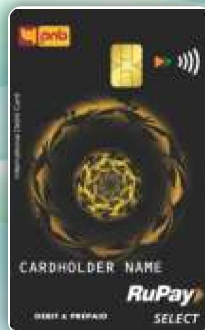




# PNB SALARY SCHEME



**VARIANT - OPTIMA**

PARAMETERS	FEATURES
Eligibility	Salaried Person having Gross Monthly Salary in Range of >₹75,000/- to ₹1,50,000/-
Minimum Monthly Average Balance	NIL
Debit Card	RuPay Optima 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, BlinkIt, Decathlon, Reliance Digital , Kalyan Jewellers. 3 Months Swiggy One Membership, Annual Gaana Membership, Concierge Services.
Lounge	Domestic & International Airport Lounge - Once per Quarter
Transactions at ATM	Free Unlimited (Domestic) at PNB ATMs 5 Transactions (Domestic) at Other Than PNB ATMs"
Loyalty Rewardz	Milestone I:2000 RP on transaction of ₹5.00 Lakh during a FY, convertible to wellness/ shopping vouchers Milestone II:4000 RP on transaction of ₹7.50 Lakh during a FY, convertible to wellness/ shopping vouchers

PTO

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PARAMETERS	FEATURES
Customize Account No.	On Request
Credit Card	Rupay Select Credit Card (No Joining Fee & Life Time Free) Limit: Equal to 1.5 Times Month Gross Salary
Overdraft Facility	Available
Cheque Book issuance	Free
SMS Alerts	Free
Locker Rent (Subject to availability)	100% Discount for first year; thereafter 50% discount each year Unlimited Free Visits for Locker Operation
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: 50% Special concession in ROI upto 0.10% in VL/HL
Personal Accidental Insurance (PAI)	₹ 1.00 Crore
Permanent Total Disability (PTD)	₹ 1.00 Crore
Air Accidental Insurance (AAI)	₹ 2.00 Crore
Permanent Partial Disability (PPD)	Upto ₹ 50 Lakh
PAI (Death) Cover within the overall sum assured of account holder Education Cover for 2 Dependent Children upto their age of 25 Yrs, for Higher Education (for college & Higher studies)	Spouse & 2 children: ₹ 5 Lakh each (on specific request & submission of their details by Salary Account holder) ₹ 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	₹ 60,000/-
Term Insurance	₹ 5,00,000/-
Sweep Facility	Threshold deposit for Sweep out facility: ₹ 2.00 Lakh. Sweep in/out multiple of: ₹ 25,000/- Period of FDR: 7 to 179 days. Frequency of Sweep out: upto 4 times in a month, as per account holder's choice. Atleast one date is mandatory.

\* Terms & Condition Applied/Subject to Change

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

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