

GIST OF DIFFERENT TYPES OF SAVING ACCOUNTS

1. SAVING ACCOUNT GENERAL

“Makes saving as earning”

- **Eligibility:** All individuals singly. Minor above the age of 10 years.*Minor below the age of 10 years under natural/legal guardianship. All others subject to eligibility as per RBI Guidelines
- **Initial Deposit:** Rs 500/
- **Quarterly Average Balance (QAB) :** QAB Rs 500/- for Rural & Rs 1000/- for Semi-Urban/Urban/ Metro.
- **Free:** Internet Banking/ Mobile Banking/ Issuance of ATM/Debit Card.
- **Free :** 20 cheque leaves free per half year
- **Facility Available-**Demat account, Nomination, NEFT/ RTGS, SMS alert
- **Cash Deposit :No Charges** at Base branch and free upto Rs.25000/ at Non –Base Branches per Day
- **Interest payable** on daily outstanding balance

2. SAVING ACCOUNT PRODUCT FOR PREMIUM CUSTOMERS

“Makes saving as earning”

- **Eligibility:** All individuals singly. All others subject to eligibility as per RBI Guidelines.
- **Initial Deposit:** Rural- Rs. 500/- (Minimum), Semi Urban/Urban & Metro -Rs. 1000/- (Minimum)
- **Quarterly Average Balance (QAB) :** Rs.50,000/ & above
- **Free :** 40 cheque leaves free per year. 20 additional cheque leaves (5 leaves per quarter) will be given on maintaining QAB Rs.50000/- & above
- **Platinum Debit Card:** On maintaining QAB of Rs.50000/& above with accidental insurance of Rs.2.00lac
- **50% discount** in charges for issue of Demand Draft up to Rs.1.50 lac per Quarter.
- **On maintaining stipulated QAB for 2 quarters** –a) Instant credit of outstation cheque upto Rs.25000/Per Quarter & b) 50% Concession in upfront/ processing fee for Housing Loan (upto Rs.50 lac), Car Loan (upto Rs.6lac)
- **Free collection** of outstation cheque upto Rs. 1 lac PQ
- **50% concession** in small locker rent in first year only.
- **Free:** Internet Banking/ Mobile Banking/ Issuance of ATM/Debit Card,RTGS/NEFT Charges, Stop payment Charges, Account Statement Charges(in addition to passbook per month)
- **Facility Available-**Demat account, Nomination, NEFT/ RTGS, SMS alert
- **Cash Deposit :No Charges** at Base branch and free upto Rs.25000/ at Non –Base Branches per Day.(Additional 50%discount on applicable Charges)
- **Interest payable** on daily outstanding balance

3.PNB SF PRUDENT SWEEP DEPOSIT SCHEME

“Saving Account Scheme providing facility of automatic transfers of balance from Savings Accounts to Fixed Deposit and earn higher interest.”

- **Eligibility:** All individuals are eligible singly or jointly. Staff Members are also eligible. All others subject to eligibility as per RBI Guidelines.
- **Initial Deposit:** Rs. 500/
- **Minimum (QAB):** Rural/SemiUrban –Rs.5000/ Urban/Metro-Rs.10000/
- **Incidental Charges (per quarter):** If minimum QAB is not maintained- Rural/SemiUrban –Rs.150/ Urban/Metro-Rs.300/
- **The balance** outstanding above Rs.1.00 lac will be automatically transferred to FIXED DEPOSIT on 5th,15th & 25th of the month in multiple of Rs.10000/ for a period of minimum 7 days and maximum 1year at the option of customer.
- **Free Remittances Facility** –Upto two remittances with maximum amount of Rs.25000/ (for both remittances) in a month
- **Free Collection of outstation cheque**--- Upto maximum amount of Rs. 25000/- in a month.
- **Free 100 cheque leaves** in a financial year.
- **50% concessions** on annual maintenance charges for Demat Services for the first year only.
- **Free:** Internet Banking/ Mobile Banking/ Issuance of ATM/Debit Card,
- **Facility Available**-Demat account, Nomination, NEFT/ RTGS, SMS alert
- **Cash Deposit** :No Charges at Base branch and free upto Rs.25000/ at Non –Base Branches per Day.
- **Interest payable** on daily outstanding balance

4.PNB RAKSHAK SCHEME

“For defence personnel, Para Military Forces & police”

- **Eligibility:** All Defence Personnel (Army, Naval/Air Force), BSF, CRPF, CISF, ITBP, State PoliceForce, Metro Police , RAW, IB,CBI & Para-Military personnel. This is also extended to pensioners if they choose to draw their pensions through PNB Branches.
- **Initial Deposit:** NIL
- **Minimum (QAB):** NIL
- **The balance outstanding** above Rs.10,000/ will be automatically transferred to FIXED DEPOSIT in multiple of Rs.1,000/ for a period of minimum 7 days and maximum 179 days at the option of customer.
- **OD facility** upto a sum of last two month net salary. This is to be

adjusted from the next salary (ies) within a period of six months (Interest-Base Rate+6.50%)

- **Free** ATM/Debit Card(Rakshak Classic Debit Card & Rakshak Platinum Debit Card) without annual maintenance Charge , accident insurance cover ranges from Rs. 2 lacs to Rs.5.00 lac.
- **Instant credit** of outstation cheque upto Rs.25000/-
- **Providing free & unlimited** cheque book (Except EMIs of banks/FI/NBFCs)
- **Concession** in locker charges for small locker by 25% for 1st year only.
- 100% concession in Processing fee/documentation charges for HL/Car/Personal loans till 31.03.2016.
- **Concession of 5%** in Margin –HL Upto Rs50 lacs
- **Free:** Internet Banking/ Mobile Banking/ Issuance of ATM/Debit Card,RTGS/NEFT
- **Facility Available**-Demat account, Nomination, NEFT/ RTGS, SMS alert
- **Cash Deposit** :No Charges at Base branch and free upto Rs.25000/ at Non –Base Branches per Day.
- **Interest payable** on daily outstanding balance

5. PNB SHISHAK SCHEME

“Saving Fund Account for teachers”

- **Eligibility:** All permanent teachers of recognized Schools/Colleges/Educational Institutes.
- **Initial Deposit:** NIL
- **Minimum (QAB):** NIL
- **The balance outstanding** above Rs.15,000/ will be automatically transferred to FIXED DEPOSIT in multiple of Rs.1,000/ for a period of minimum 7 days and maximum 179 days at the option of customer.
- **OD facility** of Rs.50000/ or the last salary credited in the salary account, whichever is lower. The overdraft is adjustable any time during the month or in bullet repayment at the time of next salary credit.
- **Free cheque** book for routine requirement(Except bulk requirement for loans)
- **Concession** in locker charges for small locker by 50% for 1st year only.
- **Concession** of 10% in Margin –HL Upto Rs50 lacs and Car loan
- **Demat A/C** – Waived account maintenance charges for first year only

- Collection of Cheque: At par in respect of salary/TA/DA/ Arrears / Terminal Dues
- **Free:** Internet Banking/ Mobile Banking/ Issuance of ATM/Debit Card,RTGS/NEFT
- **Facility Available-**Demat account, Nomination, NEFT/ RTGS, SMS alert
- **Cash Deposit :**No Charges at Base branch and free upto Rs.25000/ at Non –Base Branches per Day.
- **Interest payable** on daily outstanding balance.

6. PNB VIDYARTHI SF SCHEME

“Saving accounts for students”

- **Eligibility:**
- **I. Self operated accounts:** may be opened in the name of student who have attained the age of 10 years and above, studying at a recognized education institution.
- **II. Account of a child under guardianship :**
- The account of child who is admitted at a recognized education institution may be opened irrespective of age of the child..No Debit Card/ ATM Card would be issued for this account. For availing Over Draft facility under this scheme, necessary documentation shall be executed by the guardian.
- **Initial Deposit:** ZERO
- **Minimum (QAB):** ZERO
- **O/D Facility:** To meet the contingent day to day needs of students who are staying away from their parents for education and having secured admission in recognized & reputed educational institutions. OD facility first year upto Rs. 5000/- & may be enhanced upto Rs. 10,000/- if satisfactory.
- **Free Cheque** book (40 leaves) in a year
- **Free of cost** issuance of draft for all type of fees/examination fees, Inter-sol transactions,
- No Incidental/Ledger Folio charges.
- **Free:** Internet Banking/ Mobile Banking/ Issuance of ATM/Debit Card,
- **Interest payable** on daily outstanding balance.
- The account to be transferred to General category, after the Vidyatrhi attains an age of 21 years.

7. PNB JUNIOR SF ACCOUNT

“Attractive saving Account to minors”

- **Eligibility:** Minor of any age through his/her natural or legally appointed guardians. Minors above the age of 10 years (on obtaining of satisfactory proof of Age) can open and operate saving accounts independently.
- **Initial Deposit:** ZERO
- **Minimum (QAB):** ZERO
- Free Cheque leaves—20 per half year .
- NEFT Charges- Free upto Rs.10000/ per day
- Issue of demand draft—Free for school/College fee
- Issue of ATM/Debit Card(Rupay)—Allowed subject to debit upto Rs.5000/ per day (only in self operated Account)
- Internet Banking Facility—Allowed – Only View facility(only in self operated Account)
- Mobile banking facility—Allowed – only view facility(only in self operated Account)
- On attaining majority , the account will be converted to SF general account or as per option of the customer subject to eligibility criteria under the product

8. FAMILY PROTECTION ACCOUNT

“Combination of Saving Fund and Insurance plan.”

A unique proposition of Term Assurance with Return of Premium plan bundled with Saving Account which gives monthly income benefit to nominee in case of demise of the Life Insured and helps managing the family's expenses.

- **Eligibility:** A single individual who is willing to opt insurance product along with Saving account (age group -25 yrs to 60 yrs as on last birthday).
- Entry Age- Min- 25 years & Max 60 yrs (as on last Birthday) Max entry age to be 60 yrs for a policy term of 15 yrs. Maximum maturity age-75 Yrs. No medical checkup (only undertaking of good health)
- Insurance Plan- Term with Return of Premium Option (TROP)
- Coverage Term Options-10 Years & 15 Years. Premium Payment Mode- Monthly/Annually as per option of the customer
- Monthly income Options- Rs. 10,000/- & Rs. 25,000/-
- Maturity payment to the customer on survival.- Equal to 110% of the total premium paid
- Platinum Debit Card- On availing the insurance plan i.e. Family Income Protector Plus
- **Concession** in locker charges for small locker by 25% for 1st year only
- **Free:** Internet Banking/ Mobile Banking/ Issuance of ATM/Debit Card,
- **Facility Available-** Demat account, Nomination, NEFT/ RTGS, SMS alert
- **Cash Deposit :** No Charges at Base branch and free upto Rs.25000/ at

Non -Base Branches per Day.

- **Interest payable** on daily outstanding balance.