



pnb SAMMAN Saving Scheme

Variant-Varishth

PARAMETERS	FEATURES*
Eligibility	Individual customers who are 60 years of age and above (Senior Citizen)
Minimum Monthly Average Balance	₹10,000 for freebies and concessions in account.
Joint Account	Joint account can be opened as per extant guidelines for Saving General Account.
Door step banking	Available
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
Benefits linked to PAI	<p>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*</p> <p>Girl Child Marriage Cover (18-25 years)- 10% of the PA Cover max up to 3 Lakh each for 2 girl child</p> <p>Ambulance Charges - ₹10,000/-</p> <p>Funeral Expenses - ₹10,000/-</p> <p>Lost Baggage protection insurance of ₹ Domestic air travel ₹25,000/-</p>
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
Wellness program	<p>Annual Preventive Health Check Up</p> <p>Unlimited Tele Consultation</p> <p>Personal Accidental Insurance of ₹4 Lakh with permanent total disability cover of ₹125% of Sum Insured</p>

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Debit Card	Specially designed Rupay Platinum International 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
Debit Card Offers*	Free OTT (Prime / JioHotstar) Subscription* Vouchers of Flipkart, Blinkit etc* Free Swiggy One 3 Months & Annual Gaana Membership Discount offers on Make My Trip and Netmeds Other Merchant Offers
Free Lounge Access	2 Domestic Airport Lounge per year.
Transactions at ATM	As per existing charges
Credit Card Issuance Charges & AMC	RuPay Platinum Credit Card subject to eligibility Issuance Charges & AMC : NIL
Loyalty/Rewardz Points*	Account Opening: On opening of Savings Account - 100 Reward Points. First Financial Transaction through Debit Card: On completion of the first financial transaction (POS/ E commerce) – 400 Reward Points Birthday Month Spend: On a single transaction of ₹2,000 or above using the Debit Card during the account holder's birthday month – 400 Reward Points Other additional triggers for reward point generation
Cheque Book issuance	Free
SMS Alerts	Free
Locker Rent	50% concession in 1st Year for Small Locker 25% off on small locker rent every year
RTGS/ NEFT (Online/Branch) Charges	Free
Demand Draft Issuance Charges	Unlimited free through respective account
Demat Account Opening charges	Free
Waiver in Upfront Fee & Documentation Charges in Pension Loan, Car Loan and PNB Bagbaan	Full waiver
Entry age limit for PAI and linked benefits, Hospicash and wellness program	For PAI and linked benefits - Up to 69 years For Wellness program- Up to 70 years
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 & Conditions Apply/Subject to Change

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