



pnb ELITE SAVING FUND SCHEME

GRAND

**Grand Saving
Account Scheme**

PARAMETERS	FEATURES
Eligibility	Any Individual
Minimum Monthly Average Balance For Availing Benefits	₹ 5 Lakh
Charges for non-maintenance of MAB	Freebies will be withdrawn and account will be treated as similar to general saving scheme.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 - ₹1000/-, Urban & Metro - ₹2000/-
Debit Card	Master Elite Grand Issuance / AMC 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, also Upgraded version of Customized Debit Card or any other debit card can also be issued with applicable charges
Debit Card Limits	Cash Withdrawal- 1.5 Lakh Ecom/POS (Combined)- 5.0 Lakh Contactless: ₹5,000/- per day
Debit Card Offers	OTT Subscriptions (4 OTTs- SonyLiv, Zee5, Fancode, DistroTV), Music Subscription, Movie Offers (Buy 1 get 200 off on 2nd Ticket), Zomato Gold, Cult Fit, Apollo Circle Membership, Lenskart Max Membership, Uber Voucher (Rs.100), Economic Times Subscription and many more. Other Merchant discounts on Luxury Stays, Health offerings, SPA, Shopping, Flights, Golf Lessons etc.
Additional Offers	Second Medical Opinion (Multiple Times)
Lounge	Domestic Airport Lounge - Twice Per Quarter (1 Cardholder + 1 Guest)
Welcome Rewardz	500 Points
Locker Rent	100% concession in locker rent for 1st year for small locker

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

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punjab national bank
...the name you can BANK upon !

	Freebies on Lockers are subject to availability and priority will be given to waitlist customers.
Cheque Book	Unlimited Sweep Facility (facility of conversion of Saving funds to/from FD) On customer's request, facility is available with minimum tenor 7 days to 179 days. Threshold- ₹ 7,50,000/- then after in multiples of ₹10,000/- . Further, customer can select any 4 days/dates of his choice for sweep out. By default period of FFD shall be 179 days.
Personal Accidental Insurance (PAI)	₹50 lakhs
Air Accidental Insurance (PAI)	₹100 lakhs
Permanent Total Disability (PTD)	₹50 lakhs
Permanent Partial Disability (PPD)	Upto ₹25 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	<ul style="list-style-type: none"> 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*. b) Girl Child Marriage Cover (18-25 years)- 10% of the PA Cover max up to 10 lakh each for 2 girl children c) Ambulance Charges- ₹10,000/- d) Funeral Expenses - ₹10,000/- e) Lost Baggage protection insurance for Domestic Air Travel of ₹25000/- PAI and other linked benefits are admissible immediately upon account activation and will be available upto the age of 69 years only.
RTGS/NEFT/IMPS Charges (Online)	Free
RTGS/NEFT/IMPS Charges (Branch)	Free
Demand Draft Issuance Per Quarter	Unlimited
Demat Account Charges	AMC Free
Nomination facility	Allowed
Concession in respect of documentation charges for HL/VL*	100% waiver
Concession in respect of processing charges/upfront fee for HL/VL*	100% waiver
Cash Deposit Charges	Unlimited
Cash Withdrawal Charges	Unlimited
SMS Charges	Waived
Customized Account Number	Available
Free Withdrawal at Bank's Own ATM	Unlimited Free
World Travel Card	Charges for Issuance/Recharge of World Travel Card (If eligible): Nil

*Terms & Condition Applied/Subject to Change