



pnb SELECT SAVING ACCOUNT

Advantage Saving Account Scheme

PARAMETERS	FEATURES*
Eligibility	Any Individual above 18 Years of age
Minimum Monthly Average Balance For Availing Benefits	₹50,000
Personal Accidental Insurance (PAI)	₹20 lakhs
Air Accidental Insurance (AAI)	₹40 lakhs
Permanent Total Disability (PTD)	₹20 lakhs
Permanent Partial Disability (PPD)	Upto ₹10 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 benefits linked to PAI	Higher Education (for College & Higher studies) - 25% of entitled of PA Cover max up to ₹5 Lakh in aggregate for 3 years for 2 dependent children having age up to 25 years in case of accidental death Girl Child Marriage Cover (18-25 years) - 10% of the PA Cover max up to 10 lakh each for 2 girl children Ambulance Charges- ₹10,000/- Funeral Expenses - ₹10,000/- Lost Baggage protection insurance for Domestic Air Travel of ₹25,000/- PAI and other linked benefits are admissible immediately upon account activation and will be available upto the age of 69 years only.
Cheque Book Issuance Charges	Number of Cheque leaves free: 200 per year
RTGS/NEFT (Online) Charges	NIL
Nomination facility	Allowed
Concession in respect of processing charges/upfront fee for Housing Loan/ Vehicle Loan	50% waiver
Concession in respect of for documentation charges Housing Loan/ Vehicle Loan	50% waiver

Call at Toll Free: 1800 - 1800, 1800 - 2021

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Debit Card	Optima Debit Card Issuance Charges/AMC Charges - NIL Further AMC will be waived in case desired yearly average balance equivalent to MAB requirement of the scheme is maintained in last 12 months
Debit Card Offers	Personal Accidental (Death) Insurance - ₹10 lakhs Free OTT (Prime/JioHotstar) Subscription Free Vouchers from Bookmyshow, Myntra, Reliance Digital, Decathlon, Kalyan Jewellers, Apollo Pharmacy, Blinkit etc. Free Swiggy One 3 Months & Annual Gaana Membership Complimentary Gym & SPA Services Medical Checkup Facility Exclusive Domestic & International offers from partner Merchants Domestic Airport Lounge - Once per Quarter
Debit Card Limits	Cash Withdrawal- ₹1.5 Lakh Ecom/POS (Combined)- ₹5.0 Lakh Contactless: ₹5,000/- per day
Charges for non-maintenance of MAB	Freebies will be withdrawn and account will be treated as similar to general saving scheme. Charges will be levied in proportion to shortfall, only if MAB of General SF is not maintained which is as under: Rural - ₹500/-; Semi Urban - ₹1,000/-, Urban & Metro - ₹2,000/-

*Terms & Conditions Apply/Subject to Change

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