



# PNB ELITE SAVING FUND SCHEME

**EXECUTIVE**

**Executive Saving Account Scheme**

PARAMETERS	FEATURES
<b>Eligibility</b>	Any Individual
<b>Minimum Monthly Average Balance For Availing Benefits</b>	₹ 1 Lakh
<b>Charges for non-maintenance of MAB</b>	Freebies will be withdrawn and account will be treated as similar to general saving scheme.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/-
<b>Debit Card</b>	RuPay Select Debit Card 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
<b>Debit Card Limits</b>	Cash Withdrawal- 1.5 Lakh Ecom/POS (Combined)- 5.0 Lakh Contactless: ₹5,000/- per day"
<b>Debit Card Offers</b>	OTT Subscriptions , Complimentary SPA Services, Medical Checkup, Golf Lessons, GYM Membership and Many more (Subject to offers available by NPCI)
<b>Additional Offers</b>	Vouchers of Bookmyshow, Myntra, BlinkIt, Decathlon, Reliance Digital, Apollo Pharmacy & Kalyan Jewellers. 3 Months Swiggy One Membership & Annual Gaana Membership. Additional Golf Lessons
<b>Lounge</b>	Domestic Airport Lounge - Once per Quarter
<b>Welcome Rewardz</b>	250 Points

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<b>Locker Rent</b>	50% concession in locker rent for 1st year for small locker Freebies on Lockers are subject to availability and priority will be given to waitlist customers.
<b>Cheque Book</b>	Number of Cheque leaves free: 500 per year 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- ₹ 2,00,000/- 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.
<b>Personal Accidental Insurance (PAI)</b>	₹30 lakhs
<b>Air Accidental Insurance (PAI)</b>	₹60 lakhs
<b>Permanent Total Disability (PTD)</b>	₹30 lakhs
<b>Permanent Partial Disability (PPD)</b>	Upto ₹15 lakhs, (%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured)
<b>Other benefit linked to PAI</b>	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."
<b>RTGS/NEFT/IMPS Charges (Online)</b>	Free
<b>RTGS/NEFT/IMPS Charges (Branch)</b>	Free
<b>Demand Draft Issuance Per Quarter</b>	Free 5 drafts per Quarter
<b>Demat Account Charges</b>	AMC Free
<b>Nomination facility</b>	Allowed
<b>Concession in respect of documentation charges for HL/VL*</b>	100% waiver
<b>Concession in respect of processing charges/upfront fee for HL/VL*</b>	100% waiver
<b>Cash Deposit Charges</b>	5 Free transactions per month
<b>Cash Withdrawal Charges</b>	5 Free transactions per month
<b>SMS Charges</b>	Waived
<b>Customized Account Number</b>	Available
<b>Free Withdrawal at Bank's Own ATM</b>	Unlimited Free
<b>World Travel Card</b>	Charges for Issuance/Recharge of World Travel Card (If eligible): Nil

\*Terms & Condition Applied/Subject to Change

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