



# pnb SALARY SCHEME



**VARIANT- EXCEL**

| PARAMETERS   | FEATURES*   |
|--|---|
| <b>Eligibility</b>   | Salaried Person having Gross Monthly Salary in Range of >₹25,000/- to ₹75,000/-   |
| <b>Minimum Monthly Average Balance</b>   | NIL   |
| <b>Customize Account No.</b>   | Available (On Request)  |
| <b>Personal Accidental Insurance (PAI)</b>   | ₹50 Lakh  |
| <b>Permanent Total Disability (PTD)*</b>   | ₹50 Lakh  |
| <b>Air Accidental Insurance (AAI)</b>  | ₹100 Lakh   |
| <b>Permanent Partial Disability (PPD)*</b>   | Upto ₹25 Lakh   |
| <b>Term Insurance</b>  | ₹2,00,000/-   |
| <b>PAI (Death) Cover within the overall sum assured of account holder</b>  | Spouse & 2 children: ₹5 Lakh each<br>(on specific request & submission of their details by Salary Account holder)   |
| <b>Education Cover for 2 Dependent Children upto their age of 25 Yrs, for Higher Education (for college &amp; Higher studies)*</b>                                     | ₹5 Lakh<br>25% of entitled of PA Cover upto Max 5 Lakh in aggregate for 3 Years for any 2 dependent children in case of Accidental Death.<br>(Note: Education Cover is in addition to the overall sum assured of the account holder.) |
| <b>Girl Child Marriage Cover payable for the marriage of up to two girl children (aged between 18–25 years) in the event of accidental death of the account holder</b> | Maximum ₹ 10 lakh per girl child or Max 10% of the Personal Accidental cover (Note: Girl Child Marriage Cover is in addition to the overall sum assured of the account holder)  |
| <b>Emergency Medical Expenses Coverage</b>   | ₹25,000/-   |
| <b>Ambulance Charges Coverage</b>  | ₹10,000/-   |
| <b>Air Ambulance Charges Coverage</b>  | ₹1,00,000/-   |

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|---|--|
| <b>Funeral Expenses</b>                                 | Upto ₹10,000/-   |
| <b>Hospicash</b>  | ₹ 30,000/-   |
| <b>Debit Card</b>                                       | Free issuance & waived AMC for RuPay Excel Select  |
| <b>Debit Card Limits</b>                                | Cash Withdrawal at ATM- ₹1.5 Lakh per day<br>Ecom/POS (Combined)- ₹5.0 Lakh per day<br>Contactless: ₹5,000/- per day   |
| <b>Debit card Offers*</b>                               | OTT Subscriptions, Personal Accidental Insurance upto ₹10.00 Lakh, Complimentary SPA Services, GYM Membership, Vouchers of Bookmyshow, Myntra, Kalyan Jewellers & 3 Months Swiggy One Membership 3 Months Swiggy One Membership, Concierge Services.         |
| <b>Free Lounge Access per Half Year</b>                 | Domestic Airport Lounge access-One(1) time & International Airport Lounge access - One(1) time   |
| <b>Transactions at ATM</b>                              | Free Unlimited (Domestic) at PNB ATMs<br>5 Transactions (Domestic) at Other Than PNB ATMs  |
| <b>Family Banking Benefits</b>                          | Zero Balance Savings Account for upto 4 Family Member (Primary account holder, spouse & maximum 2 child upto the age of 25 years);   |
| <b>Loyalty Rewardz<br/>(on Debit Card Transactions)</b> | Milestone I: 1000 RP on transaction of ₹3.50 Lakh during a FY, convertible to wellness/shopping vouchers<br>Milestone II: 2000 RP on transaction of ₹5.00 Lakh during a FY, convertible to wellness/shopping vouchers  |
| <b>Overdraft Facility</b>                               | Available  |
| <b>Credit Card</b>                                      | Rupay Platinum Credit Card (No Joining Fee & Life Time Free)<br>Limit: Equal to 1 Month Gross Salary   |
| <b>Cheque Book issuance</b>                             | Free   |
| <b>SMS Alerts charges</b>                               | Waived   |
| <b>Locker Rent (Subject to availability)</b>            | 50% Discount for First Year on Small Locker<br>Free Visits for Locker Operation - 18 per annum   |
| <b>RTGS/ NEFT (Online/Branch)Charges</b>                | NIL  |
| <b>Demand Draft Issuance Charges</b>                    | NIL  |
| <b>Demat AMC Charges</b>                                | 100% Discount  |
| <b>Retail Loans</b>                                     | 100% Concession in Upfront Fees & Documentation charges in Housing, Vehicle & Education Loan<br>25% Concession in Upfront Fees & Documentation charges in Personal Loan<br>Special concession in ROI upto 0.05% in Housing Loan & upto 0.10% in Vehicle Loan |

\* Terms & Conditions apply/ Subject to change

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

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

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