

Salary Account Package for Central Government Employees					
Punjab National Bank					
Salary Product Features			Group-C	Group-B	Group-A
Insurance	Cover for Account Holder Only	Personal Accident Death Insurance - (Free of cost)	₹100 lakhs	₹120 lakhs	₹150 lakhs
		Air Accident Insurance - (Free of cost)	₹200 lakhs	₹240 lakhs	₹300 lakhs
		Permanent Total Disability (Free of cost)	₹100 lakhs	₹120 lakhs	₹150 lakhs
		Permanent Partial Disability (Free of cost)	Upto ₹50 lakhs	Upto ₹60 lakhs	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		
		ADD on Covers- Girls Child Education/ Marriage, Air/ Ambulance charges, etc. (Free of cost) {Details in the Annexure - I}	a) 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 b) Girl Child Marriage Cover - 20% of entitled PA Insurance cover up to ₹5 lakhs for one Girl Child, max up to ₹10 lakhs for 2 girl children (18-25 years) i.e., ₹5 lakhs each or ₹5 lakhs for one girl child c) Air Ambulance Charges - Max. Upto ₹10 lakhs		
	Term Life Insurance Cover (Free of cost)	₹5 lakhs	₹8 lakhs	₹12lakhs	
	Term Life Insurance- Add on Cover (Cost to be borne by A/c holder) {Details in the Annexure II}	Available for upto ₹100 lakhs			
	Wellness Program/ Benefits / Annual Health Check-up {Details in the Annexure III}	a) Free Annual Health Check Up on cashless basis with option of home visit and lab collection b) Unlimited Tele Consultation c) Personal Accidental Insurance of ₹4 lakhs with permanent total disability cover of ₹125% of Sum Insured			
	Hospicash Benefit {Details in the Annexure III}	₹30,000 p.a.	₹60,000 p.a.		
Health/ Medical Insurance Cover {Details in the Annexure IV}	Quote by Bajaj Allianz General Insurance Company Limited & Star Health Insurance Company Limited				
Top-Up Health/ Medical Insurance Cover - {Details in the Annexure V}	Quote by Care Health Insurance Co. Ltd				
Banking	Minimum Balance		NIL		
	Instant Overdraft Facility {Details in Annexure VI}		Available		
	Sweep In -Out facility		Threshold limit - ₹35,000/- In multiple of 1,000/-; but minimum FFD should be amount ₹10,000/-		

Salary Account Package for Central Government Employees			
Punjab National Bank			
Salary Product Features	Group-C	Group-B	Group-A
IMPS/ RTGS/ UPI/ SMS Charges	IMPS/RTGS/SMS/NEFT charges waived		
Free Demand Draft	Available		
Free Cheque Facility	Available		
Concession in Locker Charges	50% for first year in 1 small locker	100% Discount for 1 <sup>st</sup> year; thereafter 50% discount each year in 1 small locker	100% discount for 1 <sup>st</sup> year; thereafter 75% discount each year in 1 small locker
Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan	Concession in Upfront Fees & Documentation charges in Vehicle Loan/Housing Loan/Education Loan: 100% & Personal Loan: 25%	Concession in Upfront Fees & Documentation charges in Vehicle Loan/Housing Loan/Education Loan: 100% & Personal Loan: 50%	
Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan (In any case not below prescribed Repo Rate)	a) Housing Loan - Concession in ROI upto 0.05% b) Vehicle Loan - Concession in ROI upto 0.10% c) Education Loan i. (Within India - based on loan amount and collateral security) - <b>For Male Student: 9.55% to 10.30% &amp; For Female Student: 9.05% to 9.80%</b> ii. (Outside India - based on loan amount and collateral security) - <b>For Male Student: 8.30% to 10.30% &amp; For Female Student: 8.30% to 9.80%</b> iii. 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) – <b>8.30%</b> d) <b>Personal Loan - 10.60%</b> - irrespective of CIC Score (Presently, minimum CIBIL score required is TU 680 or TU equivalent)		
Concession in Demat AMC	100% waived		

Salary Account Package for Central Government Employees				
Punjab National Bank				
Salary Product Features		Group-C	Group-B	Group-A
	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 with Lounge Access and PAI upto ₹2 lakh 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		
	Any Other	-	Facility of customized Account Number Available, i.e., your account your choice	
Cards & Offers	Debit Card Variant	RuPay Select - Excel Variant	RuPay Select - Optima Variant	RuPay Select - Imperial 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}	1 per Half Year	1 per Quarter	2 per Quarter
	Airport Lounge Access on Debit Card - {International}	1 per Half Year	1 per Quarter	1 per Quarter
	Other Benefits on ATM {Details in Annexure VII}	a) Free PAI upto ₹10 lakhs (Either on RuPay Debit card or RuPay Credit card) b) Lounge Access c) Loyalty & Reward points on Debit Card Spends		
	Credit Card Variant	RuPay Platinum Credit Card	RuPay Select Credit Card	
	Credit Card- Issuance / Annual Maintenance Charges	No Joining Fee and no Annual Maintenance Charges		
	Airport Lounge Access on Credit Card - {Domestic}	4 Complimentary Domestic (1 per quarter)	8 Complimentary Domestic (2 per quarter)	
Airport Lounge Access on Credit Card - {International}	1 Complimentary International Per Year	2 Complimentary International Per Year		

Salary Account Package for Central Government Employees			
Punjab National Bank			
Salary Product Features	Group-C	Group-B	Group-A
<b>Features &amp; Other Benefit on Credit Card</b> <i>{Details in Annexure VIII}</i>	a) No Joining Fee and no Annual Maintenance Charges b) Lounge Access c) Gym Membership d) Golf & Spa session e) Reward Points on Credit Card Spends		
	Other .....		

**Enclosures: As Above**

### **Add on Benefits Linked to Personal Accidental Insurance**

Insurance company associated with the product of PNB Salary Accounts for Group Personal Accidental Insurance - The New India Assurance Co. Ltd.

<b>Parameters</b>	<b>Add-on Coverage</b>
Girl Child Cover – (For Marriage as an additional benefit) (18-25 years) for two Girl Child only.	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
Education Cover for any one Dependent Children up to their age of 25 years	<b><u>Child Education Benefit</u></b> In the event of an admissible claim under the Personal Accident Insurance (PAI) cover, the Company shall provide financial assistance towards the education of a dependent child of the insured, subject to the following terms: The benefit is payable for only one dependent child. The payable amount shall be 25% of the entitled PAI Sum Insured, subject to a maximum of: <ul style="list-style-type: none"> <li>• ₹8,00,000 in aggregate for a male child, or</li> <li>• ₹10,00,000 in aggregate for a female child.</li> </ul> This benefit shall be payable for a maximum period of 3 years.
Funeral Expenses	₹10,000
Ambulance Charges	₹50,000
Air Ambulance	Max. Upto ₹10 lakhs
Emergency Medical Expenses	₹25,000/-
Travel Expenses of two family members	Max ₹50,000/- (cost of travel incurred by immediate 2 family members)
Repatriation of Mortal Remains	Maximum ₹50,000/-
Death in Coma (more than 48 hours) after accident	Maximum ₹5 lakhs
Transportation of Imported Medicine	Maximum ₹5 lakhs
Cost of Plastic Surgery/Burns	Maximum ₹10 lakhs
Additional cover for death while performing official duties on foreign soil	₹10 lakhs

**Term Life Insurance- Add on Cover**

- Insurance Company: PNB MetLife India Insurance Co. Ltd.
- Type: Group Policy
- Eligibility: Proposed insurance coverage for Civilian and other eligible Personnel maintaining salary account with Punjab National Bank who are aged between 18 to 60 years.
- Plan Name/ Type: MetLife Complete Care Plus (UIN: 17N093V06)
- Frequency of Payment: Annually
- Rate (Per ₹1,000/- Sum Assured): ₹1.85+GST

**Sum Insured – Upto ₹25 lakhs**

Premium Table: -

		Premium Amt. in ₹				
Age / Sum Assured		5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh
18-60 Years	Base Premium	925	1850	2775	3700	4625
	Service Tax (GST 18%)	167	333	500	666	833
	Total Premium	<b>₹1092/-</b>	<b>₹2183/-</b>	<b>₹3275/-</b>	<b>₹4366/-</b>	<b>₹5458/-</b>

**Miscellaneous Terms, Conditions & Exclusions:** If the Insured Member's death is due to Suicide within 12 months from the date of joining the Group Policy, PMLI liability to make payment under the Group Policy will be limited to refunding 80% of the Premium received in respect of the Insured Member without interest. Suicide exclusion will be applicable only for a period of 1 year from the date of joining of a member in the scheme and shall not be reimposed upon continuous renewal of the member's coverage in Group Policy.

**Sum Insured – ₹25.01 lakhs to ₹100 lakhs** (subject to underwriting including medicals)

- Maximum Sum Assured is restricted to 5 time of the annual salary.
- Premium Rate will be ₹1.85 per 1000 Sum Assured, excluding GST.
- Maximum entry age will be upto 55 years; whereas maximum ceasing age will be 60 years or retirement age, whichever is earlier.
- Term: 1 year.
- Waiting Period: 30 days except Accidental Deaths
- Exclusions: Suicide in 1st policy year
- Acceptance process: Before any risk acceptance, Master Policyholder must obtain confirmation from the Insurer by sharing relevant information about the group/organization (name of the organization, Sum Assured criteria offered to employees, and other relevant details). The insurer will assess the risk and confirm acceptance or rejection based on the submitted proposal.
- This benefit is not applicable for below hazardous occupation/industry organisation.
  - Workers in nuclear, chemical, gas, electrical, or metal refinery plants

- Workers in oil-refinery or production, oil-platform workers
- Miners, workers in quarries, workers involved in tunnelling
- Work involving explosives, ammunition, fireworks
- Asbestos workers
- Window cleaning and industrial cleaning
- Construction/demolition workers; shipbuilding; scaffold workers; steel erectors; welders
- Farmers and other agricultural workers; workers in slaughterhouses
- Lumber and other forest industries
- Fishermen, seamen, boat crews, dock workers
- Divers
- Aviation
- Drillers
- Boiler manufacturers or operators
- Logistics companies
- Cement companies
- Trash and recycling collection units
- Municipalities
- Military, paramilitary, security services, defence, policemen, firemen

**Wellness Programme Benefit & Hospicash Benefit**

<b>Wellness cum GPAI</b>	The Oriental Insurance Co. Ltd. with collaboration of MediBuddy	<p>a) Free Annual Health Check Up on cashless basis with option of home visit and lab collection. Health Check Up includes undernoted test:</p> <ul style="list-style-type: none"> <li>• Liver Function Test</li> <li>• T3/T4/TSH</li> <li>• Serum Creatinine</li> <li>• Blood Urea</li> <li>• Lipid Profile</li> <li>• Urine Routine</li> <li>• HbA1c</li> <li>• Hemogram &amp; ESR</li> <li>• Blood Sugar - Fasting</li> </ul> <p>b) Unlimited Tele Consultation through MediBuddy App</p> <p>c) Personal Accidental Insurance of ₹4 Lakh with Permanent Total Disability cover of 125 % of Sum Insured.</p>
<b>Hospicash Benefit</b>	ICICI Lombard Insurance Co. Ltd	<p>₹30000/- p.a. i.e. ₹1000/- per day for Maximum 7 days per instance. Maximum 30 days per annum. Any number of times of Claim is admissible subject to hospitalization is more than 24 Hours.</p> <p style="text-align: center;"><b>&amp;</b></p> <p>₹60000/- p.a. i.e. ₹2000/- per day for Maximum 7 days per instance. Maximum 30 days per annum. Any number of times of Claim is admissible subject to hospitalization is more than 24 Hours.</p>



**Health/ Medical Insurance Cover****Star Health Insurance Company Limited - (2A+2C) \***

Amt. in ₹

Age Band / Sum Insured	3 Lakhs	5 Lakhs	7.5 Lakhs	10 Lakhs
18 to 45 years	12230	18411	22359	23357
46 to 59 years	17841	26815	35100	38192
60 to 79 years	21335	29470	37319	42489

\*Child age must be below the age of 25 years.

**Important Extensions:**

- Waiting period for First 30 days - Applicable
- Waiting period for one year for Specific diseases/illness - Applicable
- Pre-existing diseases waiting period for 36 months - Applicable

Coverage's: Room, boarding, nursing expenses as provided by the Hospital/ Nursing Home as follows:

Sum Insured (₹)	Normal Room Limit Per day	ICU Limit Per day
3 lakh, 5 lakh, 7.5 lakh & 10 lakhs	1% of Sum Insured	2% of Sum Insured

- Expenses relating to the hospitalization will be considered in proportion to the room rent stated in the policy.
- Road Ambulance expenses up to ₹2000/- per hospitalization for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment, provided there is an admissible claim under the policy
- Pre - Hospitalization- 30 days
- Post - Hospitalization- 60 days
- Co-pay - 20% Co-pay for age 60 Years and above
- Day Care Procedures - All day care procedures covered
- Organ Donor Expenses: In patient hospitalization expenses incurred for organ transplantation from the Donor to the recipient insured person are payable provided the claim for transplantation is payable. Donor screening expenses and post-donation complications of the donor are not payable.
- Second Medical Opinion: The Insured Person is given the facility of obtaining Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners.
- AYUSH Treatment: In patient Hospitalizations Expenses incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a Government Hospital or in any institute recognized by the government and/ or accredited by the Quality Council of India/ National Accreditation Board on Health is payable up to the available above Sum insured limits.
  - Payment under this benefit forms part of the sum insured.
  - Yoga and Naturopathy systems of treatment are excluded from the scope of coverage under AYUSH treatment

- Cost of Health Check-up: Expenses incurred towards cost of health check-up up to ₹1500/- per policy period for every claim free year is payable provided
  - The health check-up is done at networked facility and
  - Payable on renewal when the policy is in force.
  - Payment under this benefit does not form part of the sum insured.
- If a claim is made by any of the insured persons, the health check-up benefits will not be available under the policy for the other covered members of the family of that insured person who has made a claim.
- Bonus: In respect of every claim free year of Insurance, the insured person would be entitled to benefit of bonus of 10% of the expiring Basic Sum Insured in the second year and additional 10% of the expiring Basic Sum Insured for the subsequent years. The maximum allowable bonus shall not exceed 100%.
- Domiciliary hospitalization treatments for a period exceeding three days: Coverage for medical treatment for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances.
- The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or the patient takes treatment at home on account of non-availability of room in a hospital.
- However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism. Pre-hospitalisation and Post-hospitalization expenses are not payable for this cover
- Cataract: Expenses incurred on treatment of Cataract is subject to the limit as per the following table

Sum Insured	Limit Per Eye	Limit Per Policy Period
₹3,00,000/-	Upto ₹20,000/-	Up to ₹30,000/-
₹5,00,000/-	Upto ₹35,000/-	Up to ₹50,000/-
₹7,50,000/-	Upto ₹35,000/-	Up to ₹50,000/-
₹10,00,000/-	Upto ₹40,000/-	Up to ₹60,000/-

- Claims will be settled by in-house claims team of the concerned Insurance Co.

### **Bajaj Allianz General Insurance Company Limited**

Sum Insured - ₹5 Lakhs - Age group 03 Months to 79 Years

Amt. in ₹

Age Band	Individual Premium (Incl. 18% GST)	Floater Premium (Incl. 18% GST) (2A+2C)*
18-40 Y	9092/-	10896/-
41-50 Y	11497/-	13335/-
51-60 Y	14886/-	16895/-

Features of Policy: - This policy will be available to the Salary Account Holders of Punjab National Bank (For Central Govt. Salary Account Holders only)

Minimum Number of Policies Required for this Group Cover:- ₹20,000 policies to start this master policy

Coverage: -

- Maximum 5 family members will be covered in a policy: Self+ Spouse+3 dependent children (legitimate or legally adopted children) Children minimum age: completed 3 months onwards
- Up-to the age of 79 years
- Female child until she is married immediately consequent upon her marriage she shall cease to be covered under the policy and no claim shall be admissible.
- Male child up to the age of 26 years if he is a bona-fide regular student and fully dependent on proposer i.e., the PNB Salary account holder.
- Initial waiting period of 30 days.
- Pre-existing disease waiting period of 36 months.
- Funeral Expenses up-to ₹1000/-

Mode of Payment of Premium and Coverage of Risk:-

- Cheque/Banker's cheque/Demand draft in favour of Insurer / Account Transfer.
- The insurance risk coverage shall be for a period of one year from the commencement of the coverage
- Our In-house Health Administration Team (HAT) will issue the cashless identity cards to the insured for all the insured persons under the policy and send the same directly to the insured by fastest mode.
- Customer will get Policy Bond along with Id-cards within 15 days of issuance of the policy.

Claim Conditions: - In-patient Hospitalisation Treatment

- This policy covers the expenses of hospitalization/ domiciliary hospitalization for Illness/ Diseases/ Injury or Accident.
- Room, Boarding and Nursing Expenses as provided by the Hospital/ Nursing Home not exceeding 1% of the Sum Insured per day or ₹5,000/- per day whichever is less.
- ICU Boarding and Nursing Expenses as provided by the Hospital/Nursing Home Not exceeding 2% of the Sum Insured per day or ₹10,000/- per day whichever is less.
- Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees as per the limits of the sum insured. Anaesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, Orthopaedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary as per the limits of the sum insured.
- **Pre- Hospitalization Expenses** - The Medical Expenses incurred during the 30 days immediately before the patient has been hospitalized, provided that, such medical expenses were incurred for the same illness/injury for which subsequent hospitalization was required, and the company has accepted an inpatient hospitalization claim under Benefit In Patient Hospitalization Treatment Cover.

- **Post- Hospitalization Expenses** - The Medical Expenses incurred during the 60 days immediately after patient has been discharged, provided that, such costs are incurred in respect of the same illness/ injury for which the earlier hospitalization was required, and the company has accepted an inpatient hospitalization claim under benefit In Patient Hospitalization Treatment Cover.

Required Documents: -

- Complete KYC compliance of policy holder
- PAN card of policy holder List of Claim

Documents: -

- Claim form with NEFT details & cancelled cheque duly signed by insured
- Original Discharge Summary & Final Bill.
- Original investigation reports along with Prescription of Treating Doctor
- Original Paid Receipts

**Top-Up Health/ Medical Insurance Cover – Care Health Insurance Co. Ltd.**

<b>Particulars</b>	<b>Description</b>
<b>Coverage Details</b>	
Cover Type	Individual/ Floater
Relationship Type	Self/ Spouse/ 4 Dependent Children
Entry Age - Min	Adult: 18 years Child:91 Days
Entry Age - Max	Adult: 75 years Child: 24 years
Exit Age	Adult: Lifelong* Child:25 years
Pre-policy Medical Check-up	NO, Good health declaration basis
Policy Name holder	Registered Salary account Holders of Punjab National Bank
Policy Tenure	1 Year
Claims pay-out	Cashless (within network) / Re-imbursement
Claims Servicing	In - house
<b>Covered Benefits</b>	
<b>Hospitalization Expenses :-</b>	
Sum Insured (SI) in ₹	15 lakhs/ 30 Lakhs
In - patient care	Up to SI
Day Care Treatment	Up to SI
Pre-hospitalization Medical expenses	30 days
Post-hospitalization Medical expenses	60 days
Domestic Road Ambulance	Up to ₹Rs.2,000/- per hospitalization
Donor Expenses	Up to SI
Alternative Methods of Treatment (AYUSH)	Up to SI
<b>Wait Period</b>	
30 Days	Yes (except for Injuries/Accident)
Named Ailment (as defined in Group Care 360 Product)	24 Months
Pre-existing diseases	24 Months

**Premium Table for Top-Up Health/ Medical Insurance Cover**

<b>18-70 years</b>					
<b>Super Top-Up Health Insurance</b>	<b>Sum Insured Deductible</b>	<b>1A (Premium in ₹)</b>	<b>2A (Premium in ₹)</b>	<b>2A+1C (Premium in ₹)</b>	<b>2A+2C (Premium in ₹)</b>
	<b>15 lakh/ 2lakh</b>	1598/-	1742/-	1818/-	1978/-
	<b>30 lakh/ 3 lakh</b>	2012/-	2206/-	2311/-	2478/-

70 years above*					
Super Top-Up Health Insurance	Sum Insured Deductible	1A (Premium In ₹)	2A (Premium in ₹)	2A+1C (Premium in ₹)	2A+2C (Premium in ₹)
	15 lakh/ 2lakh	2557/-	2787/-	2909/-	3165/-
	30 lakh/ 3lakh	3219/-	3530/-	3698/-	3965/-

**Instant Overdraft Facility**

Parameters	Details								
Eligibility	<ul style="list-style-type: none"> <li>All confirmed/ permanent employees having minimum 1 years of service, including service with the previous employer(s) if any,</li> <li>Employees who are placed under suspension are not eligible under the scheme during the period of their suspension</li> <li>In case retirement is due within 6 months, no OD against salary to be sanctioned.</li> <li>Minimum Gross Income/ Salary- Above ₹25000/- per month.</li> </ul>								
Purpose	To meet all types of personal needs (e.g., for medical treatment of self or a family member, marriage of self, son/ daughter, defraying expenses on education of wards, expenses for domestic/ foreign travel etc.) or for closing or satisfaction of any existing liability of the borrower								
Age	Minimum 21 years, Maximum 60 years or remaining period of service whichever is less (However, in case retirement is due within 6 months, no OD against salary to be sanctioned).								
Nature of Facility	Overdraft on monthly reducing DP basis								
Amount of Facility	<p>Primary salary account holders of the scheme may avail overdraft equal to 2 times of net salary credited in the account (for the calculation average of last 3-month net salary credited in account excluding arrears/ other credits, shall be taken) subject to maximum amount of ₹2 lakh. The maximum amount of OD Limit shall be as under:</p> <table> <tr> <th>Average Net Salary Credited (in last 3 months)</th><th>Max. Overdraft Limit</th></tr> <tr> <td>Above ₹25,000/- to ₹50,000/-</td><td>₹50,000/-</td></tr> <tr> <td>Above ₹50,000/- to ₹1,00,000/-</td><td>₹1,00,000/-</td></tr> <tr> <td>Above ₹1,00,000/- ₹2,00,000/-</td><td>₹2,00,000/-</td></tr> </table>	Average Net Salary Credited (in last 3 months)	Max. Overdraft Limit	Above ₹25,000/- to ₹50,000/-	₹50,000/-	Above ₹50,000/- to ₹1,00,000/-	₹1,00,000/-	Above ₹1,00,000/- ₹2,00,000/-	₹2,00,000/-
Average Net Salary Credited (in last 3 months)	Max. Overdraft Limit								
Above ₹25,000/- to ₹50,000/-	₹50,000/-								
Above ₹50,000/- to ₹1,00,000/-	₹1,00,000/-								
Above ₹1,00,000/- ₹2,00,000/-	₹2,00,000/-								
Margin	Nil								
Repayment	The Overdraft Limit shall be adjusted within remaining period of service or in maximum period of 23 (Twenty-Three) months, whichever is earlier. Drawing power will be reduced on monthly basis to the extent of the principal component of the EMI calculated on full sanctioned limit, so that the OD limit is liquidated at the end of the loan tenure.								

## Annexure – VII

### Features of Debit Card

Benefits	RuPay Select Card – Excel Variant	RuPay Select Card – Optima Variant	RuPay Select Card – Imperial Variant
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages		
Clear Tax	NA	Voucher worth 2950 per year	Voucher worth 2950 per year
Apollo Pharmacy	NA	Voucher worth 250 per HY	Voucher worth 250 per Quarter
Medical Check-up	NA	Once per year	Once per year
Blinkit	NA	₹250 Voucher 1 per HY	₹250 Voucher 1 per quarter
Swiggy (Friday Offer)	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month
Swiggy One 3 months membership	Once per year	Once per year	Once per year
Gym	Once per year	3 months Cult Lite once per Year	3 months Cult Lite once per year
Golf	NA	NA	Available
Lounge	Domestic & International – 1 per HY	Domestic – 1 per Quarter International – 1 per Quarter	Domestic – 2 per Quarter International – 1 per Quarter
Merchant Offers	Exclusive Domestic & International offers from partner Merchants	Exclusive Domestic & International offers from partner Merchants	Exclusive Domestic & International offers from partner Merchants
Annual Ganna Subscription	NA	Available	Available
Book My Show	Voucher worth ₹500 per year	Voucher worth ₹500 per HY	Voucher worth ₹500 per Quarter
OTT (Prime/Hotstar)	Annual Subscription (One OTT)	Annual Subscription (One OTT)	Annual Subscription (One OTT)
Personal Accidental Insurance	Upto ₹10 Lakh	Upto ₹10 Lakh	Upto ₹10 Lakh
Amazon (Friday Offer)-	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of 129/month	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of 129/month	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of 129/month
Decathlon	NA	Voucher worth ₹500 per HY	Voucher worth ₹500 per quarter
Kalyaan Jewellers	Voucher worth ₹2000 per Year	Voucher worth ₹2000 per Year	Voucher worth ₹2000 per Half Year
Myntra	Voucher worth ₹500 per Year	Voucher worth ₹500 per HY	Voucher worth ₹500 per Quarter
Reliance Digital	NA	Voucher worth ₹500 per HY	Voucher worth ₹500 per Quarter
Make my Trip	NA	Flat 10% off upto ₹1500 per year	Flat 10% off upto ₹1500 per year
SPA	Complementary SPA Services 1 per year	Complementary SPA Services 1 per year	Complementary SPA Services 1 per Half Year

\*Benefits are subject to NPCI guidelines



**Features of Credit Card**

<b>Benefits</b>	<b>RuPay Platinum Credit Card for Group: C – Salary Range for Credit Card &gt;₹25,000 - &lt;₹70,000/-</b>
Card Limit	₹10,000 - ₹5,00,000
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages
Lounges	4 Complimentary Domestic (1 per quarter) & 1 Complimentary International Per Year
Myntra	Voucher worth ₹250 per quarter
Ola/Uber	Discount Voucher of Ola/ Uber worth ₹100/-, once per quarter
SPA	Complimentary SPA services at Tattva, Four Fountains, HR Wellness, once per annum
Health Check - up	Complimentary Health Check-up, once per annum.
OTT Membership	Complimentary membership of Zee5/ SonyLiv, once per annum.
Netmeds	20% off on the medicines with minimum order of ₹999, once per quarter
Insurance	Personal Accidental Insurance Available

<b>Benefits</b>	<b>RuPay Select Credit Card - Group: B &amp; Group A – Salary Range &gt;₹70,000/-</b>
Card Limit	₹50,000 - ₹10,00,000
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages
Lounges	8 Complimentary Domestic (2 per quarter) & 2 Complimentary International Per Year
Myntra	Voucher worth ₹250 per quarter
Ola/Uber	Discount Voucher of Ola/ Uber worth ₹100/-, once per quarter
SPA	Complimentary SPA services at Tattva, Four Fountains, HR Wellness, once per annum
Big basket/ Blinkit	Discount Voucher of Big basket/ Blinkit worth ₹250/-, once per quarter
Swiggy One	Membership of 3 months, once per annum
Gaana Plus	12 Month Pack, once per annum
Health Check - up	Complimentary Health Check-up, once per annum.
OTT Membership	Complimentary membership of Amazon Prime/Hotstar/Zee5/ SonyLiv, once per annum.
Netmeds	20% off on the medicines with minimum order of ₹999, once per quarter
Insurance	Personal Accidental Insurance Available

\*Benefits are subject to NPCI guidelines

## **PNB Salary Saving Scheme - Terms & Conditions**

1. Features related to the scheme will be admissible upon activation of the account under respective scheme. The same features will also be available in case of transfer of account from any scheme to respective scheme.
2. **Banking features of the scheme:** The Banking features under the scheme - such as RTGS, NEFT, IMPS, SMS alerts, Cheque Book, Demand Draft (DD), Passbook, Zero Balance Family Account facility, Sweep-in/Sweep-out facility, concession in Demat account charges, etc. shall be extended free of charge upon activation of the account through fresh opening or transfer-in under the scheme.
3. **Personal Accidental Insurance Cover, Term Insurance, Wellness and Hospicash** benefits shall be made available with effect from the date of activation in case of new account opening or from the day immediately succeeding the date of conversion of an existing account into the Salary Account Scheme. The coverage shall be available to the first/ primary account holder as long as the account is maintained under an eligible Salary Account scheme. In the event, account is reclassified or transferred to a Savings Fund General or any other Saving Account scheme due to non-credit of salary, the benefits shall stand withdrawn and will no longer be applicable.
4. **PAI Cover for Spouse & 1 or 2 Child** is within the overall insurance cover of the primary Salary Account holder. For instance, in case of Total PAI cover of ₹30.00 Lakh, Insurance Cover for accountholder's spouse & 2 Child will be ₹5.00 Lakh in aggregate and will be ₹15.00 Lakh for Salary Accountholder.

This benefit will be available as per Salary Accountholder's specific request. Details of Spouse and/or upto 2 Child is to be submitted by the account holder at the time of account opening/conversion into the scheme.
5. **Term Insurance** coverage includes death due to any cause, including natural death, death due to any illness and pre-existing illness. However, compensation will not be payable in the event of death by suicide within the first year of coverage for the specific insured person.
6. **Hospicash** refers to a type of health insurance that provides a fixed daily cash benefit for each day of hospitalization.
7. **Allocation of Lockers:** Locker allotment shall be subject to availability. Priority in allotment shall be accorded to customers registered in the waitlist. The benefit of locker charges waiver for first-year upon locker issuance will be granted only once

on first time locker issuance after account opening or account transfer into this scheme. In case the locker is surrendered after availing the first-year rent waiver benefit, any subsequent allotment of locker shall not be eligible for the first-year rent waiver.

8. In case the accountholder wishes to avail a Debit Card and/or Credit Card of a different network or opt for a variant other than the complimentary card provided under the Salary Savings Account Scheme, the same may be issued based on eligibility and subject to applicable terms and conditions.

However, benefits related to such cards shall be governed by the respective card-specific guidelines issued from time to time and not by the Salary Savings Account Scheme. Further, in case of any Debit Card variant other than the complimentary one, applicable issuance charges and Annual Maintenance Charges (AMC) shall be levied as per the prevailing schedule of charges.

9. **Family members that can be linked are Spouse & 2 Children:** Under the Family Banking benefit, the Salary Account holder may link the Savings Accounts of eligible family members restricted to spouse and up to two children. Family members may either open new Savings Accounts under any of the Bank's existing Savings Account schemes or link their existing Savings Accounts to the primary Salary Account, subject to eligibility and applicable guidelines.

Upon such linkage, the requirement of maintaining Minimum Average Balance (MAB), Quarterly Average Balance (QAB), or Half-Yearly Average Balance (HAB), as applicable, shall be waived, irrespective of the scheme under which the linked accounts are maintained. However, scheme-specific benefits contingent upon the maintenance of prescribed MAB/QAB/HAB shall continue to apply based on the actual balance maintained in the respective accounts.

For validation of family relationships, no documentary proof shall be required. Mutual acceptance by the family members, either through the Bank's application or by written consent, shall be treated as sufficient for linkage and creation of family.

10. **Customizable/ Vanity Account Number:** Customizable/ Vanity Account Number facility shall be made available to customers under defined parameters. Customers may choose a specific account number, subject to availability and system validations.
11. All other **service charges**, including credit and non-credit related charges, except the specific relaxations and concessions offered in the scheme, shall be levied as per the Bank's prevailing Schedule of Service Charges, as amended from time to time.

**12. Option to Change Scheme Variant:** Existing Salary Account holders shall have the option to convert their accounts to any variant of the Salary Account Scheme, subject to eligibility. The account shall be migrated to the selected variant upon receipt of the customer's request. Post conversion, all benefits under the new scheme except the Debit Card and its associated features shall become applicable from the day immediately succeeding the date of conversion. The Debit Card and its associated features, as per the scheme variant, shall be extended only upon issuance of the eligible Debit Card corresponding to that variant.

Under the Salary Account Scheme, no Issuance Charges or Annual Maintenance Charges (AMC) shall be levied for Debit Cards issued to accounts opened under eligible Salary variants. However, in the event of conversion of an existing Salary Account into any other Savings Account scheme, the applicable Issuance Charges and AMC for the Debit Card facility availed shall become chargeable with effect from the date of such conversion.

**13. Continuation of Salary Account Benefits:** The benefits and features of the New Salary Account Scheme shall be available only in accounts where salary is credited on a regular basis.

**14. Conversion in Case of Non-compliance:** If no salary is credited for six consecutive months, the account shall be **reclassified as a PNB Unnati Savings Account**. Upon such reclassification, the benefits and features of the Salary Account Scheme shall **be withdrawn**. Furthermore, **applicable charges for any Debit Card facility availed** shall be levied **with effect from the date of reclassification**.

**15. Upon conversion or closure** of the Salary Account, the **Family Banking benefits** extended to linked family members shall be **withdrawn**. In such cases, any facilities availed under the Family Banking arrangement, including **Zero Balance facility**, shall become chargeable **with effect from the date of reclassification** of the primary account.

**16.** Further, all other terms and conditions as applicable in Saving Accounts will be applicable to the captioned scheme.