



pnb ELITE SAVING FUND SCHEME

GRAND

Grand Saving Account Scheme

PARAMETERS	FEATURES*
Eligibility	Any Individual above 18 Years of age
Minimum Monthly Average Balance For Availing Benefits	₹ 5 Lakh
Customized Account Number	Available on request
Personal Accidental Insurance (PAI)	₹50 Lakh
Air Accidental Insurance (AAI)	₹100 Lakh
Permanent Total Disability (PTD)	₹50 Lakh
Permanent Partial Disability (PPD)	Upto ₹25 Lakh (%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 ₹25000/- PAI and other linked benefits are admissible immediately upon account activation and will be available upto the age of 69 years only
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
Sweep Facility (facility of conversion of Saving funds to/from FD)	On customer's request, facility is available with tenor 7 days to 179 days. Threshold- ₹ 7,50,000/- then after in multiples of ₹10,000/- . Further, customer can select any 4 days/dates of his choice for sweep out. By default period of FFD shall be 179 days.
Locker Rent	100% concession in locker rent for 1st year for small locker

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

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Cheque Book Issuance Charges	Waived
RTGS/NEFT Charges (Online/Branch)	Free
Demand Draft Issuance Per Quarter	Unlimited
Demat Account Charges	AMC Free
Nomination facility	Allowed
Concession in respect of processing charges/upfront fee for Housing Loan/ Vehicle Loan	100% waiver
Concession in respect of documentation charges for Housing Loan/Vehicle Loan	100% waiver
Cash Deposit Charges	Waived
Cash Withdrawal Charges	Waived
SMS Charges	Waived
World Travel Card	Charges for Issuance/Recharge of World Travel Card (If eligible): Nil
Debit Card	Master Elite Grand Debit Card Issuance / AMC Charges - NIL Further AMC will be waived in case desired yearly average balance equivalent to MAB requirement of the scheme is maintained in last 12 months, also Upgraded version of Customized Debit Card or any other debit card can also be issued with applicable charges
Debit Card Limits	Cash Withdrawal- ₹1.5 Lakh Ecom/POS (Combined)- ₹5.0 Lakh Contactless: ₹5,000/- per day
Debit Card Offers	OTT Subscriptions (4 OTTs- SonyLiv, Zee5, Fancode, DistroTV), Music Subscription, Movie Offers (Buy 1 get 200 off on 2nd Ticket), Zomato Gold, Cult Fit, Apollo Circle Membership, Lenskart Max Membership, Uber Voucher (₹100) , Economic Times Subscription and many more. Other Merchant discounts on Luxury Stays, Health offerings, SPA, Shopping, Flights, Golf Lessons etc. Facility of Second Medical Opinion (Multiple Times) Domestic Airport Lounge - Twice per Quarter (1 Cardholder + 1 Guest)
Welcome Rewardz Programme	Welcome Rewardz - 500 Points Debit Card Activation - 200 Points Spend based Points - Upto 400 points for transaction of ₹100 Account Anniversary - 200 Points <i>And many more...</i>
Free Withdrawal at Bank's Own ATM	Unlimited Free
Charges for non-maintenance of MAB	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: Rural - ₹500/-; Semi Urban - ₹1,000/-, Urban & Metro - ₹2,000/-

*Terms & Conditions Apply/Subject to Change

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