



pnb SALARY SCHEME



VARIANT - NEO

PARAMETERS	FEATURES*
Eligibility	Salaried Person having Gross Monthly Salary in Range of ₹10,000/- to ₹25,000/-
Minimum Monthly Average Balance	NIL
Personal Accidental Insurance (PAI)	₹30 Lakh
Permanent Total Disability (PTD)	₹30 Lakh
Air Accidental Insurance (AAI)	₹60 Lakh
Permanent Partial Disability (PPD)	Upto ₹15 lakh
PAI (Death) Cover within the overall sum assured of account holder	Spouse & 2 children: ₹5 Lakh each (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 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. (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 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)
Emergency Medical Expenses Coverage	₹25,000/-
Ambulance Charges Coverage	₹10,000/-
Air Ambulance Charges Coverage	₹1,00,000/-
Funeral Expenses	Upto ₹10,000/-
Hospicash	₹30,000/-
Debit Card	RuPay Select Debit Card with free Issuance & AMC

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PARAMETERS	FEATURES*
Debit Card Limits	Cash Withdrawal at ATM- ₹1.5 Lakh per day Ecom/POS (Combined)- ₹5.0 Lakh per day Contactless: ₹5,000/- per day
Transactions at ATM	Free Unlimited (Domestic) at PNB ATMs 3 Transactions (Domestic) at Other Than PNB ATMs
Rupay Select Debit card Offers*	OTT Subscriptions, Personal Accidental Insurance upto ₹ 10.00 Lakh, Complimentary SPA Services, Medical Check-up, Golf Lessons & GYM Membership & Concierge Service
Free Lounge Access	Domestic Airport Lounge - Once per calendar quarter per card International Airport Lounge - Twice per calendar Year
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 (on Debit Card Transactions)	Milestone I: 1000 RP on transaction of ₹3.50 Lakh during a FY, convertible to wellness/ shopping vouchers Milestone II: 2000 RP on transaction of ₹5.00 Lakh during a FY, convertible to wellness/ shopping vouchers
Overdraft Facility	Available
Cheque Book issuance	Free
Locker Rent (Subject to availability)	25% Discount for First Year on Small Locker Free Visits for Locker Operation-12 per annum
RTGS/ NEFT (Online/Branch)Charges	NIL
Demand Draft Issuance Charges	NIL
SMS Alerts Charges	Waived
Demat/Trading AMC Charges	100% Discount
Retail Loans	100% Concession in Upfront Fees & Documentation charges in Housing, Vehicle & Education Loan 25% Concession in Upfront Fees & Documentation charges in Personal 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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