



पत्रांक: 673/सा0प्र0/सि0वि0वि0/2026

दिनांक 05/08/2026

सेवा में,

1. समस्त अधिष्ठाता
सिद्धार्थ विश्वविद्यालय कपिलवस्तु,
सिद्धार्थनगर।
2. प्राचार्य/प्राचार्या
सम्बद्ध समस्त अशासकीय सहायता प्राप्त महाविद्यालय एवं स्ववित्तपोषित महाविद्यालय
सिद्धार्थ विश्वविद्यालय कपिलवस्तु,
सिद्धार्थनगर।

विषय- उच्च शिक्षा विभाग के अन्तर्गत स्थायी तथा संविदा शिक्षकों/कार्मिकों को सामाजिक सुरक्षा प्रदान किये जाने हेतु उच्च शिक्षा विभाग तथा पंजाब नेशनल बैंक के मध्य निष्पादित समझौता ज्ञापन (Memorandum of Understanding-Mou) के क्रियान्वयन विषयक।

महोदय,

उपर्युक्त विषयक विशेष सचिव, उच्च शिक्षा अनुभाग-3 उत्तर प्रदेश शासन के पत्र संख्या-781/सत्तर-3-2026-2027704 दिनांक 04 अगस्त, 2026 का सन्दर्भ ग्रहण करने का कष्ट करें, जिसके माध्यम से दिनांक 26 जुलाई, 2026 को जनपद आगरा में मा0 मुख्यमंत्री जी द्वारा उच्च शिक्षा विभाग के शिक्षकों हेतु कैशलेस योजना के शुभारम्भ के अवसर पर उच्च शिक्षा विभाग के अन्तर्गत कार्यरत स्थायी और अनुबंधित शिक्षकों/कार्मिकों को सामाजिक सुरक्षा प्रदान किए जाने हेतु उच्च शिक्षा विभाग तथा पंजाब नेशनल बैंक के मध्य समझौता ज्ञापन (एमओयू) का निष्पादन किया गया है। उक्त समझौता ज्ञापन के महत्वपूर्ण बिन्दु तथा उसके संबंध में दिशा-निर्देश निम्नानुसार हैं-

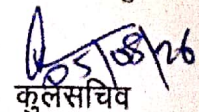
1. आच्छादन
2. समझौता ज्ञापन के अन्तर्गत प्रदत्त लाभ का आधार
3. समझौता ज्ञापन के अन्तर्गत प्रदत्त लाभ
4. सामान्य निर्देश

समझौता ज्ञापन के अनुसार उच्च शिक्षा विभाग के अन्तर्गत वर्ग A के अन्तर्गत कार्यरत स्थायी कार्मिकों/शिक्षकों को PNB salary saving scheme (PSSS) के अंतर्गत Personal accident Insurance Cover एवं Permanent Disability Cover ₹01.50 करोड़ का, Air Accident Cover ₹03.00 करोड़ तथा कार्मिकों के बच्चों की उच्च शिक्षा एवं पुत्रियों के विवाह के लिए Add-on Cover प्रदान किया गया है। वर्ग बी के अन्तर्गत Personal Accident Insurance Cover एवं Permanent Disability Cover ₹0 1.20 करोड़ का, Air Accident Cover ₹02.40 करोड़ तथा कार्मिकों के बच्चों की उच्च शिक्षा एवं पुत्रियों के विवाह के लिए Add-on Cover प्रदान किया गया है और वर्ग सी के अन्तर्गत Personal accident Insurance Cove एवं Permanent Disability Cover ₹01.00 करोड़ का, Air Accident Cover ₹02.00 करोड़ तथा कार्मिकों के बच्चों की उच्च शिक्षा एवं पुत्रियों के विवाह के लिए Add-On Cover प्रदान किया गया है इसके साथ ही उन्हें ₹05.00 लाख से 12.00 लाख का Group Term Life Insurance Cover किया जाएगा।

विभागीय संविदा/सेवा प्रदाता के माध्यम से नियुक्त कार्मिकों को पंजाब नेशनल बैंक के PNB Salary Saving scheme (PSSS) के अन्तर्गत निओ, एक्सल ओप्टिमा और इम्पेरियल के अन्तर्गत ₹30.00 लाख से ₹125.00 लाख तक का Personal Accident Insurance Cover, स्थायी विकलांगता की दशा में ₹30.0 लाख से ₹0125लाख आंशिक विकलांगता की दशा में ₹15.00 लाख से ₹62.50 लाख तक का Insurance Cover, Air Accident की दशा में ₹60.00 लाख से ₹0250.00लाख तक का Insurance Cover तथा कार्मिक के बच्चों की शिक्षा तथा पुत्रियों के विवाह के लिए Add-on Cover प्रदान किया गया है।

तदक्रम में आप सभी से अनुरोध है कि उच्च शिक्षा विभाग के अन्तर्गत स्थायी तथा संविदा शिक्षकों/कार्मिकों को सामाजिक सुरक्षा प्रदान किये जाने हेतु शासन के उक्त दिशा-निर्देशों के अनुपालन को सुनिश्चित करने हेतु अपने स्तर से आवश्यक कार्यवाही करने का कष्ट करें, साथ ही संबंधित शिक्षकों/कार्मिकों को उक्त सामाजिक सुरक्षा प्राप्त करने हेतु आपेक्षित सहयोग प्रदान करने का कष्ट करें।

संलग्नक-यथोक्त।


कुलसचिव

सिद्धार्थ विश्वविद्यालय कपिलवस्तु,
सिद्धार्थनगर

सिद्धार्थ विश्वविद्यालय

कपिलवस्तु, सिद्धार्थनगर

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पत्रांक: 673/सा0प्र0/सि0वि0वि0/2026

दिनांक 05/08/2026

प्रतिलिपि निम्नलिखित को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित।

1. वित्त अधिकारी, सिद्धार्थ विश्वविद्यालय कपिलवस्तु, सिद्धार्थनगर।
2. परीक्षा नियंत्रक, सिद्धार्थ विश्वविद्यालय कपिलवस्तु, सिद्धार्थनगर।
3. क्षेत्रीय उच्च शिक्षा अधिकारी, गोरखपुर मण्डल।
4. क्षेत्रीय उच्च शिक्षा अधिकारी बरती मण्डल।
5. समस्त शिक्षकगण, विश्वविद्यालय परिसर एवं सम्बद्ध सि0वि0वि0 कपिलवस्तु, सिद्धार्थनगर।
6. निजी सचिव, कुलपति, मा0 कुलपति जी के अवलोकनार्थ।
7. सम्बन्धित पत्रावली।

कुलसचिव

सिद्धार्थ विश्वविद्यालय कपिलवस्तु,
सिद्धार्थनगर।

संख्या- 781/सत्तर-3-2026-2072704

प्रेषक

निधि श्रीवास्तव,
विशेष सचिव
उत्तर प्रदेश शासन।

सेवा में,

1. समस्त जिलाधिकारी,
उत्तर प्रदेश।2. कुलपति,
समस्त राज्य/निजी विश्वविद्यालय,
उत्तर प्रदेश।3. निदेशक,
उच्च शिक्षा,
उ०प्र०, प्रयागराज।4. कुलसचिव,
समस्त राज्य/निजी विश्वविद्यालय,
उत्तर प्रदेश।

उच्च शिक्षा अनुभाग-3

लखनऊ: दिनांक 04 अगस्त, 2026

विषय:- उच्च शिक्षा विभाग के अन्तर्गत स्थायी तथा संविदा शिक्षको/ कार्मिकों को सामाजिक सुरक्षा प्रदान किये जाने हेतु उच्च शिक्षा विभाग तथा पंजाब नैशनल बैंक के मध्य निष्पादित समझौता ज्ञापन (Memorandum of Understanding-MoU) के क्रियान्वयन विषयक।

महोदय,

उपरोक्त विषय के सम्बन्ध में अवगत कराना है कि दिनांक 26 जुलाई, 2026 को जनपद आगरा में मा० मुख्यमंत्री जी द्वारा उच्च शिक्षा विभाग के शिक्षको हेतु कैशलेस योजना के शुभारम्भ के अवसर पर उच्च शिक्षा विभाग के अन्तर्गत कार्यरत स्थायी और अनुबंधित शिक्षकों/कार्मिकों को सामाजिक सुरक्षा प्रदान किए जाने हेतु उच्च शिक्षा विभाग तथा पंजाब नैशनल बैंक के मध्य समझौता ज्ञापन (एमओयू) का निष्पादन किया गया है। समझौता ज्ञापन के सुचारु एवं प्रभावी क्रियान्वयन हेतु समझौता ज्ञापन के महत्वपूर्ण बिन्दु तथा उसके संबंध में दिशा-निर्देश अग्रेतर कार्यवाई हेतु प्रेषित किए जा रहें हैं।

1. आच्छादन

उक्तानुसार तथा पंजाब नैशनल बैंक से किये गये समझौता ज्ञापन के अनुसार उच्च शिक्षा विभाग के निम्नलिखित कार्मिक आच्छादित हैं :-

I. समस्त उच्च शिक्षा विभाग के स्थायी कार्मिक एवं शिक्षक, संलग्नक I के अनुसार

II. रु० 10 हजार और उससे अधिक कुल (Gross) मासिक मानदेय प्राप्त करने वाले विभागीय संविदा/सेवाप्रदाता के माध्यम से नियुक्त कार्मिक, संलग्नक II के अनुसार

2. समझौता ज्ञापन के अन्तर्गत प्रदत्त लाभ का आधार

समझौता ज्ञापन के अनुसार कार्मिकों को दिया जाना वाला लाभ पंजाब नैशनल बैंक के Salary Package Account के अन्तर्गत प्रदान किया जायेगा। जिन स्थायी कार्मिकों/शिक्षकों का वेतन खाता पंजाब नैशनल बैंक में पूर्व से संचालित है, उन खातों को PNB salary saving scheme (PSSS) के अंतर्गत वर्ग ए (1.2 लाख से ऊपर कुल मासिक वेतन), वर्ग बी (70 हजार से 1.20 लाख कुल मासिक वेतन) और वर्ग सी (70 हजार से कम कुल मासिक वेतन) में सम्बंधित कार्मिकों को बदलना होगा तथा जिन स्थायी कार्मिकों / शिक्षकों का वेतन खाता पंजाब नैशनल बैंक में नहीं है, उन्हें अपना खाता PNB salary saving scheme (PSSS) के अंतर्गत वर्ग ए, वर्ग बी और वर्ग सी में पंजाब नैशनल बैंक में खोलना होगा। विभागीय संविदा / सेवाप्रदाता के माध्यम से नियुक्त कार्मिकों को अपना मानदेय का खाता पंजाब नैशनल बैंक में PNB salary saving

scheme (PSSS) के अन्तर्गत वैरिएंट निओ (10 हजार से 25 हजार कुल मासिक वेतन), एक्सेल(25 हजार से 75 हजार कुल मासिक वेतन), ओटिमा(75 हजार से 1.5 लाख कुल मासिक वेतन) और इम्पेरियल (1.5 लाख से ऊपर कुल मासिक वेतन) के अन्तर्गत खोलना होगा तथा पूर्व से पंजाब नेशनल बैंक में खाता संचालित होने की दशा में उसमें PNB salary saving scheme (PSSS) के अन्तर्गत निओ, एक्सेल, ओटिमा और इम्पेरियल में बदलना होगा, जिससे उन्हें समझौता ज्ञापन के अन्तर्गत प्रदत्त लाभ प्राप्त हो सकें। समझौता ज्ञापन के अन्तर्गत प्राप्त होने वाला लाभ सम्बंधित कार्मिक का वेतन/मानदेय सम्बंधित के खाते में क्रेडिट होने के पश्चात ही प्रभावी होगा। 180 दिन से अधिक समय तक खाते में वेतन / मानदेय क्रेडिट न होने पर समझौता ज्ञापन के अन्तर्गत प्रदत्त लाभ सम्बंधित कार्मिक का बैंक द्वारा प्रदान नहीं किया जायगा और खाता को साधारण बचत खाते के रूप में माना जाएगा लेकिन पुनः वेतन के खाते में क्रेडिट होने के पश्चात समझौता ज्ञापन के अन्तर्गत प्रदत्त लाभ प्राप्त हो जाएगा (संबन्धित कार्मिक को अपने बंस शाखा जहां वेतन खाता संचालित हो में सूचना देनी होगी)

3. समझौता ज्ञापन के अन्तर्गत प्रदत्त लाभ

समझौता ज्ञापन के अनुसार उच्च शिक्षा विभाग के अन्तर्गत कार्यरत स्थायी कार्मिकों / शिक्षकों को, PNB salary saving scheme (PSSS) के अंतर्गत वर्ग ए के अंतर्गत Personal Accident Insurance Cover एवं Permanent Disability Cover ₹1.5 करोड़ का, Air Accident Cover ₹3 करोड़ तथा तथा कार्मिकों के बच्चों की उच्च शिक्षा एवं पुत्रियों के विवाह के लिए Add-On Cover प्रदान किया गया है। वर्ग बी के अंतर्गत Personal Accident Insurance Cover एवं Permanent Disability Cover ₹1.2 करोड़ का, Air Accident Cover ₹2.4 करोड़ तथा कार्मिकों के बच्चों की उच्च शिक्षा एवं पुत्रियों के विवाह के लिए Add-On Cover प्रदान किया गया है। और वर्ग सी के अंतर्गत Personal Accident Insurance Cover एवं Permanent Disability Cover ₹1.0 करोड़ का, Air Accident Cover ₹2 करोड़ तथा तथा कार्मिकों के बच्चों की उच्च शिक्षा एवं पुत्रियों के विवाह के लिए Add-On Cover प्रदान किया गया है इसके साथ ही उन्हें ₹0 5 लाख से 12 लाख का Group Term Life Insurance Cover किया जाएगा। स्थायी कार्मिकों/शिक्षकों को पंजाब नेशनल बैंक के PNB salary saving scheme (PSSS) के अन्तर्गत प्रदान किये जाने वाले लाभ का विस्तृत विवरण, उनके लिए किये गये समझौता ज्ञापन के संलग्नक संख्या-I में उल्लिखित है।

विभागीय संविदा/सेवाप्रदाता के माध्यम से नियुक्त कार्मिकों को पंजाब नेशनल बैंक के PNB salary saving scheme (PSSS) के अन्तर्गत निओ, एक्सेल, ओटिमा और इम्पेरियल के अन्तर्गत ₹30 लाख से ₹125 लाख तक का Personal Accident Insurance Cover, स्थायी विकलांगता की दशा में ₹30 लाख से ₹125 लाख, आंशिक विकलांगता की दशा में ₹15 लाख से ₹62.5 लाख तक का Insurance Cover, Air Accident की दशा में ₹60 लाख से ₹250 लाख तक का Insurance Cover तथा कार्मिक के बच्चों की शिक्षा तथा पुत्रियों के विवाह के लिए Add-On Cover प्रदान किया गया है। विभागीय संविदा के आधार पर नियुक्त कार्मिकों को पंजाब नेशनल बैंक के PNB salary saving scheme (PSSS) के अन्तर्गत प्रदान किये जाने वाले लाभ का विस्तृत विवरण, उनके लिए किये गये समझौता ज्ञापन के संलग्नक संख्या-II में उल्लिखित है।

4. सामान्य निर्देश

I. जिन स्थायी कार्मिकों/शिक्षकों का खाता पंजाब नेशनल बैंक में है, उन्हें अपना खाता स्टेट गर्वन्मेंट पीएनबी सैलरी पैकेज में बदलना होगा, जिसके लिए सम्बंधित कार्मिक द्वारा समझौता ज्ञापन के अनुसार निःशुल्क आवेदन अपनी संबन्धित शाखा में करना होगा। पीएनबी सैलरी पैकेज के अंतर्गत आने वाले सभी खातों (नए और पुराने) ज़ीरो बैलेंस बचत खाता के अंतर्गत मान्य होगा।

II. जिन स्थायी कार्मिकों/शिक्षकों का खाता पंजाब नेशनल बैंक में नहीं है, उन्हें समझौता ज्ञापन के अन्तर्गत लाभ प्राप्त करने हेतु स्टेट गर्वन्मेंट पीएनबी सैलरी पैकेज के अन्तर्गत सैलरी खाता खोलना होगा। इस हेतु

पीएनबी द्वारा स्थानीय व जिला स्तर पर संबन्धित शिक्षण संस्थानों में निःशुल्क पीएनबी सैलरी पैकेज खाता खोलने हेतु कैंप भी आयोजित किया जाएगा। पीएनबी उच्च शिक्षा विभाग की वेबसाइट पर एक ऑनलाइन लिंक उपलब्ध कराने की प्रक्रिया में भी है जहां से संबन्धित स्थायी कार्मिकों/शिक्षक अपना खाता पंजाब नेशनल बैंक में पहले से हैं वे स्वतः ऑनलाइन के माध्यम से पीएनबी सैलरी पैकेज में बदल सकते हैं तथा जिनका खाता पंजाब नेशनल बैंक में नहीं है उन्हें समझौता ज्ञापन के अन्तर्गत लाभ प्राप्त करने हेतु स्टेट गर्वन्मेंट पीएनबी सैलरी पैकेज के अन्तर्गत सैलरी खाता भी स्वतः ऑनलाइन के माध्यम से भी खोल सकते हैं।

III. विभागीय संविदा तथा सेवाप्रदाता के माध्यम से लिए गये कार्मिकों पर भी उक्त दोनों प्रतिबन्ध लागू होंगे, परन्तु उनका खाता पीएनबी सैलरी पैकेज के अन्तर्गत बदलना होगा अथवा खोलना होगा। इसके लिए समझौता ज्ञापन में संलग्न प्रारूप पर सम्बन्धित कार्मिक को आवेदन करना होगा।

IV. सेवाप्रदाता के माध्यम से लिये जाने वाले कार्मिकों को एम०ओ०यू० का लाभ प्रदान करने हेतु एम०ओ०यू० के संलग्नक-II पर सेवाप्रदाता से विवरण विभाग द्वारा प्राप्त किया जायेगा और बैंक को उपलब्ध कराया जायेगा।

VI. समझौता ज्ञापन का क्रियान्वयन सुचारू रूप से और प्रभावी ढंग से हो, इसके लिए आवश्यक है कि उच्च शिक्षा विभाग के अधिकारियों और पंजाब नेशनल बैंक के अधिकारियों के बीच समन्वय हो। क्षेत्रीय उच्च शिक्षा अधिकारी, वित्त नियंत्रक तथा कुलसचिव, समस्त राज्य विश्वविद्यालय एवं प्राचार्य (अशासकीय सहायता प्राप्त महाविद्यालय/स्ववित्तपोषित मान्यता प्राप्त महाविद्यालय) द्वारा पंजाब नेशनल बैंक के अधिकारियों को आवश्यक सहायता प्रदान किया जायेगा। बैंक द्वारा कार्मिकों का डाटा मांगे जाने पर उन्हें उपलब्ध कराया जायेगा। क्षेत्रीय उच्च शिक्षा अधिकारी द्वारा पाक्षिक रूप से समझौता ज्ञापन के क्रियान्वयन की समीक्षा की जायेगी तथा प्रगति रिपोर्ट से निदेशक, उच्च शिक्षा, उ०प्र०, प्रयागराज को अवगत कराया जायेगा। निदेशक, उच्च शिक्षा द्वारा प्रतिमाह अपने स्तर से इसकी समीक्षा की जायेगी।

VII. जिलाधिकारी द्वारा त्रै-मासिक तथा मासिक आधार पर होने वाली जिला परियोजना समिति की बैठक में समझौता ज्ञापन के क्रियान्वयन को एजेण्डा बिन्दु के रूप में सम्मिलित किया जायेगा और इसके प्रगति की समीक्षा की जायेगी।

VIII. पंजाब नेशनल बैंक द्वारा अपनी बैंक शाखाओं से नजदीकी उच्च शिक्षण संस्थानों (महाविद्यालयों/विश्वविद्यालयों) की मैपिंग की जायेगी और कैम्प लगाकर खातों को पीएनबी सैलरी पैकेज में परिवर्तित करने और खाता खोलने की कार्यवाही निःशुल्क की जायेगी। विभागीय अधिकारियों द्वारा इसमें आवश्यक सहयोग प्रदान किया जायेगा, परन्तु यह ध्यान रखना आवश्यक है कि इससे पठन-पाठन का कार्य किसी भी तरह से प्रभावित न हो।

IX. जिन स्थायी कार्मिकों/ शिक्षकों को भुगतान डी०डी०ओ० पोर्टल और कोषागार के माध्यम से किया जाता है, उन कार्मिकों का वतन खाता यदि किसी अन्य बैंक में है, तो समझौता ज्ञापन के अन्तर्गत पंजाब नेशनल बैंक में State Government PNB salary saving scheme (PSSS) के अन्तर्गत वेतन खाता खोलने की दशा में डी०डी०ओ० द्वारा खाते का अपडेशन डी०डी०ओ० पोर्टल पर नियमानुसार इस प्रकार किया जायेगा, जिससे उनका वतन बाधित न हो।

X. क्षेत्रीय उच्च शिक्षा अधिकारी द्वारा समझौता ज्ञापन के अनुसार Group Life Insurance Cover Personal Accident Insurance (Death)/Total Permanent Disability/Permanent Partial Disablement Cover/Air Accident Insurance (Death) हेतु बैंक द्वारा सम्बन्धित कार्मिकों का डाटा मांगे जाने पर बैंक को उपलब्ध कराया जायेगा और इसमें आवश्यक सहयोग प्रदान किया जायेगा।

XI बैंक द्वारा कैम्प लगाकर समझौता ज्ञापन का व्यापक प्रचार-प्रसार किया जायेगा तथा पैम्फलेट इत्यादि का वितरण किया जायेगा प्रत्येक प्रकार के Insurance Cover के अन्तर्गत Claim की प्रक्रिया के सम्बंध में कार्मिकों को अवगत कराया जायेगा। विभागीय अधिकारियों द्वारा Claim की प्रक्रिया में कार्मिकों में आवश्यक सहयोग प्रदान किया जायेगा।

XII. पंजाब नेशनल बैंक के मामले में किसी भी शिकायत के सम्बंध में, पहला सम्पर्क बिन्दु पंजाब नेशनल बैंक की सम्बंधित शाखा के शाखा प्रबन्धक होंगे। यदि शिकायत का समाधान नहीं होता है, तो पंजाब नेशनल बैंक के मण्डल कार्यालयों (COs) के नोडल अधिकारियों से सम्पर्क किया जा सकता है। तत्पश्चात अंचल कार्यालयों के नोडल अधिकारियों से सम्पर्क किया जा सकता है।

उपरोक्तानुसार उक्त निर्देशों का कड़ाई से अनुपालन सुनिश्चित किया जाये।

संलग्नक: यथोपरि

Digitally signed by
NIDHI SHRIWASTAVA
Date: 04.08.2026
18:15:16

(निधि श्रीवास्तव)

विशेष सचिव।

संख्या एवं दिनांक तदैव।

प्रतिलिपि निम्नलिखित को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेषित:-

- (1) निजी सचिव, अपर मुख्य सचिव, मा0 मुख्यमंत्री जी, उ0प्र0 शासन।
- (2) निजी सचिव, प्रमुख सचिव, उच्च शिक्षा विभाग, उ0प्र0 शासन।
- (3) प्रमुख स्टाफ आफिसर, मुख्य सचिव, उ0प्र0 शासन।
- (4) मुख्य महाप्रबन्धक, पंजाब नेशनल बैंक, विभूति खण्ड, गोमतीनगर, लखनऊ का इस अनुरोध के साथ कि अपने स्तर से जिला स्तरीय बैंक अधिकारियों को यथावश्यक निर्देश जारी करने का कष्ट करें।
- (5) निदेशक, कोषागार उ०प्र०, लखनऊ।
- (6) मुख्य/वरिष्ठ कोषाधिकारी, समस्त जनपद, उ०प्र०।
- (7) वित्त नियंत्रक, उच्च शिक्षा निदेशालय, उ0प्र0, प्रयागराज।
- (8) समस्त क्षेत्रीय उच्च शिक्षा अधिकारी, उ0प्र0।
- (9) अपर सचिव, उ0प्र0 राज्य उच्च शिक्षा परिषद्, लखनऊ।

आज्ञा से,

Digitally signed by
सय्यद अहमद सिद्दीकी
Date: 04.08.2026
19:04:52

(सय्यद अहमद सिद्दीकी)

विशेष सचिव।



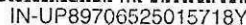
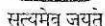
उच्च शिक्षा विभाग, उत्तर प्रदेश सरकार

एवं

पंजाब नैशनल बैंक

के मध्य

समझौता ज्ञापन



e-Stamp

[illegible]

Certificate No.	: IN-UP89706525015718Y
Certificate Issued Date	: 24-Jul-2026 11:49 AM
Account Reference	: NEWIMPACC (SV)/ up14565004/ LUCKNOW SADAR/ UP-LKN
Unique Doc. Reference	: SUBIN-UPUP1456500472710383092628Y
Purchased by	: DEPT OF HIGHER EDUCATION GOVT OF UP
Description of Document	: Article 5 Agreement or Memorandum of an agreement - Registerable
Property Description	: AGREEMENT
Consideration Price (Rs.)	:
First Party	: DEPT OF HIGHER EDUCATION GOVT OF UP
Second Party	: PUNJAB NATIONAL BANK
Stamp Duty Paid By	: DEPT OF HIGHER EDUCATION GOVT OF UP
Stamp Duty Amount(Rs.)	: 100 (One Hundred only)



DECLARE THAT THIS E-STAMP CERTIFICATE IS BEING USED IN ORIGINAL FORM AND IS NOT A PHOTOCOPY

Please write or type below this line

This Memorandum of Understanding is executed at Agra, Uttar Pradesh on 26/07/2026

BETWEEN

Department of Higher Education, Government of Uttar Pradesh having its administrative office at Uttar Pradesh Civil Secretariat, Lucknow, represented by Sh. Mahendra Prasad Agarwal Principal Secretary, Govt. of Uttar Pradesh hereinafter referred to as “**Department of Higher Education, Government of Uttar Pradesh**”, (which expression shall, unless repugnant to the context or meaning thereof, include its successors and permitted assigns).

Statutory Alert

(1) No amount other than the value printed on the e-Stamp is payable in any form for the purchase of e-Stamp. (2) If the above Certificate of Authenticity is found to be false or incorrect, the purchaser is fully responsible for the same. (3) The authority before whom the deed is presented shall ensure that the e-stamp is being used only for the purpose and in the name for which it was purchased. (4) The authenticity of this Stamp certificate should be verified by the purchaser or using e-Stamping and e-Stamp block holding. Any discrepancy in the details on this Certificate and as available on the e-Stamping App, renders it invalid.

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अंजल प्रवचक
The Government of Punjab is also bound to ensure that the e-stamp is being used properly. The Government of Punjab is also bound to ensure that the e-stamp is being used properly. The Government of Punjab is also bound to ensure that the e-stamp is being used properly.
विभूति खण्ड, गीर्वाण नगर, लखनऊ

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AND

PUNJAB NATIONAL BANK, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 having its Corporate Office at Plot No.4, Sector 10, Dwarka, New Delhi, and Zonal Office at Gomti Nagar, Vibhuti Khand Lucknow-226010, represented by Sh. Pankaj Anand, Zonal Manager, Lucknow, hereinafter referred to "Bank", (which expression shall, unless repugnant to the context or meaning thereof, include its successors and permitted assigns)

In this MOU, the "Bank" and "Department of Higher Education, Government of Uttar Pradesh" shall be individually referred to as "party" and collectively as "parties".

Whereas:

1. Bank is Banking Company within the meaning of the Banking Regulations Act, 1949 inter alia, engaged in the business of providing banking services to its customer in India and abroad.
2. The Bank has offered to provide banking services as detailed in the Memorandum of Understanding to the employees of Department of Higher Education, Government of Uttar Pradesh under "PNB Salary Savings Account Scheme"
3. The Bank offers a specialized salary account product named PNB Salary Savings Account Scheme, which includes various value-added benefits. The value-added benefits are Annexed to this MOU as **Annexure-I for Permanent and Annexure-II for Contractual/Outsourced employees** (employees with residual contract period of one year and above) and same is an integral part of this MoU and is valid only for the Employees of Department of Higher Education, Uttar Pradesh, Lucknow.

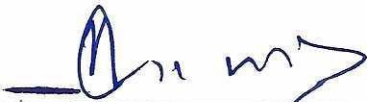
"Purpose and Scope"

This MoU outlines the mutual understanding between the Bank and the Department of Higher Education, Government of Uttar Pradesh for opening salary accounts for their staff under the PNB Salary Savings Account Scheme.

"Roles and Responsibilities"

1. The bank will open the salary accounts for all the eligible employees of Department of Higher Education, Government of Uttar Pradesh under the PNB Salary Savings Account Scheme including the following value-added benefits:
 - No Minimum Balance Requirements
 - Customized Account Number
 - Personal Accidental Insurance
 - Term Insurance

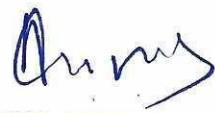

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- Hospicash
- Differentiated Banking Facilities
- Customized Debit Cards with Premium Benefits
- Family Banking Benefits
- Loyalty/ Reward Points
- Concession in Retail Loans and Other benefits are detailed in **Annexure-I for Permanent and Annexure-II for Contractual/Outsourced employees.**

2. The employer shall endeavor, on a best-effort basis, to periodically inform the bank regarding employee superannuation, resignation, or termination. However, the ultimate responsibility to notify the bank of any change in employment status or salary eligibility rests with the individual account holder (employee). The Department assumes no liability for any delays or omissions in providing such information.
3. For insurance benefits, the Bank's role is that of a facilitator and decision of admission into the insurance scheme and the liabilities of the claim settlement would rest with Insurance company. All admissible claims will be payable by the insurance company.
4. In context of role & responsibilities, the banks role will be limited only up to paying the insurance premium. Claim settlement related issues associated with complimentary insurances to be directly taken up by the employer/employee concerned, with the insurance company. All correspondence in submitting, processing and settlement of the claim shall be between Insurance company and claimant directly. Bank shall have no liability whatsoever in this regard.
5. The employee must mandatorily ensure to mention the details of nominee/s for account opening, Personal Accidental Insurance (PAI), Term Life Insurance (TLI) & Hospicash in the account opening form and declaration form.
6. If the salary of any employee gets increased or decreased to such an extent that the employee becomes eligible to move from one variant to another variant of PNB Salary Savings Account Scheme, then the employee must inform the bank so that the conversion of the account can be done accordingly. However, if escalation happens, once insurance premium paid by the Bank for one employee, the benefits of enhanced escalation will be provided on the maturity of present policy, i.e. after one year of policy issuance.
7. In case the employee does not fulfil the criteria after availing the value added benefits, the account will be treated as normal Savings Bank Account and the charge for all the value added features will be recovered from the employee.
8. The organization shall not disclose the contents of this MoU to any other Bank or Financial Institution without the prior written consent of the other party of this MoU.

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"Period of MoU"

1. This MoU shall remain valid for a period of Five (5) years from the Effective Date i.e. from 26.07.2026 onward, unless terminated earlier in accordance with this MoU. This MOU will be extended to further period 5 (Five) years on the option of Department of Higher Education, Government of Uttar Pradesh by way of mutual written consent of both the Parties and subject to the Bank's prevailing policies.
2. In case either of the party does not come forward for any review or revision for extending it after five years (5), it shall be at the sole discretion of the Bank to continue, modify or discontinue the value-added benefits under the Scheme, as per the Bank's prevailing policies/guidelines.
3. This MoU may be terminated: (a) by mutual written agreement of both the parties at any time; (b) by either party upon written notice to the other party 1 (One) month advance notice; or (c) immediately by either party in the event of a material breach of this MoU by the other party, provided such breach remains uncured for 1 (one) month from the date of notice.
4. In the event of termination of the MoU between Department of Higher Education, Government of Uttar Pradesh and the Bank, employees must be duly informed by the employer to stop any possibility of future disputes by the employees.

"Amendments"

This MoU may be amended or modified at any time by mutual written agreement of the Parties. No provision of this MoU shall be amend, waived, or supplemented except by a written instrument executed and signed by authorized representatives of both the Parties. Any such amendment shall form an integral part of this MoU and shall be binding upon the parties.

"Notices"

Any notices, requests, demands or other communications to be given under this MoU shall be in writing and shall be deemed to have been duly delivered by hand or by courier or registered post to a Party at its address specified under this clause, or such other address as either Party may from time to time notify in writing to the other, or by facsimile or email to the respective Parties hereto at the email addresses and facsimile numbers set forth.


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Department of Higher Education, Government of Uttar Pradesh	Punjab National Bank
Uttar Pradesh Civil Secretariat, Lucknow	Postal Address: Zonal Office, Vibhuti Khand Gomti Nagar, Lucknow-226010

"Confidentiality"

Both the parties agree to maintain confidentiality of any sensitive information shared during the course of this MoU.

Both Parties shall maintain the confidentiality of all information exchanged under this MoU and shall use such information solely for the purpose of this MoU. No confidential information shall be disclosed to any third party without the prior written consent of the other Party, except as required by applicable law or regulatory authorities.

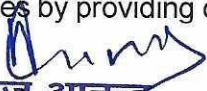
"Dispute Resolution": In case of unavoidable circumstances beyond the control of bank, if any delay/failure occurs the same shall be amicably resolved between the parties hereto. In case such resolution becomes impossible, the matter shall be referred to arbitration to a sole arbitrator to be appointed mutual consent of both the parties in terms of Arbitration and Conciliation Act, 1996. The decision of the arbitrator shall be final & binding on the parties. Arbitration may be considered as an additional remedy, and it does not preclude the Parties to seek redressal /other legal recourse. "Governing Law"

This MoU shall be governed by and construed in accordance with the laws of India, including the Indian Contract Act, 1872 and other applicable statutes.

"Force Majeure"

1. If at any time during the continuance of this MOU, the performance in whole or in part by any of the parties to any of the objectives obligations under this MOU is prevented or delayed by reason of governmental decision, war, hostilities, act of a public enemy, act of god, civil commotion, sabotage, fire, flood, epidemics, quarantine restrictions, disturbance in supplies from normally reliable sources including earthquake, explosion but not limited to electricity, water, fuel and the like, strike, lockout or other event beyond the reasonable control of the party concerned (hereinafter referred to as "Force Majeure"), then notice of such event shall be given by the affected party to the other parties within 15 days from the date of occurrence thereof.
2. In the event of any parties not being able to by reason of force majeure, meet any of its obligations under this MOU, such obligations shall be suspended for as long as the inability continues or any date mutually agreed between the parties. This MOU may be terminated by any of the parties by providing one (1)


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month written notice, if the inability to undertake activities under this MOU continues even after expiry of the notice.

3. It is expressly agreed by the Parties herein that the relationship between them under this MOU is on Principal-to-Principal basis.

“Term Insurance and Personal Accidental Insurance”

1. The employees are eligible for Term Insurance and Personal Accidental Insurance coverage at free of cost. The cost towards the insurance will be borne by the bank. Claim settlement related issues associated with complimentary insurances to be directly taken up by the employer/ employee concerned, with the insurance company.
2. The Bank's role to that of an administrator/ facilitator and decision of admission into the insurance scheme and the liabilities of the claim settlement would rest with Insurance company. All admissible claims will be payable by the insurance company. Bank shall have no liability whatsoever in respect thereof. All correspondence in submitting, processing and settlement of the claim shall be between Insurance company and claimant directly. Bank shall have no liability whatsoever in this regard.
3. It is the responsibility of the employee to inform about his/her superannuation/ resignation/ termination of service/ suspension so as to enable to remove the employee from the list of beneficiaries under insurance schemes.
4. Subject to the eligibility criteria applicable for the product/ variants of the account, benefits are provided for a period of one year only (like insurance coverage for one year). Further continuation of the benefits (in full or in part) is subject to Bank's discretion / guidelines issued by the Competent Authority from time to time.

“Disability Arisen out of Personal Accident”

1. If an employee succumbed to injuries due to Personal Accident and disability arisen out of that, the employee based on the Permanent Total Disability (PTD) or Permanent Partial Disability (PPD) can avail insurance benefits as per guidelines, from the insurance company without any charges.
2. The percentage of PTD/ PPD will be calculated as per the prevailing IRDAI guidelines.
3. The assessment of the percentage of disability will be assessed by the panel of doctors of the Insurance Company. The claim amount shall be settled by the insurance company and shall be credited to the beneficiary's account based on the disability percentage as per IRDAI guidelines.


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4. Any modifications or alteration made by IRDAI in this regard shall apply as such.

"Miscellaneous"

1. As regards "KNOW YOUR CUSTOMER norms" as per RBI guidelines, PAN/ Form 60 and one officially valid document (OVDs) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time.
2. Benefits offered in Debit Cards are subject to change from time to time as per guidelines issued by respective service provider (NPCI, RBI etc.)
3. **Conversion in Case of Non-compliance:** If no salary is credited for six consecutive months and the prescribed 6-month Average Balance is not maintained, the account shall be reclassified as a PNB Unnati Savings Account. Upon such reclassification, the benefits and features of the Salary Account Scheme shall be withdrawn. Furthermore, applicable charges for any Debit Card facility availed shall be levied with effect from the date of reclassification.
4. If more than one salary accounts are opened for any customer, insurance benefits will only be provided for only that account in which salary is getting credited.
5. The banks role will be limited only up to paying the insurance premium. Claim settlement related issues associated with complimentary insurances to be directly taken up by the employer/employee concerned, with the insurance company.
6. Insurance claim should be intimated within 90 days from the date of accident/ death.
7. In case of transfer of any employee, that employee will be free to transfer his account from one branch of the Bank to another.

"Definitions"

1. **"Family"** includes the employees and their eligible family members as detailed below:
 - i. Legal spouse of the employee
 - ii. Children of the employee — till they get employed or married or attain the age of 25 years whichever is earlier.
 - iii. "Employee" means employee of Department of Higher Education, Government of Uttar Pradesh.
 - iv. "Employer" means Department of Higher Education, Government of Uttar Pradesh.
 - v. "Organization" means Department of Higher Education, Government of Uttar Pradesh.

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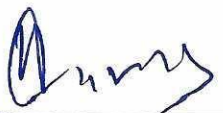

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2. **"Accident"** An accident means sudden, unforeseen, and involuntary event caused by external, visible, and violent means.
3. **"Beneficiary"** means Employees and their eligible family members of Department of Higher Education, Government of Uttar Pradesh.
4. **"Term Insurance"** means a life insurance policy that pays a death benefit only if the employee dies during the policy term (other than suicide).
5. **"Accidental Insurance"** means a type of insurance that provides financial coverage for permanent partial disability, permanent total disability and death resulting from unforeseen accidents.
6. **"Premium"** means the amount payable by the Bank to the Insurance Company for maintaining the insurance policy in force, subject to the terms and conditions of the applicable insurance policy".
7. **"Higher Education Cover (18 to 25 years)"** — In the event of death of insured person due to accident and if a claim is accepted as a valid claim, then this benefit will be extended to one child of the insured person, pursuing full time course in Graduation or higher studies in a recognized college in India. An amount equivalent to 10% of the base sum *insured* will be payable.
8. **"Permanent Total Disability (PTD)"** — In the event of injury occurring to the insured person solely and directly from the accident caused by external, violent and visible means and which result in total irrecoverable loss as total permanent disablement (as defined by IRDAI) within 12 calendar months of its occurrence, the claim will be settled by the insurance company as per IRDAI Guidelines.
9. **"Permanent Partial Disability (PPD)"** - In the event of injury occurring to the insured person solely and directly from the accident caused by external, violent and visible means and which result in partial irrecoverable loss of use or the actual loss by physical separation where a part of the body becomes permanently disabled (as per IRDAI guidelines) within 12 calendar months of its occurrence, the claim will be settled by the insurance company as per IRDAI guidelines.
10. **"Air Accidental Insurance"** — In the event of death due to air accident occurring while undertaking journey by Airlines subject to booking of tickets through any type of mode of payment linked with the salary account of our bank.

"Other Terms and Conditions"

1. It is explicitly agreed and understood that the Department of Higher Education, Government of Uttar Pradesh, acts solely as a facilitator to enable the opening of salary accounts for its employees. The Government, its officers, and its departments shall bear absolutely no financial, legal, or administrative liability whatsoever regarding the operation of these accounts, the delivery of value-added benefits, insurance claim settlements, or any service deficiencies by the Bank or its affiliated Insurance Companies. All financial obligations, disputes, and claims arising from the 'PNB Salary Savings Account Scheme' shall remain strictly between the Bank, the respective Insurance Provider, and the individual Employee.
2. Notwithstanding anything contained elsewhere in this MoU or any associated

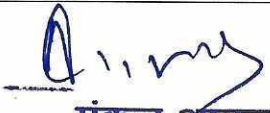

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documents, the Bank explicitly waives any right to seek indemnity, damages, legal costs, or compensation from the Department of Higher Education, Uttar Pradesh Government, for any reason whatsoever arising out of or in connection with this MoU, including but not limited to defaults by employees, technical failures, or insurance claim rejections.

3. The banking relationship, including the issuance of debit cards, provision of overdrafts, personal loans, and insurance covers, constitutes a direct contract between the Bank (or its third-party insurers) and the individual employee. The Department is not a guarantor, surety, or party to these individual contracts and shall not be held liable for any defaults on loans, overdrafts, or negative balances incurred by the employees.
4. Nothing in this MoU shall constrain, limit, or prejudice the statutory, regulatory, or sovereign powers of the State Government. The Department retains the absolute right to modify its payroll distribution mechanisms or engage with other financial institutions without requiring a No Objection Certificate (NOC) or prior approval from the Bank.

IN WITNESS WHEREOF, EACH PARTY HAS SCRIBED THEIR RESPECTIVE HANDS THROUGH ITS DULY AUTHORIZED REPRESENTATIVE.

SIGNED ON BEHALF OF DEPARTMENT OF HIGHER EDUCATION, GOVERNMENT OF UTTAR PRADESH	SIGNED ON BEHALF OF PUNJAB NATIONAL BANK
Signature:  Name: Mahendra Prasad Adarwal Designation: Principal Secretary, उच्च शिक्षा विभाग, उत्तर प्रदेश शासन	Signature:  Name: Pankaj Anand Designation: Zonal Manager, अंचल प्रबंधक पंजाब नैशनल बैंक अंचल कार्यालय विभूति खण्ड, गोमती नगर, लखनऊ
WITNESSES:	
1. Signature:  Name: Shakil Ahmad Siddiqui Designation: Joint Secretary	1. Signature:  Name: Viraj Dogra Designation: Deputy Zonal Manager, Lucknow
2. Signature:  Name: Prof. MONIKA SINGH Designation: Director Higher Education (U.P.)	2. Signature:  Name: Sujit Kumar Negi Designation: Circle Head, Lucknow



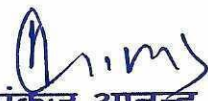
Zonal Office, Vibhuti Khand, Gomti Nagar, Lucknow-226010
Email zulucknow@pnb.bank.in

Annexure – I

Features of Customized PNB Salary Saving Scheme for Permanent Employees of Department of Higher Education (Government of Uttar Pradesh)

Product Features	Group A	Group B	Group C
Gross Monthly Salary Range	Above ₹1,20,000/-	₹70,000/-to ₹1,20,000/-	Less than ₹70,000/-
Insurance Benefits			
Personal Accident Death Insurance	₹150 lakhs	₹120 lakhs	₹100 lakhs
Air Accidental Insurance	₹300 lakhs	₹240 lakhs	₹200 lakhs
Permanent Total Disability	₹150 lakhs	₹120 lakhs	₹100 lakhs
Permanent Partial Disability Insurance	Upto ₹75 lakhs	Upto ₹60 lakhs	Upto ₹50 lakhs
	%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured		
Higher Education Cover for College and Higher Studies	Upto ₹8 Lakhs (Male Child) and upto ₹10 Lakhs (Girl Child) in aggregate, 25% of entitled PAI Cover, (for any One child only) for 3 years		
Girl Child Marriage Cover	20% of entitled PA Insurance cover up to ₹5 lakhs for one Girl Child, max up to ₹10 lakhs in aggregate for 2 girl children (18-25 years) i.e., ₹5 lakhs each		
Emergency Medical Expenses	₹25,000		
Ambulance Charges	₹50,000		
Air Ambulance Charges	Max. Upto ₹10 lakhs		
Funeral Expenses	₹10,000		
Plastic Surgery in Burn cases	Max. Upto ₹10 lakhs		
Transportation of Imported Medicine	Max. 5 lakhs		
Death in Coma (more than 48 hours) after accident	Max. 5 lakhs		
Family Transportation	Max ₹50,000/- (cost of travel incurred by immediate 2 family members)		
Repatriation of Mortal Remains	Max ₹50,000/-		
Term Life Insurance	₹12 lakhs	₹8 lakhs	₹5 lakhs

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Product Features	Group A	Group B	Group C
Term Life Insurance- Add on Cover (Details as per Appendix A)	Available for upto ₹100 lakhs Cost to be borne by A/c holder		
Wellness & Preventive Care			
Hospicash Benefit (Details in the Appendix B)	₹60,000/- p.a.		₹30,000/- p.a
Wellness Programme (Details in the Appendix B)	a) Free Annual Health Check Up on cashless basis with option of home visit and lab collection b) Unlimited Tele Consultation c) Personal Accidental Insurance of ₹4 lakhs with permanent total disability cover of ₹125% of Sum Insured		
Health/ Medical Insurance Cover (Details in the Appendix C)	Quote by Bajaj General Insurance Company Limited		
Top-Up Health/ Medical Insurance Cover (Details in the Appendix D)	Quote by Care Health Insurance Co. Ltd.		
Banking Benefits			
Minimum Balance Requirement	Nil		
Sweep In -Out facility	Available on customer's specific request; By Default — No Threshold limit - ₹35,000/- In multiple of 1,000/-; but minimum FFD should be amount ₹10,000/-		
Instant Overdraft Facility (Details as per HO: RABD Cir. No. 84/25 dated 12.09.2025)	Primary salary account holders of the scheme may avail overdraft equal to 2 times of net salary credited in the account (for the calculation average of last 3-month net salary credited in account excluding arrears/ other credits, shall be taken) subject to maximum amount of ₹2 lakh.		
IMPS/ RTGS/ UPI/ SMS Charges (Offline & Online)	100% Waived		
Concession in Annual Locker Rent	100% discount for 1 st year; thereafter 75% discount each year in 1 small locker	100% Discount for 1 st year; thereafter 50% discount each year in 1 small locker	50% for first year in 1 small locker
Demand Draft Issuance	Free and Unlimited		
Issuance of Cheque book	Free and Unlimited		
Customized Account Number	Available		Not Available
Concession in Demat AMC	100% Waived		

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Product Features	Group A	Group B	Group C
Preferential Access to Retail Loans			
Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan	Vehicle Loan/ Housing Loan/ Education Loan: 100%; Personal Loan: 50%		Vehicle Loan/ Housing Loan/ Education Loan: 100%; Personal Loan: 25%
Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan (In any case not below prescribed Repo Rate and subject to change from to time)	a) Housing Loan - Concession in ROI upto 0.05% b) Vehicle Loan - Concession in ROI upto 0.10% c) Personal Loan – RLLR+BSP+2.25%; presently 10.35%; irrespective of CIC Score (Presently, minimum CIBIL score required is TU 680 or TU equivalent) d) Education Loan — Based on loan amount and collateral security i. Within India - For Male Student: 9.30% to 10.05% & For Female Student: 8.80% to 9.55% ii. Outside India - For Male Student: 8.05% to 10.05% & For Female Student: 8.05% to 9.55% iii. For student getting admission in MBBS/ MD/ MS/ PG courses - Loan amount above ₹7.5 Lakhs for pursuing MBBS/ MD/ MS/ PG (in medical after completing MBBS) — 8.05% (Details in the Appendix E)		
Family Banking Benefits			
Benefits in Family Account	a) Zero Balance Savings Account for upto 4 Family Member (including Salaried); Family Members include primary account holder's spouse and Maximum 2 child (up to the age of 25 years) b) Free issuance of RuPay Platinum Debit Card with PAI benefit c) PAI - ₹5 lakh each for all Family A/c holders (except minors) within aggregate PAI d) Free Chequebook upto 20 leaves e) NEFT/RTGS – Free Online f) Demand Draft Issuance – Free g) SMS Alert Charges – Free		
Cards			
Debit Card Variant	RuPay Select - Imperial Variant	RuPay Select - Optima Variant	RuPay Select -Excel Variant
Issuance/Annual Maintenance Charges	Issuance charges – 100% waived for first primary card Annual Maintenance Charges – 100% Waived		
No. of Free ATM TXN (in a month)	Free Unlimited ATM Withdrawals at Own & Other bank's ATM		



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Product Features	Group A	Group B	Group C
Benefits on Debit Card (Details in the Appendix F)	a) Free PAI upto ₹10 lakhs (Either on RuPay Debit card or RuPay Credit card) b) Lounge Access c) Loyalty & Reward points on Debit Card Spends		
Credit Card Variant	RuPay Select Credit Card #		RuPay Platinum Credit Card#
	Eligible employees whose gross monthly income is equal to or exceeds ₹2.5 Lakhs may be offered credit card specially designed for HNIs, affluent segment, top tier professionals, the PNB Metal Credit Card – LUXURA*	-	
Issuance/Annual Maintenance Charges	#No Joining Fee and no Annual Maintenance Charges		
Features & Other Benefit on Credit Card (Details of RuPay Platinum/ Select/ Metal Credit Card in the Appendix G)	a) Lounge Access b) Gym Membership c) Golf & Spa session d) Reward Points on Credit Card Spends		
Loyalty / Reward Points (RP) Structure			
Reward Points	Reward Points (RP) shall be awarded to eligible Salary Account holders, subject to terms and conditions as prescribed by the Bank: 1. Account Opening: On successful opening of a Salary Savings Account — 100 Reward Points. 2. First Financial Transaction through Debit Card: On completion of the first financial transaction (POS/e-commerce) — 400 Reward Points 3. 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		



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Product Features	Group A	Group B	Group C
	4. Monthly Debit Card Spend: On achieving cumulative monthly spends of ₹30,000 through the Debit Card — 400 Reward Points 5. Additional Transactions through PNB One: Reward Points shall also be applicable for transactions conducted through PNB One, including but not limited to opening of Fixed Deposit (FD)/Recurring Deposit (RD), UPI transactions, etc. Note: The accrual and redemption of Reward Points shall be governed by the Bank's prevailing Loyalty/ Reward Program, and may be subject to change from time to time		

Other Terms & Conditions

1. Features related to the scheme will be admissible only if availed, after activation of the account under respective scheme or transfer of account from any other scheme to respective scheme under this customized offering.
2. Terms & Conditions and SOP for availment of benefits under Insurance viz., Personal Accidental Insurance Cover, Term Insurance, Wellness Programme and Hospicash will be in accordance to the guidelines circulated vide HO: BA&RM — Deposit & Marketing Cir. No. 29/2025 dated 08.07.2025, 57/2025 dated 10.11.2025 and subsequent circulars issued on the subject, from time to time
3. Furthermore, the features and benefits of the Term Life (Top-up Cover), Health Insurance, and Top-up Health Insurance are subject to the terms and conditions of the respective insurance providers.
4. Benefits and offers related to RuPay Debit and Credit Cards shall be governed by the guidelines issued and updated by NPCI from time to time.
5. All other service charges, including credit and non-credit related charges except, the specific relaxations and concessions offered in the scheme, shall be levied as per the Bank's prevailing schedule of service charges, as amended from time to time.
6. **Continuation of Salary Account Benefits:** The benefits and features of the Customized Salary Saving Scheme for Central Government Employees shall be available only in accounts where salary is credited on a regular basis. In case,



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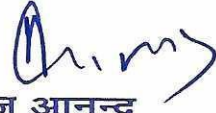
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salary credit is not received in any account for continuous 6 months, the account shall continue to remain under the Salary Account Scheme and enjoy associated benefits only if the 6-month Average Balance is maintained as per the following criteria:

- Group A – More than ₹1,20,000/-
 - Group B – ₹70,000/- to ₹1,20,000/-
 - Group C – less than ₹70,000/-
7. If no salary is credited for six consecutive months and the prescribed 6-month Average Balance is not maintained, the account shall be reclassified as a PNB Unnati Savings Account. Upon such reclassification, the benefits and features of the Salary Account Scheme shall be withdrawn. Furthermore, applicable charges for any facility availed shall be levied as per bank's extant guidelines, with effect from the date of reclassification.
8. Further, in the event of higher concessions being offered by Head Office: Retail Asset Business Division (HO: RABD) during any special campaign or bonanza period, only one benefit shall be extended to eligible customers under this scheme
9. Further, all other terms and conditions as applicable in PNB Salary Saving Accounts will be applicable to the captioned scheme.


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Appendix – A

Term Life Insurance- Add on Cover

- Insurance Company: PNB MetLife India Insurance Co. Ltd.
- Type: Group Policy
- Eligibility: Proposed insurance coverage for Civilian and other eligible Personnel maintaining salary account with Punjab National Bank who are aged between 18 to 60 years.
- Plan Name/ Type: MetLife Complete Care Plus (UIN: 17N093V06)
- Frequency of Payment: Annually
- Rate (Per ₹1,000/- Sum Assured): ₹1.85+GST

Sum Insured – Upto ₹25 lakhs

Premium Table: -

		Premium Amt. in ₹				
Age / Sum Assured		5 Lakh	10 Lakh	15 Lakh	20 Lakh	25 Lakh
18-60 Years	Base Premium	925	1850	2775	3700	4625
	Service Tax (GST 18%)	167	333	500	666	833
	Total Premium	₹1092/-	₹2183/-	₹3275/-	₹4366/-	₹5458/-

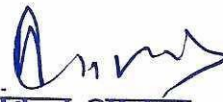
Miscellaneous Terms, Conditions & Exclusions: If the Insured Member's death is due to Suicide within 12 months from the date of joining the Group Policy, PMLI liability to make payment under the Group Policy will be limited to refunding 80% of the Premium received in respect of the Insured Member without interest. Suicide exclusion will be applicable only for a period of 1 year from the date of joining of a member in the scheme and shall not be reimposed upon continuous renewal of the member's coverage in Group Policy.

Sum Insured – ₹25.01 lakhs to ₹100 lakhs (subject to underwriting including medicals)

- Maximum Sum Assured is restricted to 5 time of the annual salary.
- Premium Rate will be ₹1.85 per 1000 Sum Assured, excluding GST.
- Maximum entry age will be Upto 55 years; whereas maximum ceasing age will be 60 years or retirement age, whichever is earlier.
- Term: 1 year.
- Waiting Period: 30 days except Accidental Deaths
- Exclusions: Suicide in 1st policy year
- Acceptance process: Before any risk acceptance, Master Policyholder must obtain confirmation from the Insurer by sharing relevant information about the group/organization (name of the organization, Sum Assured criteria offered to



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employees, and other relevant details). The insurer will assess the risk and confirm acceptance or rejection based on the submitted proposal.

- This benefit is not applicable for below hazardous occupation/industry organization.
 - Workers in nuclear, chemical, gas, electrical, or metal refinery plants
 - Workers in oil-refinery or production, oil-platform workers
 - Miners, workers in quarries, workers involved in tunnelling
 - Work involving explosives, ammunition, fireworks
 - Asbestos workers
 - Window cleaning and industrial cleaning
 - Construction/demolition workers; shipbuilding; scaffold workers; steel erectors; welders
 - Farmers and other agricultural workers; workers in slaughterhouses
 - Lumber and other forest industries
 - Fishermen, seamen, boat crews, dock workers
 - Divers
 - Aviation
 - Drillers
 - Boiler manufacturers or operators
 - Logistics companies
 - Cement companies
 - Trash and recycling collection units
 - Municipalities
 - Military, paramilitary, security services, defence, policemen, firemen


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Appendix -B

Hospicash Benefit and Wellness Programme

Hospicash Benefit	ICICI Lombard Insurance Co. Ltd	₹30000/- p.a. i.e. ₹1000/- per day for Maximum 7 days per instance. Maximum 30 days per annum. Any number of times of Claim is admissible subject to hospitalization is more than 24 Hours. & ₹60000/- p.a. i.e. ₹2000/- per day for Maximum 7 days per instance. Maximum 30 days per annum. Any number of times of Claim is admissible subject to hospitalization is more than 24 Hours.
Wellness cum GPAI	The Oriental Insurance Co. Ltd. with collaboration of MediBuddy	a) Free Annual Health Check Up on cashless basis with option of home visit and lab collection. Health Check Up includes undernoted test: • Liver Function Test • T3/T4/TSH • Serum Creatinine • Blood Urea • Lipid Profile • Urine Routine • HbA1c • Hemogram & ESR • Blood Sugar - Fasting b) Unlimited Tele Consultation through MediBuddy App c) Personal Accidental Insurance of ₹4 Lakh with Permanent Total Disability cover of 125 % of Sum Insured.

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Appendix -C

Health/ Medical Insurance Cover

Bajaj General Insurance Company Limited

Sum Insured - ₹5 Lakhs - Age group 03 Months to 79 Years

Amt. in ₹

Age Band	Individual Premium (Incl. 18% GST)	Floater Premium (Incl. 18% GST) (2A+2C)*
18-40 Y	9092/-	10896/-
41-50 Y	11497/-	13335/-
51-60 Y	14886/-	16895/-

Features of Policy: - This policy will be available to the Salary Account Holders of Punjab National Bank (For Central Govt. Salary Account Holders only)

Coverage: -

- Maximum 5 family members will be covered in a policy: Self+ Spouse+3 dependent children (legitimate or legally adopted children) Children minimum age: completed 3 months onwards
- Up-to the age of 79 years
- Female child until she is married immediately consequent upon her marriage she shall cease to be covered under the policy and no claim shall be admissible.
- Male child up to the age of 26 years if he is a bona-fide regular student and fully dependent on proposer i.e., the PNB Salary account holder.
- Initial waiting period of 30 days.
- Pre-existing disease waiting period of 36 months.
- Funeral Expenses up-to ₹1000/-

Mode of Payment of Premium and Coverage of Risk: -

- Cheque/Banker's Cheque/Demand draft in favor of Insurer / Account Transfer.
- The insurance risk coverage shall be for a period of one year from the commencement of the coverage
- Our In-house Health Administration Team (HAT) will issue the cashless identity cards to the insured for all the insured persons under the policy and send the same directly to the insured by fastest mode.
- Customer will get Policy Bond along with Id-cards within 15 days of issuance of the policy.

Claim Conditions: - In-patient Hospitalization Treatment

- This policy covers the expenses of hospitalization/ domiciliary hospitalization for Illness/ Diseases/ Injury or Accident.



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- Room, Boarding and Nursing Expenses as provided by the Hospital/ Nursing Home not exceeding 1% of the Sum Insured per day or ₹5,000/- per day whichever is less.
- ICU Boarding and Nursing Expenses as provided by the Hospital/Nursing Home Not exceeding 2% of the Sum Insured per day or ₹10,000/- per day whichever is less.
- Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees as per the limits of the sum insured. Anesthesia, Blood, Oxygen, Operation Theatre Charges, surgical appliances, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, Orthopedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory diagnostic tests, X-ray and such similar expenses that are medically necessary as per the limits of the sum insured.
- **Pre- Hospitalization Expenses** - The Medical Expenses incurred during the 30 days immediately before the patient has been hospitalized, provided that, such medical expenses were incurred for the same illness/injury for which subsequent hospitalization was required, and the company has accepted an inpatient hospitalization claim under Benefit in Patient Hospitalization Treatment Cover.
- **Post- Hospitalization Expenses** - The Medical Expenses incurred during the 60 days immediately after patient has been discharged, provided that, such costs are incurred in respect of the same illness/ injury for which the earlier hospitalization was required, and the company has accepted an inpatient hospitalization claim under benefit in Patient Hospitalization Treatment Cover.

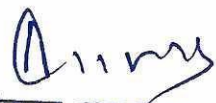
Required Documents: -

- Complete KYC compliance of policy holder
- PAN card of policy holder List of Claim

Documents: -

- Claim form with NEFT details & cancelled cheque duly signed by insured
- Original Discharge Summary & Final Bill.
- Original investigation reports along with Prescription of Treating Doctor
- Original Paid Receipts


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Appendix-D

Top-Up Health/ Medical Insurance Cover – Care Health Insurance Co. Ltd.

Particulars	Description
Coverage Details	
Cover Type	Individual/ Floater
Relationship Type	Self/ Spouse/ 4 Dependent Children
Entry Age - Min	Adult: 18 years Child: 91 Days
Entry Age - Max	Adult: 75 years Child: 24 years
Exit Age	Adult: Lifelong* Child: 25 years
Pre-policy Medical Check-up	No, Good health declaration basis
Policy Name holder	Registered Salary account Holders of Punjab National Bank
Policy Tenure	1 Year
Claims pay-out	Cashless (within network) / Re-imbursement
Claims Servicing	In - house
Covered Benefits	
Hospitalization Expenses :-	
Sum Insured (SI) in ₹	15 lakhs/ 30 Lakhs
In - patient care	Up to Sum Insured
Day Care Treatment	Up to Sum Insured
Pre-hospitalization Medical expenses	30 days
Post-hospitalization Medical expenses	60 days
Domestic Road Ambulance	Up to ₹Rs.2,000/- per hospitalization
Donor Expenses	Up to Sum Insured
Alternative Methods of Treatment (AYUSH)	Up to Sum Insured
Wait Period	
30 Days	Yes (except for Injuries/Accident)
Named Ailment (as defined in Group Care 360 Product)	24 Months
Pre-existing diseases	24 Months



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Premium Table for Top-Up Health/ Medical Insurance Cover
(Excluding GST)

18-70 years					
Super Top-Up Health Insurance	Sum Insured Deductible	1A (Premium in ₹)	2A (Premium in ₹)	2A+1C (Premium in ₹)	2A+2C (Premium in ₹)
	15 lakh/ 2lakh	1598/-	1742/-	1818/-	1978/-
	30 lakh/ 3 lakh	2012/-	2206/-	2311/-	2478/-

70 years above*					
Super Top-Up Health Insurance	Sum Insured Deductible	1A (Premium in ₹)	2A (Premium in ₹)	2A+1C (Premium in ₹)	2A+2C (Premium in ₹)
	15 lakh/ 2lakh	2557/-	2787/-	2909/-	3165/-
	30 lakh/ 3lakh	3219/-	3530/-	3698/-	3965/-


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Appendix – E

Details for Concession in Rol in case of Education Loan

PNB Saraswati:

Parameter	Floating Rol for Male Student	Floating Rol for Female Student
Loan Upto ₹7.50 lakhs (covered under CGFSEL Scheme)	RLLR+BSP+ 1.95% (Presently 10.05% p.a.)	RLLR+BSP+ 1.45% (Presently 9.55% p.a.)
Loan amount ₹7.50 lakhs & above (Where ZM has relaxed the minimum 100% collateral security criteria)	RLLR+BSP+ 1.95% (Presently 10.05% p.a.)	RLLR+BSP+ 1.45% (Presently 9.55% p.a.)
Loan irrespective of amount (where minimum 100% collateral security is available)	RLLR+BSP+ 1.20% (Presently 9.30% p.a.)	RLLR+BSP+ 0.70% (Presently 8.80% p.a.)

PNB Udaan:

Parameter	Floating Rol for Male Student	Floating Rol for Female Student
Loan Upto ₹7.50 lakhs (covered under CGFSEL Scheme)	RLLR+BSP+ 1.95% (Presently 10.05% p.a.)	RLLR+BSP+ 1.45% (Presently 9.55% p.a.)
Loan above ₹7.50 lakh to student getting admission into institute as mentioned in Annexure — S of PNB UDAAN scheme (Where ZM has relaxed the minimum 100% collateral security criteria)	RLLR + BSP + 0.95% (Presently 9.05% p.a.)	RLLR + BSP +0.95% (Presently 9.05% p.a.)
Loan irrespective of amount to student getting admission into specific institutes (where	RLLR+BSP -0.05 (Presently 8.05% p.a.)	RLLR+BSP-0.05 (Presently 8.05% p.a.)



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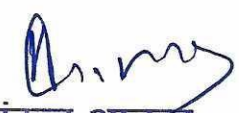
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Parameter	Floating Rol for Male Student	Floating Rol for Female Student
minimum 100% collateral security is available)		
Loan amount ₹7.50 lakhs & above (Where ZM has relaxed the minimum 100% collateral security criteria)	RLLR+BSP+ 1.95% (Presently 10.05% p.a.)	RLLR+BSP+ 1.45% (Presently 9.55% p.a.)
Loan irrespective of amount (where minimum 100% collateral security is available)	RLLR+BSP + 1.20% (Presently 9.30% p.a.)	RLLR+BSP+ 0.70% (Presently 8.80% p.a.)

Education Loan: PNB SARASWATI & PNB UDAAN Education loan scheme for student getting admission in MBBS/MD/MS/PG courses.

Parameter	Floating Rol
Loan amount above ₹7.5 Lakhs for pursuing MBBS/MD/MS/PG (in medical after completing MBBS) (where minimum 100% collateral security is available)	RLLR + BSP-0.05 i.e. presently 8.05% p.a.


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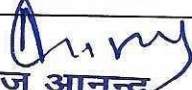
Appendix-F

Features of Debit Card

Benefits	RuPay Select Card – Imperial Variant	RuPay Select Card – Optima Variant	RuPay Select Card – Excel Variant
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages		
Clear Tax	Voucher worth 2950 per year	Voucher worth 2950 per year	NA
Apollo Pharmacy	Voucher worth 250 per Quarter	Voucher worth 250 per HY	NA
Medical Check-up	Once per year	Once per year	NA
Blinkit	₹250 Voucher 1 per quarter	₹250 Voucher 1 per HY	NA
Swiggy (Friday Offer)	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month
Swiggy One 3 months membership	Once per year	Once per year	Once per year
Gym	3 months Cult Lite once per year	3 months Cult Lite once per Year	Once per year
Golf	Available	NA	NA
Lounge	Domestic — 2 per Quarter International — 1 per Quarter	Domestic — 1 per Quarter International — 1 per Quarter	Domestic & International — 1 per HY
Merchant Offers	Exclusive Domestic & International offers from partner Merchants	Exclusive Domestic & International offers from partner Merchants	Exclusive Domestic & International offers from partner Merchants
Annual Ganna Subscription	Available	Available	NA
Book My Show	Voucher worth ₹500 per Quarter	Voucher worth ₹500 per HY	Voucher worth ₹500 per year
OTT (Prime/Hotstar)	Annual Subscription (One OTT)	Annual Subscription (One OTT)	Annual Subscription (One OTT)
Personal Accidental Insurance	Upto ₹10 Lakh	Upto ₹10 Lakh	Upto ₹10 Lakh
Amazon (Friday Offer)-	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of 129/month	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of 129/month	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of 129/month
Decathlon	Voucher worth ₹500 per quarter	Voucher worth ₹500 per HY	NA
Kaylan Jewelers	Voucher worth ₹2000 per Half Year	Voucher worth ₹2000 per Year	Voucher worth ₹2000 per Year
Myntra	Voucher worth ₹500 per Quarter	Voucher worth ₹500 per HY	Voucher worth ₹500 per Year
Reliance Digital	Voucher worth ₹500 per Quarter	Voucher worth ₹500 per HY	NA
Make my Trip	Flat 10% off upto ₹1500 per year	Flat 10% off upto ₹1500 per year	NA



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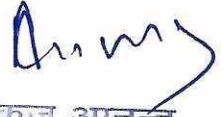
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Benefits	RuPay Select Card – Imperial Variant	RuPay Select Card – Optima Variant	RuPay Select Card – Excel Variant
SPA	Complementary SPA Services 1 per Half Year	Complementary SPA Services 1 per year	Complementary SPA Services 1 per year

*Benefits are subject to NPCI guidelines


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Appendix-G

Features of Credit Card

Benefits	RuPay Select Credit Card - Group: A & Group B – Salary Range >70,000/-
Card Limit	₹50,000 - ₹10,00,000
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages
Lounges	8 Complimentary Domestic (2 per quarter) & 2 Complimentary International Per Year
Myntra	Voucher worth ₹250 per quarter
Ola/Uber	Discount Voucher of Ola/ Uber worth ₹100/-, once per quarter
SPA	Complimentary SPA services at Tattva, Four Fountains, HR Wellness, once per annum
Big basket/ Blinkit	Discount Voucher of Big basket/ Blinkit worth ₹250/-, once per quarter
Swiggy One	Membership of 3 months, once per annum
Gaana Plus	12 Month Pack, once per annum
Health Check - up	Complimentary Health Check-up, once per annum.
OTT Membership	Complimentary membership of Amazon Prime/Hot star/Zee5/ SonyLiv, once per annum.
Netmeds	20% off on the medicines with minimum order of ₹999, once per quarter
Insurance	Personal Accidental Insurance Available

*Benefits are subject to NPCI guidelines

Benefits	RuPay Platinum Credit Card for Group: C – Salary Range for Credit Card >₹25,000 - <70,000/-
Card Limit	₹10,000 - ₹5,00,000
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages
Lounges	4 Complimentary Domestic (1 per quarter) & 1 Complimentary International Per Year
Myntra	Voucher worth ₹250 per quarter
Ola/Uber	Discount Voucher of Ola/ Uber worth ₹100/-, once per quarter
SPA	Complimentary SPA services at Tattva, Four Fountains, HR Wellness, once per annum
Health Check - up	Complimentary Health Check-up, once per annum.
OTT Membership	Complimentary membership of Zee5/ SonyLiv, once per annum.
Netmeds	20% off on the medicines with minimum order of ₹999, once per quarter
Insurance	Personal Accidental Insurance Available

*Benefits are subject to NPCI guidelines

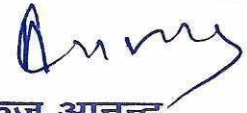


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Benefits	PNB Metal Credit Card- 'LUXURA'
Welcome Benefit	Get 20,000 @reward points on spending ₹50,000 within the first 90 days. These 20,000 reward points carry a value of ₹5,000, which can be redeemed as cashback or rewards. Welcome Benefit will be Credited after 90 days of card activation.
Brand-Specific Rewards	3X Reward Points on travel & dining spends.
Milestone Benefits	Get 10,000 reward points on spend of ₹ 5 lacs annually.
Lounge	Unlimited (Domestic & International)
Rewards Point	Earn 4 rewards* points for every ₹100/- spent. <u>Note:</u> Reward points are not available in case of spend for fuel expenses, for cash withdrawals, jewellery, and debits due to charges/ fees on cards and other restricted MCC codes. *One Reward point is valued at ₹0.25.
Hospitality Benefit	
2+1 complimentary night	- ITC (Premium Hotels other than Fortune) - Throughout the year, any number of times (Except blackout dates as per the hotel)
1+1 Dining (Set Menu)	- Set Menu at Signature ITC restaurants (Applicable restaurants - Peshawari/Avartana/Kebabs & Kurries/Royal Vega/Dum Pukht/Yi Jing/Pan Asian/Ottimo Cucina Italiana). - Throughout the year, any number of times, Max 1 per Table/Bill (Except blackout dates as per the hotel)
1+1 SPA	Complementary 60- minute SPA session at ITC, available throughout the year with no limit on the number of visits.
Memberships	HotelLux Membership Benefits HotelLux operates as a high-end, member-based private travel agent, offering luxury travel experiences. HotelLux memberships are valid across luxury hotels and resorts which are as follows: The Elite Plus Membership includes: - Complimentary breakfast. - Complimentary room upgrade. * - Early check-in.* - Late check-out. * - Up to USD 200 in hotel dining & spa credits. - One-time use of 1,000 and 2,000 HotelLux Points (equivalent to USD 100 and USD 200). *Subject to availability These benefits are applicable across a wide network of luxury hotels listed on HotelLux Website. (https://www.hoteluxapp.com/#/).

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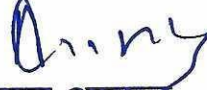


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Benefits	PNB Metal Credit Card- 'LUXURA'
Movie Ticket	Buy 1 get 1 ticket up to ₹500 once per month. (BMS or similar — from a blocked number of seats)
Forex Mark-up	Nil
Fuel Surcharge Waiver	Min. ₹12.50 or 1% on single fuel transaction of amount greater than ₹500 & less than ₹4000/-. Maximum surcharge waiver of up to ₹350/- per billing cycle, exclusive of service tax and other charges.
Comprehensive Insurance coverage	- Personal Accidental Insurance: ₹50 Lakhs. - Air Accidental Insurance: ₹1 Crore. - Purchase Protection: ₹2 Lakhs. - Travel Insurance (Baggage Loss ₹20k).
24 X7 Concierge services	- Domestic: Golf Reservations, Car Rentals, and travel reservation assistance, etc. - International: Lost passport & lost luggage assistance, Embassy & hospital assistance etc.
Emergency Cash Concierge	International - In case of loss of wallet, cash support of \$600 is available anywhere in the globe.
Golf	Four complementary domestic golf lessons/rounds per year (one per quarter).
Visa application services (OneVasco)	- Complimentary lounge for 2 visitors (only for applicable Visa process) once per year, excluding business Visa. 15% discount on fast track immigration. 15% discount on Visa concierge services.
Add On Card	Allowed as per Credit Card Business Policy. - Add on Metal Card*: Joining Fee — ₹9000 + GST Annual Fee - ₹7500 + GST - Add on Non-Metal Card*: Joining Fee — ₹6000 + GST Annual Fee - ₹4500 + GST *All benefits, joining fees reimbursement & annual fee waiver criteria will be same as primary card.

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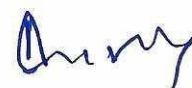
Annexure-II

Features of PNB Salary Savings Account Scheme for Contractual/Outsourced Employees of Govt. of Uttar Pradesh

S.No.	PARAMETERS	NEO	EXCEL	OPTIMA	IMPERIAL
1.	Eligibility	For contractual/outsourced employees of Government of Uttar Pradesh. who is earning a Gross Monthly Salary of ₹10,000/- & above.			
2.	Target Salary Group (Gross Salary)	₹10,000/- to ₹25,000/-	Above ₹25,000/- to ₹75,000/-	Above ₹75,000/- to ₹1,50,000/-	Above ₹1,50,000/-
3.	Scheme Code	SBNEO	SBPRI	SBOPT	SBIMP
4.	Scheme Codes for Customized Account Number	Not Available	BPRC	SBOPC	SBIMC
5.	Minimum Average Balance	NIL	NIL	NIL	NIL
6.	Customize Account No.	Not Available	Available on customer's request (subject to availability of Account Number)		
7.	Sweep Facility	Not Available		➤ Threshold limit for Sweep out facility: ₹2.00 Lakh. ➤ Sweep in/out multiple of: ₹25,000/- ➤ Period of FDR: 7 to 179 days. ➤ Account holder will get the prevailing card rate of interest on FFD. No interest shall be paid if FFD is broken before 7 days. ➤ Frequency of Sweep out: upto 4 times in a month, as per account holder's choice. At least one date is mandatory.	
8.	Personal Accident Insurance (PAI)	₹30 Lakh	₹50 Lakh	₹100 Lakh	₹125 Lakh
9.	Air Accidental Death Insurance cover(AAI)	₹60 Lakh	₹100 Lakh	₹200 Lakh	₹250 Lakh



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S.No.	PARAMETERS	NEO	EXCEL	OPTIMA	IMPERIAL
10.	Personal Accident Permanent Total Disability (PTD) Insurance	₹30 Lakh	₹50 Lakh	₹100 Lakh	₹125 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.)			
11.	Personal Accident Permanent Partial Disability (PPD) Insurance	Upto ₹15 Lakh	Upto ₹25 Lakh	Upto ₹50 Lakh	Upto ₹62.5 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.)			
12.	Other Add-on Covers with PAI Policy	1. Personal Accident Insurance (PAI) – Spouse & 1 or 2 Children: Upon the specific request of the Salary Accountholder during onboarding, a PAI (Death) cover of ₹5 lakh each shall be extended to the spouse and up to two children, within the overall sum assured of the primary account holder. 2. Education Cover for Dependent Children: A financial cover of up to ₹5 lakh (i.e., 25% of the entitled PA cover, subject to a maximum of ₹5 lakh) shall be provided towards higher education (college and above) of up to two dependent children (aged up to 25 years), for a period of up to three years, in the event of accidental death of the account holder. 3. Girl Child Marriage Cover (Additional Benefit): An additional benefit of up to 10% of the PA cover (maximum ₹10 lakh per girl child) shall be payable for the marriage of up to two girl children (aged between 18–25 years) in the event of accidental death of the account holder. 4. Emergency Medical Expenses: Coverage of emergency medical expenses up to ₹25,000/- shall be available, as per policy terms. 5. Ambulance Charges: Coverage up to ₹10,000/- towards ambulance expenses incurred in case of emergency hospitalization.			



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S.No.	PARAMETERS	NEO	EXCEL	OPTIMA	IMPERIAL
		6. Air Ambulance Charges: Coverage up to ₹1,00,000/- for air ambulance services , subject to conditions of the insurer.			
		7. Funeral Expenses Upto ₹10,000/-			
		Note: The Education Cover and Girl Child Marriage Cover are provided in addition to the overall sum assured of the primary account holder.			
13.	Term Insurance	NIL	₹2.00 Lakh	₹5.00 Lakh	₹8.00 Lakh
14.	Hospi-cash	₹30,000/-	₹30,000/-	₹60,000/-	₹60,000/-
15.	Free Banking Services	1. Cheque Book issuance 2. RTGS/NEFT/IMPS 3. Demand Draft issuance 4. SMS Alert 5. Ledger Folio 6. Statement of Account			
16.	Locker Rent (Small Locker)	25% Discount for First Year	50% Discount for First Year	100% Discount for first year; thereafter 50% discount each year	100% Discount for first year; thereafter 75% discount each year
17.	Locker operations (Free Visits)	12 per annum	18 per annum	Free unlimited	
18.	Demat / Trading AMC Charges	100% Discount			
19.	Debit Card	RuPay Select Debit Card			
		Card Type: SAN	Card Type: SAP	Card Type: SAO	Card Type: SAI
		Issuance charges: NIL AMC: NIL Cash Withdrawal at ATM: ₹1.50 Lakh per day POS/ eCom: ₹5.00 Lakh per day			
20.	Free ATM Withdrawals (PNB)	Free Unlimited (Domestic)			
21.	Free ATM Withdrawals (Domestic) (Other PNB ATMs)	3 Transactions	5 Transactions	5 Transactions	Free Unlimited



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S.No.	PARAMETERS	NEO	EXCEL	OPTIMA	IMPERIAL
22.	Family Banking Benefits	Zero Balance Savings Account for Upto 4 Family Member (including Salaried); Family Members include primary accountholder's spouse and Maximum 2 child (up to the age of 25 years).			
23.	Loyalty / Reward Points (RP) Structure	Reward Points (RP) shall be awarded to eligible Salary Account holders, subject to terms and conditions as prescribed by the Bank: Account Opening: On successful opening of a Salary 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 Monthly Debit Card Spend: On achieving cumulative monthly spends of ₹30,000 through the Debit Card – 400 Reward Points Additional Transactions through PNB One: Reward Points shall also be applicable for transactions conducted through PNB One, including but not limited to opening of Fixed Deposit (FD)/Recurring Deposit (RD), UPI transactions, etc. Note: The accrual and redemption of Reward Points shall be governed by the Bank's prevailing Loyalty/ Reward Program, and may be subject to change from time to time (detailed guidelines in this regard will be issued by BA&RM Division separately).			
24.	Reward Points (RP) Milestones	Milestone I: 1000 RP on achieving ₹ 3.5 lakh transactions through Debit Card in a year. Milestone II: 2000 RP on achieving ₹ 5 lakh transactions through Debit Card.	Milestone I: 2000 RP on achieving ₹5 Lakh transactions through Debit Card in a year.	Milestone I: 4000 RP on achieving ₹5 lakh transactions through Debit Card in a year.	



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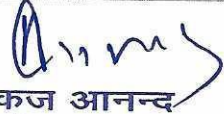

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S.No.	PARAMETERS	NEO	EXCEL	OPTIMA	IMPERIAL
				Milestone II: 4000 RP on achieving ₹7.5 lakh transactions through Debit Card.	Milestone II: 6000 RP on achieving ₹7.5 lakh transactions through Debit Card.
25.	Credit Card : No Joining Fee & Life Time Free	Not eligible	RuPay Platinum Credit Card Equal to 1 Month Gross Salary	RuPay Select Credit Card Equal to 1.5 times of the Monthly Gross Salary	Equal to 2 times of the Monthly Gross Salary
Limit calculated through Risk-based Underwriting Model (RUM) whichever is lower					
26.	Overdraft Facility	Overdraft available,			
27.	Retail Loans Vehicle Loan(VL) Home Loan(HL) Education Loan (EL) Personal Loan(PL)	Concession in Upfront Fees & Documentation charges in VL/HL/EL: 100% PL: 25%	Concession in Upfront Fees & Documentation charges in VL/HL/EL: 100% PL: 25%	Concession in Upfront Fees & Documentation charges in VL/HL/EL: 100% PL: 50%	Concession in Upfront Fees & Documentation charges in VL/HL/EL: 100% PL: 50%
Special concession in ROI Upto 0.05% in Housing Loan. Special concession in ROI Upto 0.10% in Vehicle Loan.					

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Terms & Conditions:

1. Features related to the scheme will be admissible upon activation of the account under respective scheme. The same features will also be available in case of transfer of account from any scheme to respective scheme.

2. Banking features of the scheme: The Banking features under the scheme—such as RTGS, NEFT, IMPS, SMS alerts, Cheque Book, Demand Draft (DD), Passbook, Zero Balance Family Account facility, Sweep-in/Sweep-out facility, concession in Demat account charges, etc.—shall be extended free of charge upon activation of the account through fresh opening or transfer-in under the scheme.

3. Personal Accidental Insurance Cover, Term Insurance and Hospicash benefits shall be made available with effect from the date of activation in case of new account opening or from the day immediately succeeding the date of conversion of an existing account into the New Salary Account Scheme.

4. PAI (Personal Accident Insurance) coverage shall be available to the first/primary account holder as long as the account is maintained under an eligible Salary Account scheme. In the event, account is reclassified or transferred to a Savings Fund General or any other Saving Account scheme due to non-credit of salary or any other reason, the PAI benefit shall stand withdrawn and will no longer be applicable.

5. PAI Cover for Spouse & 1 or 2 Child is within the overall insurance cover of the primary Salary Account holder. For instance, in case of Total PAI cover of ₹30.00 Lakh, Insurance Cover for Accountholder's spouse & 2 Child will be ₹5.00 Lakh each and will be ₹15.00 Lakh for Salary Accountholder.

Term Insurance coverage includes death due to any cause, including natural death, death due to any illness and pre-existing illness. However, compensation will not be payable in the event of death by suicide within the first year of coverage for the specific insured person.

7. Hospicash refers to a type of health insurance that provides a fixed daily cash benefit for each day of hospitalization. Under **Hospicash** policy, hospitalization for all types of treatment shall be covered, details of sum assured as given below: -

- o Upto ₹30,000 (₹1,000 X 7 per Day in a single instance) (max for 30 days)
- o Upto ₹60,000 (₹2,000 X 7 per Day in a single instance) (max for 30 days)

8. For PAI, Term Insurance & Hospicash, separate operational guidelines and detailed process will be as per bank guidelines.

9. Allocation of Lockers: Locker allotment shall be subject to availability. Priority in allotment shall be accorded to customers registered in the waitlist. The benefit of locker charges waiver for first-year upon locker issuance will be granted only once on first time locker issuance after account opening or account transfer into this scheme. In case the locker is surrendered after availing the



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first-year rent waiver benefit, any subsequent allotment of locker shall not be eligible for the first-year rent waiver.

10. Features and benefits associated with Debit Card under new salary scheme will be provided only after availing new Debit Card (under Card type SAN, SAP, SAO, SAI). The insurance coverage extended to the Debit Card holder is an additional benefit and is governed by the guidelines issued by NPCI (National Payments Corporation of India), which are subject to revision from time to time. Insurance cover available under Debit Card shall be settled separately as per extant guidelines.

11. In case the accountholder wishes to avail a Debit Card and/or Credit Card of a different network or opt for a variant other than the complimentary card provided under the Salary Savings Account Scheme, the same may be issued based on eligibility and subject to applicable terms and conditions.

However, benefits related to such cards shall be governed by the respective card-specific guidelines issued from time to time and not by the Salary Savings Account Scheme. Further, in case of any Debit Card variant other than the complimentary one, applicable issuance charges and Annual Maintenance Charges (AMC) shall be levied as per the prevailing schedule of charges.

12. Family members that can be linked are Spouse & 2 Children: Under the Family Banking benefit, the Salary Account holder may link the Savings Accounts of eligible family members—restricted to **spouse and up to two children**—through CBS menu option 'LNFMFC'. Family members may either open new **Savings Accounts** under any of the Bank's existing Savings Account schemes or link their existing Savings Accounts to the primary Salary Account, subject to eligibility and applicable guidelines.

Upon such linkage, the requirement of maintaining Minimum Average Balance (MAB), Quarterly Average Balance (QAB), or Half-Yearly Average Balance (HAB), as applicable, **shall be waived**, irrespective of the scheme under which the linked accounts are maintained. However, **scheme-specific benefits contingent upon the maintenance of prescribed MAB/QAB/HAB shall continue to apply based on the actual balance maintained in the respective accounts**. Issuance of Debit Cards to linked family members shall be in accordance with the **Bank's prevailing Debit Card Policy**.

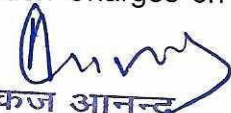
For validation of family relationships, no documentary proof shall be required. Mutual acceptance by the family members, either through the Bank's application or by written consent, shall be treated as sufficient for linkage and creation of family in the Core Banking System (CBS).

13. Interest Rate and Fee Concessions in Retail Loans: Customers under the Salary Account Scheme shall be eligible for the following concessions in respect of Retail Loans:

- 100% concession in Upfront and Documentation Charges on Housing, Vehicle (Car) and Education Loans. 25% concession in Upfront and Documentation Charges on Personal Loans.



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- An interest rate concession of 0.05% for Housing Loan & 0.10% for Vehicle Loan shall be applicable for Customer under EXCEL, OPTIMA, and IMPERIAL Salary Account variants. **This benefit is not applicable for the NEO variant.**

Further, in the event of higher concessions being offered by Head Office: Retail Asset Business Division (HO: RABD) during any special campaign or bonanza period, such enhanced benefits shall also be extended to eligible customers under this scheme.

14. Customizable/Vanity Account Number: Customizable/Vanity Account Number facility shall be made available to customers under defined parameters. Customers may choose a specific account number, subject to availability and system validations. Certain special/important number combinations shall be reserved and allocated only on a case-to-case basis, based on business potential, with prior approval from HO: BA & RM Division. The facility shall be available only through the Branch Channel.

15. For Overdraft Facility, separate guidelines will be issued by Head Office: Retail Asset Business Division (HO: RABD).

16. All other service charges, including credit and non-credit related charges, except the specific relaxations and concessions mentioned above, shall be levied as per the Bank's prevailing Schedule of Service Charges, as amended from time to time.

17. Option to Change Scheme Variant: Existing Salary Account holders shall have the option to convert their accounts to any variant of the New Salary Account Scheme, subject to eligibility. The account shall be migrated to the selected variant upon receipt of the customer's request. Post conversion, all benefits under the new scheme—except the Debit Card and its associated features—shall become applicable from the day immediately succeeding the date of conversion. The Debit Card and its associated features, as per the new scheme variant, shall be extended only upon issuance of the eligible Debit Card corresponding to that variant. Customers may also opt for a Debit Card of a different salary variant, subject to applicable charges.

18. Under the Salary Account Scheme, no Issuance Charges or Annual Maintenance Charges (AMC) shall be levied for Debit Cards issued to accounts opened under eligible Salary variants. However, in the event of conversion of an existing Salary Account into any other Savings Account scheme, the applicable Issuance Charges and AMC for the Debit Card facility availed shall become chargeable **with effect from the date of such conversion.**

The applicable Debit Card types and corresponding charges under each Salary Account variant are as follows:

Salary Variant	Card Type	Issuance Charges (for the 1 st Year)	AMC (from 2 nd Year onwards)	Applicable Charges
NEO	SAN	Rs. 500	Rs. 500	Free
EXCEL	SAP	Rs. 500	Rs. 650	Free
OPTIMA	SAO	Rs. 600	Rs. 800	Free
IMPERIAL	SAI	Rs. 600	Rs. 900	Free



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18. Continuation of Salary Account Benefits:

The benefits and features of the New Salary Account Scheme shall be available **only in accounts where salary is credited on a regular basis**. In case cumulative salary credit of ₹30,000/- is **not received for six consecutive months**, the account shall continue to remain under the Salary Account Scheme and enjoy associated benefits **only if the 6-month Average Balance** is maintained as per the following criteria: Neo: ₹25,000/-

- NEO- Rs. 25,000
- EXCEL- Rs. 75,000
- OPTIMA- Rs. 1,05,000
- IMPERIAL- More than Rs. 1,05,000

19. Conversion in Case of Non-compliance: If **no salary is credited for six consecutive months** and the prescribed **6-month Average Balance** is **not maintained**, the account shall be **reclassified as a PNB Unnati Savings Account**. Upon such reclassification, the benefits and features of the Salary Account Scheme shall be **withdrawn**. Furthermore, **applicable charges for any Debit Card facility availed** shall be levied **with effect from the date of reclassification**.

20. Upon conversion or closure of the Salary Account, the **Family Banking benefits** extended to linked family members shall be **withdrawn**. In such cases, any facilities availed under the Family Banking arrangement, including **Zero Balance facility**, shall become chargeable **with effect from the date of reclassification** of the primary account.

21. Premium Credit Card Benefits:

	SALARY VARIANT		
	EXCEL	OPTIMA	IMPERIAL
Eligibility/Card Type	A Life-Term free Rupay Platinum Credit Card will be provided, subject to eligibility.	A Life-Time Free Rupay Select Credit Card will be provided, Subject to eligibility.	
Credit Card Limit	Equal to 1 Month Gross Salary/Limit calculated through RUM whichever is lower	Equal to 1.5 times of the Monthly Gross Salary/Limit calculated through RUM, whichever is lower.	Equal to 2 times of the Monthly Gross Salary/Limit calculated through RUM, whichever is lower.

All features, facilities, charges, concessions, and benefits related to the issuance and usage of Credit Cards under the Salary Account Scheme shall be **governed by the Bank's prevailing Credit Card Policy** and the **Terms & Conditions** stipulated therein.

The **PNB Credit Card** shall be offered as **"Lifetime Free"**, subject to eligibility as per Bank's internal assessment. The **credit limit shall be determined through the Bank's Risk-based Underwriting Model (RUM)** and shall be the **lower of the eligible limit or the limit derived**



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through RUM, in accordance with the Bank's guidelines.

Any subsequent changes or revisions in the Credit Card Policy—including eligibility norms, risk assessment criteria, product features, fee structure, or reward mechanisms—**shall be applicable and binding** on all cardholders from the effective date as notified by the Bank.

23. Further, all other terms and conditions as applicable in Saving Accounts will be applicable to the captioned scheme.


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DEBIT CARD FEATURES

PNB SALARY SAVING ACCOUNT SCHEME – “NEO”

RuPay Select Debit Card Card Variant Name: Neo , Card Type: SAN

Benefits	Offer Description
Lounge	Domestic Airport lounge program for RuPay Select Debit Card provides access to cardholders one (1) time per calendar quarter per card in any of the participating Domestic Airport lounges. International lounge program provides access to cardholders two (2) times per calendar year per card in any of the participating International Airport lounges.
OTT	1 Complementary 12 months Amazon Prime or Hotstar membership
Personal Accident	Upto ₹10 Lakh
Medical Check up	1 Complementary health check-up package every Quarter
Gym	1 Gym membership every quarter (90 days for Home Workouts or 30 days for the Offline Workouts)
SPA Services	1 Complementary SPA session Service per quarter
Golf	1 Complementary Golf Lesson or Round every quarter
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages

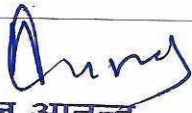
PNB SALARY SAVING ACCOUNT SCHEME – “EXCEL”

RuPay Select Debit Card Card Variant Name: Excel , Card Type: SAP

Benefits	Offer Description
Lounge	Domestic Airport lounge program for RuPay Select Debit Card provides access to cardholders one (1) time per Half Year per card in any of the participating Domestic Airport lounges. International lounge program provides access to cardholders one (1) times per Half Year per card in any of the participating International Airport lounges.



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Benefits	Offer Description
OTT (Prime/Hotstar)	Annual Subscription (One OTT)
Personal Accident	Upto ₹10 Lakh
Gym	3 months Cult Lite Once per year
SPA	1 Complementary SPA session Service per year
Swiggy (Friday Offer)- Platinum	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month valid on Friday
Swiggy One	3 months membership Once per year
Merchant Offers	Exclusive Domestic & International offers from partner Merchants
Book My Show	Voucher worth ₹500 per year
Amazon (Friday Offer)- Platinum	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of ₹129/month valid on Friday
Kalyan	Voucher worth ₹2000 per Year
Myntra	Voucher worth ₹500 per Year
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages

PNB SALARY SAVING ACCOUNT SCHEME – “OPTIMA”

RuPay Select Debit Card

Card Variant Name: Optima, Card Type: SAO

Benefits	Offer Description
Clear Tax	Voucher worth ₹2,950/- per year
Lounge	Domestic Airport lounge program for RuPay Select Debit Card provides access to cardholders one (1) time per Quarter per card in any of the participating Domestic Airport lounges. International lounge program provides access to cardholders one (1) times per Quarter per card in any of the participating International Airport lounges.
OTT (Prime/ Hotstar)	Annual Subscription (One OTT)
Personal Accident	Upto ₹10 Lakh
Medical Checkup	Once per Year
Apollo Pharmacy	Voucher worth ₹250 per Half Year
Gym	3 months Cult Lite Once per year
SPA	1 Complementary SPA session Service per year



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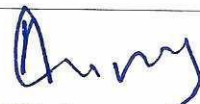
Benefits	Offer Description
Blinkit	1 Voucher worth ₹250 per Half Year
Swiggy (Friday Offer)-Platinum	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month valid on Friday
Swiggy One	3 months membership Once per year
Merchant Offers	Exclusive Domestic & International offers from partner Merchants
Gaana	Annual Subscription
Book My Show	Voucher worth ₹500 per Half year
Amazon (Friday Offer)-Platinum	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of ₹129/month valid on Friday
Decathlon	Voucher worth ₹500 per Half Year
Kalyan	Voucher worth ₹2000 per Year
Myntra	Voucher worth ₹500 per Year
Reliance Digital	Voucher worth ₹500 per Half Year
Make my Trip	Flat 10% off Upto ₹1500 per year
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages

PNB SALARY SAVING ACCOUNT SCHEME – “IMPERIAL”

RuPay Select Debit Card Card Variant Name: Imperial, Card Type: SAI	
Benefits	Offer Description
Lounge	Domestic Airport lounge program for RuPay Select Debit Card provides access to cardholders one (1) time per Quarter per card in any of the participating Domestic Airport lounges. International lounge program provides access to cardholders one (1) times per Quarter per card in any of the participating International Airport lounges.
OTT (Prime/ Hotstar)	Annual Subscription (One OTT)
Personal Accident	Upto ₹10 Lakh
Medical Checkup	Once per Year
Apollo Pharmacy	Voucher worth ₹250 per Quarter
Gym	3 months Cult Lite



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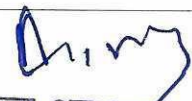
Benefits	Offer Description
SPA	1 Complementary SPA session Service per Half Year
Golf	1 Complementary Golf Lesson or Round every quarter
Blinkit	1 Voucher worth ₹250 per Quarter
Swiggy (Friday Offer)-Platinum	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month valid on Friday
Swiggy One	3 months membership once per year
Merchant Offers	Exclusive Domestic & International offers from partner Merchants
Gaana	Annual Subscription
Book My Show	Voucher worth ₹500 per Quarter
Amazon (Friday Offer)-Platinum	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of ₹129/month valid on Friday
Decathlon	Voucher worth ₹500 per Quarter
Kalyan	Voucher worth ₹2000 per Half Year
Myntra	Voucher worth ₹500 per Quarter
Reliance Digital	Voucher worth ₹500 per Quarter
Make my Trip	Flat 10% off Upto ₹1500 per year
Clear Tax	Voucher worth ₹2950/- per year
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages

CREDIT CARD FEATURES

	Salary Variant		
	Excel	Optima	Imperial
Eligibility/ Card Type	A Life-Time free RuPay Platinum Credit Card will be provided, subject to eligibility.	A Life-Time free RuPay Select Credit Card will be provided, subject to eligibility.	

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Credit Card Limit	Equal to 1 Month Gross Salary/Limit calculated through RUM whichever is lower.	Equal to 1.5 times of the Monthly Gross Salary/Limit calculated through RUM, whichever is lower.	Equal to 2 times of the Monthly Gross Salary/Limit calculated through RUM, whichever is lower.
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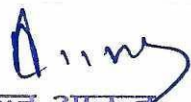
CREDIT CARD FEATURES

Features of Salary PLATINUM Credit Card
PNB Salary Saving Account Scheme – “Excel”
Credit Card Limit : ₹10,000 - ₹5,00,000

Benefits/features of the card

Offer	Offer Description
Myntra	Discount Voucher of Myntra worth ₹250/-, once per quarter.
Ola/Uber	Discount Voucher of Ola/ Uber worth ₹100/-, once per quarter.
SPA	Complimentary SPA services at Tattva, Four Fountains, HR Wellness , once per annum.
Health Check-up	Complimentary Health Check-up , once per annum.
OTT Membership Lounges	Complimentary membership of Zee5/ SonyLiv , once per annum. 4 Complimentary Domestic (1 per quarter) & 1 Complimentary International Per Year
Netmeds	Netmeds- 20% off on the medicines with minimum order of ₹999, once per quarter
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages
Insurance	Personal Accident Insurance & Permanent Disability Cover Upto ₹2.0 L

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Features of Salary SELECT Credit Card
PNB Salary Saving Account Scheme – “Optima” & “Imperial”
Credit Card Limit : ₹50,000 - ₹10,00,000

Benefits/features of the card

Offer	Offer Description
Myntra	Discount Voucher of Myntra worth ₹250/-, once per quarter.
Ola/Uber	Discount Voucher of Ola/ Uber worth ₹100/-, once per quarter.
SPA	Complimentary SPA services at Tattva, Four Fountains, HR Wellness , once per annum.
Big basket/ Blinkit	Discount Voucher of Big basket/ Blinkit worth ₹250/-, once per quarter.
Swiggy One	Swiggy One Membership of 3 months, once per annum
Gaana Plus	Gaana Plus Pack- 12 Month Pack, once per annum
Health Check-up	Complimentary Health Check-up , once per annum.
Offer	Offer Description
OTT Membership	Complimentary membership of Amazon Prime/Hot star/ Zee5/ SonyLiv, once per annum.
Lounges	8 Complimentary Domestic (2 per quarter) & 2 Complimentary International Per Year
Netmeds	Netmeds- 20% off on the medicines with minimum order of ₹999, once per quarter
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages
Insurance	Personal Accident Insurance & Permanent Disability Cover Upto ₹2.0 L

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