



pnb SALARY SCHEME

VARIANT -IMPERIAL



PARAMETERS	FEATURES
Eligibility	Salaried Person having Gross Monthly Salary in > ₹1,50,000/-
Minimum Monthly Average Balance	NIL
Debit Card	RuPay Imperial 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, Apollo Pharmacy, Kalyan Jewellers, 3 Months Swiggy One Membership, Annual Gaana Membership, Concierge Services. Additional Golf Lessons
Lounge	Domestic & International Airport Lounge - Once per Quarter
Transactions at ATM	Free Unlimited (Domestic) at PNB ATMs Free Unlimited (Domestic) at Other Than PNB ATMs
Loyalty Rewardz	Milestone I:4000 RP on transaction of ₹5.00 Lakh during a FY, convertible to wellness/shopping vouchers Milestone II:6000 RP on transaction of ₹7.50 Lakh during a FY, convertible to wellness/shopping vouchers
Customize Account No.	On Request

PTO

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

PARAMETERS	FEATURES
Credit Card	Rupay Select Credit Card (No Joining Fee & Life Time Free) Limit: Equal to 2 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 75% 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)	₹1.25 Crore
Permanent Total Disability (PTD)	₹1.25 Crore
Air Accidental Insurance (AAI)	₹2.50 Crore
Permanent Partial Disability (PPD)	Upto ₹62.5 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	₹60000
Term Insurance	₹8,00,000/-
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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