



# **pnb** **SAMMAN** **Saving Scheme** **Variant-Vaibhav**

PARAMETERS	FEATURES
Eligibility	Either senior citizens or both pensioners as per scheme eligibility Minimum Monthly Average Balance For Availing Benefits ₹5,0000 and above (for freebies and concessions in account).
Debit Card	Customised RuPay Vaibhav Debit Card Issuance/AMC Charges: NIL The card comes with attractive offers related to Lifestyle, Pharmacy and Grocery items (subject to change/update as per NPCI guidelines).
Debit Card Limits	Cash Withdrawal from ATM: ₹50,000/- per day POS/eCom: ₹1.50 Lakh (combined) per day Contactless: ₹5,000/- per day
Lounge	Domestic Airport Lounge - Twice per calendar year per card.
Transactions at ATM	Unlimited free from our bank's ATM and applicable charges from other bank ATM
Credit Card	RuPay Platinum Credit Card Issuance Charges: NIL & AMC – NIL
Loyalty Rewardz	100 Points on Opening of Account 400 Points on First Financial Transaction And many more points on Debit Card Spends and Birthday Bonuses"
Wellness program	Annual Health Check Up Unlimited Tele Consultation Personal Accidental Insurance of ₹4 lakh with permanent total disability cover of ₹125% of Sum Insured
Joint Account	EIs applicable in Vishwas or Varishth Variant
Cheque Book issuance	Free
SMS Alerts	Free
Locker Rent( Subject to availability) locker rent every year	Free for 1st year for Small/ Medium Locker and 50% off on Small/ Medium

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

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<b>RTGS/ NEFT/IMPS (Online) Charges</b>	Free
<b>RTGS/ NEFT/IMPS (Branch) Charges</b>	Free
<b>Demand Draft issuance</b>	Free unlimited through respective account
<b>Door step banking</b>	6 services free in a year including collection of life certificate
<b>Discount in Demat Account fee</b>	Issuance & AMC Charges Waived
<b>Personal Accidental Insurance (PAI)</b>	₹30 lakh
<b>Permanent Total Disability (PTD)</b>	₹30 lakh
<b>Air Accidental Insurance (AAI)</b>	₹60 lakh
<b>Permanent Partial Disability (PPD)</b>	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.
<b>Other benefit 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 10 lakhs each for 2 girl child Ambulance Charges- ₹10,000/- Funeral Expenses- ₹10,000/- Lost Baggage protection insurance of ₹25,000/- PAI and other linked benefits are admissible immediately upon account activation/conversion into the scheme.
<b>Hospicash</b>	₹90,000 p.a i.e., ₹3,000/- per day (7 days per instance) max. 30 days (Hospitalisation more than 24 hours) during the policy term. Entry age limit for PAI and linked benefits, Hospicash and wellness program Maximum entry age upto 69 years for availment of benefits of insurance
<b>Charges for non-maintenance of MAB</b>	No charges will be levied for non- maintenance of MAB but freebies related to the scheme will be withdrawn

\*Terms & Condition Applied/Subject to Change