-branded arrangements and will be subjected to respected eligibility and general T&C's.
10. Intimation of the claim shall be made within 90 days of the date of death/accident after which the claim is liable to be rejected.
11. Pricing given for top up life insurance cover and medical insurance cover where cost is to be borne by A/c holder is dependent on insurance company and are subject to change.