



pnb SALARY SCHEME



VARIANT- EXCEL

PARAMETERS	FEATURES
Eligibility	Salaried Person having Gross Monthly Salary in Range of >₹25,000/- to ₹75,000/-
Minimum Monthly Average Balance	NIL
Debit Card	RuPay Excel Select Free issuance & waived AMC
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, Complimentary SPA Services, Medical Checkup, Golf Lessons, GYM Membership and many more (Subject to offers provided by NPCI)
Other Offers*	Vouchers of Bookmyshow, Myntra, Kalyan Jewellers. 3 Months Swiggy One Membership, Concierge Services.
Lounge	Domestic & International Airport Lounge - Once per Half Year
Transactions at ATM	Free Unlimited (Domestic) at PNB ATMs 5 Transactions (Domestic) at Other Than PNB ATMs
Loyalty Rewardz	Milestone I: 1000 RP on transaction of ₹3.50 Lakh during a FY, convertible to wellness/ shopping vouchers Milestone II: 2000 RP on transaction of ₹5.00 Lakh during a FY, convertible to wellness/ shopping vouchers
Customize Account No.	On Request
Credit Card	Rupay Platinum Credit Card (No Joining Fee & Life Time Free) Limit: Equal to 1 Month Gross Salary
Overdraft Facility	Available

PTO

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PARAMETERS	FEATURES
Cheque Book issuance	Free
SMS Alerts	Free
Locker Rent(Subject to availability)	50% Discount for First Year on Small Lockers Free Visits for Locker Operation - 18 per annum
RTGS/ NEFT/IMPS (Online) Charges	NIL
RTGS/ NEFT/IMPS (Branch) Charges	NIL
Demand Draft Issuance Charges	NIL
Demat / Trading AMC Charges	100% Discount
Retail Loans Vehicle Loan (VL) Housing Loan (HL) Education Loan (EL)	Concession in Upfront Fees & Documentation charges in VL/HL/EL: 100% Concession in Upfront Fees & Documentation charges in Personal Loan: 25% Special concession in ROI upto 0.05% in VL/HL
Personal Accidental Insurance (PAI)	₹50 Lakh
Permanent Total Disability (PTD)	₹50 Lakh
Air Accidental Insurance (AAI)	₹1.00 Cr
Permanent Partial Disability (PPD)	Upto ₹25 Lakh
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 Max 5 Lakh in aggregate for 3 Years in case of Accidental Death. (Note: Education Cover is in addition to the overall sum assured of the account holder.)
Emergency Medical Expenses	₹25,000/-
Ambulance Charges	₹10,000/-
Air Ambulance Charges	₹1,00,000/-
Hospicash	₹ 30,000/-
Term Insurance	₹2,00,000/-

* Terms & Condition Applied/ Subject to Change

For services charges please click <https://www.pnbindia.in/Fees-and-Services.html>

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