



PNB Advantage Saving Account Scheme

PARAMETERS	FEATURES
Eligibility	Any Individual
Minimum Monthly Average Balance for Availing Benefits	₹ 50,000
Debit Card	<p>RuPay Advantage Select Debit Card Issuance Charges / AMC Charges - NIL</p> <p>Further AMC will be waived in case desired yearly average balance equivalent to MAB requirement of the scheme is maintained in last 12 months</p>
Debit Card Offers*	<ul style="list-style-type: none"> • Free OTT (Prime / JioHotstar) Subscription*. • Free Vouchers from Bookmyshow, Myntra, Reliance Digital, Decathlon, Kalyan Jewellers, Apollo Pharmacy, Blinkit etc.*. • Free Swiggy One 3 Months & Annual Gaana Membership. • Complimentary Gym & SPA Services. • Medical Checkup Facility • Exclusive Domestic & International offers from partner Merchants
Debit Card Limits	<p>Cash Withdrawal- 1.5 Lakh</p> <p>Ecom/POS (Combined)- 5.0 Lakh</p> <p>Contactless: ₹5,000/- per day</p>
Lounge	Domestic Airport Lounge - Once per Quarter
Cheque Book	Number of Cheque leaves free: 200 per year
Personal Accidental Insurance (PAI)	₹20 lakhs
Air Accidental Insurance (PAI)	₹40 lakhs
Permanent Total Disability (PTD)	₹20 lakhs
Permanent Partial Disability (PPD)	Upto ₹10 lakhs,

	(%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured)
Other benefit linked to PAI	<p>a) Higher Education (for college & Higher studies) - 25% of entitled of PA Cover max up to ₹5 Lakh in aggregate for 3 years for 2 dependent children having age up to 25 years in case of accidental death*.</p> <p>b) Girl Child Marriage Cover (18-25 years)- 10% of the PA Cover max up to 10 lakh each for 2 girl children</p> <p>c) Ambulance Charges- ₹10,000/-</p> <p>d) Funeral Expenses - ₹10,000/-</p> <p>e) Lost Baggage protection insurance for Domestic Air Travel of ₹25000/-</p> <p>PAI and other linked benefits are admissible immediately upon account activation and will be available upto the age of 69 years only.</p>
RTGS/NEFT/IMPS (Online) Charges	NIL
Nomination facility	Allowed
Concession in respect of documentation charges for HL/VL	25% waiver*
Concession in respect of processing charges/upfront fee for HL/VL	25% waiver*
Charges for non-maintenance of MAB	<p>Freebies will be withdrawn and account will be treated as similar to general saving scheme.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:</p> <p>Rural - ₹500/-; Semi Urban - ₹1000/-, Urban & Metro - ₹2000/-</p>