



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 |
| Joint Account | Only with Spouse |
| Door step banking | Free collection of life certificate |
| 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 | 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 3 Lakh each for 2 girl child Ambulance Charges - ₹10,000/- Funeral Expenses - ₹10,000/- Lost Baggage protection insurance of ₹ Domestic air travel ₹25,000/- |
| 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 | Annual Health Check Up Unlimited Tele Consultation Personal Accidental Insurance of ₹4 Lakh with permanent total disability cover of ₹125% of Sum Insured |

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

Follow us: [f](#) [t](#) [y](#) [in](#) [ig](#) [@](#)

www.pnbindia.in

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
...भरोसे का प्रतीक !



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

| | |
|----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Debit Card | <p>Specially designed Rupay Platinum International Debit Card</p> <p>Issuance/AMC Charges: NIL*</p> <p>The card comes with attractive offers related to Lifestyle, Pharmacy and Grocery items (subject to change/update as per NPCI guidelines).</p> |
| Debit Card Limits | <p>Cash Withdrawal from ATM: ₹50,000/- per day</p> <p>POS/eCom: ₹1.50 Lakh (combined) per day</p> <p>Contactless: ₹5,000/- per day</p> |
| Debit Card Offers* | <p>Free OTT (Prime / JioHotstar) Subscription*</p> <p>Vouchers of Flipkart, Blinkit etc*</p> <p>Free Swiggy One 3 Months & Annual Gaana Membership</p> <p>Discount offers on Make My Trip and Netmeds</p> |
| Free Lounge Access | 2 Domestic Airport Lounge per year |
| Transactions at ATM | As per existing charges |
| Credit Card Issuance Charges & AMC | <p>RuPay Platinum Credit Card subject to eligibility</p> <p>Issuance Charges & AMC : NIL</p> |
| Loyalty/Rewardz Points* | <p>Account Opening: On opening of Savings Account - 100 Reward Points.</p> <p>First Financial Transaction through Debit Card: On completion of the first financial transaction (POS/ E commerce) – 400 Reward Points</p> <p>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</p> <p>Other additional triggers for reward point generation</p> |
| Cheque Book issuance | Free |
| SMS Alerts | Free |
| Locker Rent | <p>50% concession in 1st Year for Small Locker</p> <p>25% off on small locker rent every year</p> |
| RTGS/ NEFT (Online/Branch) Charges | Free |
| Demand Draft Issuance Charges | Unlimited free through respective account |
| Demat Account Opening charges | Free |
| Additional Concession in Rate of Interest | As per applicable Rol as conveyed by HO: RABD from time to time |
| 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 | <p>For PAI and linked benefits - Up to 69 years</p> <p>For Wellness program- Up to 70 years</p> |
| 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