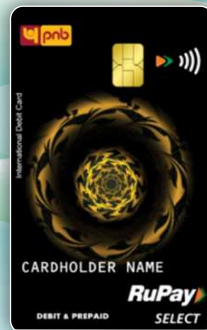




pnb SALARY SCHEME



VARIANT - OPTIMA

PARAMETERS	FEATURES*
Eligibility	Salaried Person having Gross Monthly Salary in Range of >₹75,000/- to ₹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. Sweep in/out multiple of: ₹ 25,000/- Period of FDR: 7 to 179 days. Frequency of Sweep out: upto 4 times in a month, as per account holder's choice.
Personal Accidental Insurance (PAI)	₹100 Lakh
Permanent Total Disability (PTD)*	₹100 Lakh
Air Accidental Insurance (AAI)	₹200 Lakh
Permanent Partial Disability (PPD)*	Upto ₹50 Lakh
Term Insurance	₹5,00,000/-
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	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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PARAMETERS	FEATURES*
accidental death of the account holder	
Emergency Medical Expenses Coverage	Upto ₹25,000/-
Ambulance Charges Coverage	Upto ₹10,000/-
Air Ambulance Charges Coverage	Upto ₹1,00,000/-
Funeral Expenses	Upto ₹10,000/-
Hospicash	₹60,000/-
Debit Card	Free issuance & waived AMC for RuPay Optima Select
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
Debit card Offers*	OTT Subscriptions, Personal Accidental Insurance upto ₹10.00 Lakh, Complimentary SPA Services, Medical Check-up, GYM Membership, Vouchers of Apollo Pharmacy, BlinkIt, Bookmyshow, Clear Tax, Decathlon, Kalyan Jewellers, Myntra, Reliance Digital, Makemy Trip, 3 Months Swiggy One Membership & Annual Gaana Membership.
Other Offers*	Vouchers of Bookmyshow, Myntra, BlinkIt, Decathlon, Reliance Digital, Kalyan Jewellers. 3 Months Swiggy One Membership, Annual Gaana Membership, Concierge Services.
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 5 Transactions (Domestic) at 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 (on Debit Card Transactions)	Milestone I:2000 RP on transaction of ₹5.00 Lakh during a FY, convertible to wellness/ shopping vouchers Milestone II:4000 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) Limit: Equal to 1.5 Times Month Gross Salary
Cheque Book issuance	Free
SMS Alerts Charges	Waived
Locker Rent (Subject to availability)	100% Discount for first year; thereafter 50% discount each year 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 50 % Concession in Upfront Fees & Documentation charges in Personal Loan 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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