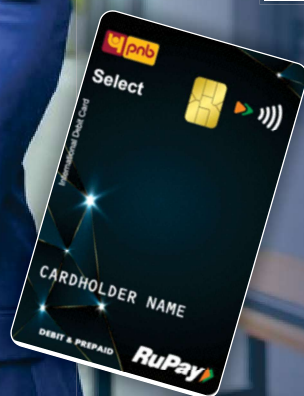




# pnb SALARY SCHEME

**VARIANT -IMPERIAL**



| PARAMETERS  | FEATURES  |
|---|---|
| Eligibility   | Salaried Person having Gross Monthly Salary in > ₹ 1,50,000/-   |
| Minimum Monthly Average Balance   | NIL   |
| Customize Account No.   | Available on Request  |
| Sweep Facility  | Threshold Limit for Sweep out facility: ₹ 2.00 Lakh.<br>Sweep in/out multiple of: ₹ 25,000/-<br>Period of FDR: 7 to 179 days.<br>Frequency of Sweep out: upto 4 times in a month, as per account holder's choice.                         |
| Personal Accidental Insurance (PAI)   | ₹ 125 Lakh  |
| Permanent Total Disability (PTD)*   | ₹ 125 Lakh  |
| Air Accidental Insurance (AAI)  | ₹ 250 Lakh  |
| Permanent Partial Disability (PPD)*   | Upto ₹ 62.5 Lakh  |
| Term Insurance  | ₹ 8,00,000/-  |
| PAI (Death) Cover within the overall sum assured of account holder  | Spouse & 2 children: ₹ 5 Lakh each<br>(on specific request & submission of their details by Salary Account holder)  |
| Education Cover for 2 Dependent Children upto their age of 25 Yrs, for Higher Education (for college & Higher studies)  | ₹ 5 Lakh<br>25% of entitled of PA Cover upto Max 5 Lakh in aggregate for 3 Years any 2 Dependent Children in case of Accidental Death of insured (Note: Education Cover is in addition to the overall sum assured of the account holder.) |
| 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 | Maximum ₹ 10 lakh per girl child An additional benefit of up to 10% of the Personal Accidental cover (Note: Girl Child Marriage Cover is in addition to the overall sum assured of the account holder.)                                   |

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punjab national bank  
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| PARAMETERS                                      | FEATURES  |
|---|---|
| Emergency Medical Expenses                      | upto ₹25,000/-  |
| Ambulance Charges                               | upto ₹10,000/-  |
| Air Ambulance Charges                           | upto ₹1,00,000/-  |
| Funeral Expenses                                | upto ₹10,000/-  |
| Hospicash                                       | ₹ 60000   |
| Debit Card                                      | Free issuance & waived AMC for RuPay Imperial Select  |
| Debit Card Limits                               | Cash Withdrawal at ATM- ₹1.5 Lakh per day<br>Ecom/POS (Combined)- ₹5.0 Lakh per day<br>Contactless: ₹5,000/- per day  |
| Debit card Offers*                              | OTT Subscriptions, Personal Accidental Insurance upto ₹10.00 Lakh, Complimentary SPA Services & Golf lessons, Medical Check-up, GYM Membership Vouchers of Apollo Pharmacy, BlinkIt, Bookmyshow, ClearTax, Decathlon, Kalyan Jewellers, Myntra, Reliance Digital, 3 Months Swiggy One Membership & Annual Gaana Membership. |
| Free Lounge Access per Quarter                  | Domestic Airport Lounge access - One(1) time & International Airport Lounge access - One(1) time  |
| Transactions at ATM                             | Free Unlimited (Domestic) at PNB ATMs & Other Than PNB ATMs   |
| Family Banking Benefits                         | Zero Balance Savings Account for upto 4 Family Member (Primary accountholder, spouse & maximum 2 child upto the age of 25 years);   |
| Loyalty Rewardz<br>(On Debit Card Transactions) | Milestone I: 4000 RP on transaction of ₹5.00 Lakh during a FY, convertible to wellness/shopping vouchers<br>Milestone II: 6000 RP on transaction of ₹7.50 Lakh during a FY, convertible to wellness/shopping vouchers   |
| Overdraft Facility                              | Available   |
| Credit Card                                     | Rupay Select Credit Card (No Joining Fee & Life Time Free)<br>Limit: Equal to 2 Times Month Gross Salary  |
| Cheque Book issuance                            | Free  |
| SMS Alerts Charges                              | Waived  |
| Locker Rent (Subject to availability)           | 100% Discount for first year; thereafter 75% discount each year<br>Unlimited Free Visits for Locker Operation   |
| RTGS/ NEFT (Online/Branch)Charges               | NIL   |
| Demand Draft Issuance Charges                   | NIL   |
| Demat /Trading AMC Charges                      | 100% Discount   |
| Retail Loans*                                   | 100% Concession in Up front Fees & Documentation charges in Housing, Vehicle & Education Loan<br>50% 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

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