



# pnb WOMEN POWER SAVING ACCOUNT

Variant - SOLITAIRE



PARAMETERS	FEATURES*
<b>Eligibility</b>	Females above the age of 18 years
<b>Minimum Monthly Average Balance For Availing Benefits</b>	₹ 50,000
<b>Personal Accidental Death Insurance (PAI)</b>	₹20 Lakh
<b>Air Accidental Insurance (AAI)</b>	₹40 Lakh
<b>Permanent Total Disability (PTD)</b>	₹20 Lakh
<b>Permanent Partial Disability (PPD)</b>	Upto ₹10 Lakh (%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured)
<b>Add on Benefits linked to PAI</b>	Higher Education - 25% of entitled of PA Cover max up to ₹5 Lakhs in aggregate for 3 years in case of accidental death for 2 dependent children upto their age of 25 years Girl Child Marriage Cover (18-25 years)- 10% of the PA Cover max up to 2 Lakh each for 2 girl child 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.
<b>Cancer Indemnity Insurance</b>	₹10 Lakhs
<b>Wellness Program</b>	Annual Health Check Up Unlimited Tele Consultation Personal Accidental Insurance of ₹4 lakh with permanent total disability cover of ₹125% of Sum Insured

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PARAMETERS	FEATURES*
<b>Family Banking Benefits</b>	Zero Balance Account can be opened by spouse & upto 2 children (upto the age of 25 years) of primary women A/c holder
<b>Debit Card</b>	RuPay Women Solitaire Platinum International Debit Card Issuance 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
<b>Debit Card &amp; Other Offers</b>	Domestic Airport Lounge - 2 time per calendar year per card Personal Accidental Insurance Cover - 2 Lakhs Annual Mammogram Check-Up. Free OTT Hotstar/Sony liv/ ZEE 5 Subscription Free Swiggy One 3 Months Membership. Free Vouchers from Nykka, Myntra, Cult.fit (3 month online Home Workout per year), Blinkit etc. Lounge, SPA & Movie Offers (Flat 250 Off on Two or more Tickets)
<b>Debit Card Limits</b>	Cash Withdrawal from ATM: ₹50,000/- per day POS/ eCom: ₹1.50 Lakh (combined) per day Contactless: ₹5,000/- per day
<b>Credit Card</b>	Free issuance of exclusive designed Credit Card with unlimited features (Subject to eligibility and applicable charges) with lucrative offers on lifestyle, shopping and fitness.
<b>Sweep Facility (facility of conversion of Saving funds to/from FD)</b>	On customer's request, facility is available with minimum tenor 7 days to 179 days. Threshold- ₹ 1,00,000/- then after in multiples of ₹10,000/- Sweep out shall be on every Tuesday or any 4 days/dates chosen by the customer. By default period of FFD shall be 179 days.
<b>Locker Rent</b>	Flat 100% off on locker rent for 1 small/medium locker for 1st year and 50% off thereafter Freebies on Lockers are subject to availability and priority will be given to waitlist customers.
<b>Cheque Book Issuance Charges</b>	Number of Cheque leaves free: 100 per year
<b>RTGS/NEFT (Online) Charges</b>	NIL
<b>RTGS/NEFT (Branch) Charges</b>	Free
<b>Demand Draft Issuance</b>	Free unlimited draft through respective account
<b>Discount in Demat Accounts Fee</b>	50% for first year
<b>Nomination facility</b>	Allowed
<b>Rol concession in Retail Loans</b>	In Housing Loan & Education Loan - 0.05% In Vehicle Loan, Personal Loan & Gold Loan- 0.10%
<b>Waiver in Upfront &amp; Documentation Charges in Retail Loans-Housing Loan, Vehicle Loan, Personal Loan, Gold Loan &amp; Education Loan</b>	50% Concession
<b>Customized Account Number</b>	Available
<b>Charges for non-maintenance of MAB</b>	Freebies will be withdrawn and account will be treated as similar to general saving scheme. Charges will be levied 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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