



pnb SAMMAN Saving Scheme Variant-Vaibhav

PARAMETERS	FEATURES*
Eligibility	Either Senior Citizen or Pensioners or both
Minimum Monthly Average Balance	₹50,000 & above for freebies and concessions in account.
Joint Account	Vishwas or Varishth (as applicable)
Door step banking	6 Services free in a year including collection of life certificate
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* (%age of disability will be as per the GPA Schedule & in case of multiple injury, max claim upto the amount of sum insured). Maximum amount payable in respect of multiple nature of disablements shall be restricted to sum insured chosen by the policyholder
Benefits linked to PAI	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 3 Lakh each for 2 girl child Ambulance Charges - ₹10,000/- Funeral Expenses - ₹10,000/- Lost Baggage protection insurance of ₹ Domestic air travel ₹25,000/-
Hospicash	₹90000 p.a i.e., ₹3,000/- per day (7 days per instance) max 30 days (Hospitalisation more than 24 hours) during the policy term
Wellness program	Annual Preventive Health Check Up Unlimited Tele Consultation Personal Accidental Insurance of ₹4 Lakh with permanent total disability cover of ₹125% of Sum Insured

Call at Toll Free: 1800 - 1800, 1800 - 2021

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Debit Card	<p>Specially designed Rupay Platinum International Debit Card</p> <p>Issuance/AMC Charges: NIL*</p> <p>The card comes with attractive offers related to Lifestyle, Pharmacy and Grocery items (subject to change/update as per NPCI guidelines)</p>
Debit Card Limits	<p>Cash Withdrawal from ATM: ₹50,000/- per day</p> <p>POS/eCom: ₹1.50 Lakh (combined) per day</p> <p>Contactless: ₹5,000/- per day</p>
Debit Card Offers*	<p>Free OTT (Prime / Hotstar) Subscription*</p> <p>Vouchers of Flipkart, Bookmyshow, Swiggy One, Blinkit, Tata Cliq etc.</p> <p>Free Swiggy One 3 Months & Annual Gaana Membership.</p> <p>Discount offers on Make My Trip and Netmeds</p> <p>Exclusive Domestic & International offers from partner Merchants.</p>
Free Lounge Access	2 Domestic Airport Lounge Access per year
Transactions at ATM	Unlimited free from PNB ATM and applicable charges from other bank ATM
Credit Card Issuance Charges & AMC	<p>RuPay Platinum Credit Card subject to eligibility</p> <p>Issuance Charges & AMC : NIL</p>
Loyalty/Rewardz Points*	<p>Account Opening: On opening of Savings Account - 100 Reward Points.</p> <p>First Financial Transaction through Debit Card: On completion of the first financial transaction (POS/ E commerce) – 400 Reward Points</p> <p>Birthday Month Spend: On a single transaction of ₹2,000 or above using the Debit Card during the account holder's birthday month - 400 Reward Points</p> <p>Other additional triggers for reward point generation</p>
Cheque Book issuance	Free
SMS Alerts	Free
Concession on Locker Rent	Free for 1st year for Small/Medium Locker and 50% off on Small/Medium locker rent every year
RTGS/ NEFT/IMPS (Online/Branch) Charges	Free
Demand Draft Issuance Charges	Unlimited free through respective account
Demat Account Opening charges	Free Opening & AMC waived
Additional Concession in Rate of Interest	<p>Housing Loan~0.05%</p> <p>Pension, Bagbaan, Gold and Car Loan- 0.10%</p>
Waiver in Upfront Fee & Documentation Charges in Pension Loan, Car Loan and PNB Bagbaan	Full waiver
Entry age limit for PAI and linked benefits, Hospicash and wellness program	<p>For PAI and linked benefits - Up to 69 years</p> <p>For Wellness program- Up to 70 years</p>
Charges for non-maintenance of MAB	No charges will be levied for non-maintenance of MAB but freebies related to the scheme will be withdrawn

*Terms & Conditions Apply/Subject to Change