



pnb SELECT SAVING ACCOUNT

Growth Saving Account Scheme

PARAMETERS	FEATURES*
Eligibility	Any Individual above 18 Years of age
Minimum Monthly Average Balance For Availing Benefits	₹25,000
Personal Accidental Insurance (PAI)	₹10 lakhs
Air Accidental Insurance (AAI)	₹20 lakhs
Permanent Total Disability (PTD)	₹10 lakhs
Permanent Partial Disability (PPD)	Upto ₹5 lakhs (%age of disability will be as per the GPA Schedule & in case of multiple injury, max claim upto the amount of sum insured)
Add on benefits linked to PAI	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 Girl Child Marriage Cover (18-25 years) - 10% of the PA Cover max up to ₹10 lakh each for 2 girl children Ambulance Charges- ₹10,000/- Funeral Expenses - ₹10,000/- Lost Baggage protection insurance for Domestic Air Travel of ₹25,000/- PAI and other linked benefits are admissible immediately upon account activation and will be available upto the age of 69 years only.
Cheque Book Issuance Charges	Number of Cheque leaves free: 100 per year
RTGS/NEFT (Online) Charges	NIL
Nomination facility	Allowed
Concession in respect of processing charges/upfront fee for Housing Loan/ Vehicle Loan	25% waiver
Concession in respect of for documentation charges Housing Loan/ Vehicle Loan	25% waiver

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

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Debit Card	<p>Excel Debit Card</p> <p>Issuance Charges/AMC - NIL</p> <p>Further AMC will be waived in case desired yearly average balance equivalent to MAB requirement of the scheme is maintained in last 12 months</p>
Debit Card Offers	<p>Personal Accidental (Death) Insurance - ₹10 lakhs</p> <p>Free OTT (Prime/JioHotstar) Subscription</p> <p>Free Vouchers from Bookmyshow, Myntra, Kalyan Jewellers etc.</p> <p>Free Swiggy One 3 Months Membership</p> <p>Complimentary Gym & SPA Services</p> <p>Exclusive Domestic & International offers from partner Merchants</p> <p>Domestic Airport Lounge - Once per Half Year</p>
Debit Card Limits	<p>Cash Withdrawal- ₹1.5 Lakh</p> <p>Ecom/POS (Combined)- ₹5.0 Lakh</p> <p>Contactless: ₹5,000/- per day</p>
Charges for non-maintenance of MAB	<p>Freebies will be withdrawn and account will be treated as similar to general saving scheme. Charges will be levied in proportion to shortfall, only if MAB of General SF is not maintained which is as under:</p> <p>Rural - ₹500/-; Semi Urban - ₹1,000/-, Urban & Metro - ₹2,000/-</p>

*Terms & Conditions Apply/Subject to Change

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