



PNB Samman Saving Scheme

Variant-Vishwas

PARAMETERS	FEATURES
Eligibility	All individuals who have retired on superannuation/ retired due to VRS from any Central Govt./ Civil Ministries/ State Govt./ Local bodies/ PSUs and eligible for pension and getting min. pension of ₹10,000/- and above
Minimum Monthly Average Balance	NIL
Debit Card	Customised RuPay Vishwas 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 - One time per calendar year.
Transactions at ATM	As per existing charges
Credit Card	RuPay Platinum Credit Card Issuance Charges: NIL (AMC will be charged)
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	Only with Spouse
Cheque Book issuance	Free
SMS Alerts	Free
Locker Rent(Subject to availability)	50% concession in 1st Year for Small Locker 25% off on small locker rent every year

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

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RTGS/ NEFT/IMPS (Online) Charges	Free
RTGS/ NEFT/IMPS (Branch) Charges	Free
Demand Draft issuance	Free unlimited through respective account
Door step banking	Free collection of life certificate
Discount in Demat Account fee	Free Opening
Personal Accidental Insurance (PAI)	₹15 lakh
Permanent Total Disability (PTD)	₹15 lakh
Air Accidental Insurance (AAI)	₹30 lakh
Permanent Partial Disability (PPD)	Upto ₹7.5 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.
Other benefit linked to PAI	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.
Hospicash	₹30000 p.a i.e., ₹1,000/- 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
Charges for non-maintenance of MAB	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