

MEMORANDUM OF UNDERSTANDING

Between

CHHATTISGARH STATE GOVERNMENT
(CG GOVT.)

And



PUNJAB NATIONAL BANK

Sharma (श्रीमती शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर 1



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is made on 20.02.2026 at Raipur between **CHHATTISGARH STATE GOVERNMENT (C.G Govt)**, represented by Secretary, Finance Department, Govt of Chhattisgarh having headquarters at Naya Raipur (hereinafter called the "**CG GOVT.**" which expression shall unless the context otherwise requires include its successors / legal heirs / administrators / Executors and permitted assigns).

AND

Punjab National Bank (PNB), a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970, having its Corporate Office at Plot No.4, Sector 10, Dwarka, New Delhi-110075, (hereinafter called "**PNB**" which expression shall unless the context otherwise requires include its successors in business) through Shri Ashish Chaturvedi, Zonal Manager(GM), Raipur Zone.

Whereas

PNB, possessing technologically advanced and sustainable infrastructural facilities, has offered a consolidated, customized and specialized personal banking product named as '**PNB Salary/Pension Saving Scheme for the Employees of CG GOVT.**' to the **Regular Employees of CG GOVT.** for their salaried/Pension personnel.

AND

The **CG GOVT.** in its efforts to simplify, strengthen and streamline the salary disbursement procedure and to make available modern banking facilities to its personnel, has accepted the '**PNB Salary/Pension Saving Scheme for the Employees of CG GOVT.**' package offered by PNB, the details of which are outlined in succeeding paragraphs.

Now therefore this Memorandum of Understanding witnessed as under:

Both parties have agreed as follows:

1. Period of MOU

This MoU shall be operative initially for a period of 3 years w.e.f. 20.02.2026 and will be in force, unless terminated earlier or till the next MoU is signed, if mutually agreed by both parties. However, there shall be a review every year for any amendment/ addition/ deletion of features of the Salary package.

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2. Salary/Pension Accounts

- (a) All accounts eligible under this arrangement of MoU will have features as per **Annexure –A**. The facilities provided to Pensioners (upto age of 70 years) is as per **Annexure A1**. All new salary accounts being opened by PNB under this MoU for the members of the **CG GOVT.**, whether at the Training Academies/ Centre or elsewhere, will be opened as '**PNB Salary Saving Scheme for the Employees of CG GOVT.**' accounts, subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure – B**.
- (b) Existing salary accounts of personnel will be converted to **PNB Salary Saving Scheme for the Employees of CG GOVT.** accounts subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure – B**. All new salary accounts being opened by PNB for the members of the **CG GOVT.** whether at the Training Academies/ Centres or elsewhere, will be opened as **PNB Salary Saving Scheme for the Employees of CG GOVT.** accounts.
- (c) **Salary:** PNB undertakes to credit the salary into the account of all **CG GOVT.** personnel, who will be holding their accounts under '**PNB Salary Saving Scheme for the Employees of CG GOVT.**' Scheme in various branches of PNB at various locations of the Bank, as and when the Salary is received from the authority and is available for withdrawal at the start of the normal banking hours, after the salary is credited into the account.
- (d) All Insurance related benefits will be provided in the salary account provided the monthly salary has been credited for **the past 1 month immediately** preceding the month of the incident, in his/ her account under "**PNB Salary Saving Scheme for the Employees of CG GOVT.**".
- (e) The loans will be offered by PNB solely at its own discretion and will be subject to the fulfillment of conditions as laid down by PNB rating from time to time. The employees of **CG GOVT.** may approach PNB for grant of personal loans or any other loans. PNB from time to time may consider sanctioning such loans at its sole discretion upon terms and conditions as deemed fit and proper prescribed by the PNB.
- (f) **CG GOVT.** does not undertake any liability for the Loans/Advances/Overdraft that may be given by the Bank to the employees of **CG GOVT.** The **CG GOVT.** will not be impleaded in any claim, action, lawsuit which an account holder may file against the bank or vice versa i.e., which the Bank may file

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against the account holder. However, in case of default in repayment by employee of **CG GOVT.**, with a view to fostering cooperative mechanisms for administrative efficiency and recovery facilitation, the Government of Chhattisgarh furnish such information as is routinely maintained in its official records pertaining to any employee defaulter—including last known postal address or other non-sensitive particulars—always subject to overriding administrative exigencies, service interests, and security considerations.

- (g) If an account holder is eligible for claim under more than one facility, the total claim amount shall not exceed the maximum cover/limit of Personal Accident Insurance (PAI) or Air Accidental Insurance (AAI). However, other add on benefits with PAI policy mentioned in **Annexure A** will be covered over and above the PAI/AAI limit.
- (h) **Sundry Payments during the Month.** All other sundry payments during the month would also be remitted to respective individual accounts as per the details provided by the Paying Authority. For all non-salary payments, money will be transferred to respective accounts within 24 hours / one working day of realization of cheque. For postings done by the paying authority through Corporate Internet banking, the transactions will be carried out as scheduled at the time of upload.
- (i) **Failed Transactions.** In case of failed transaction(s), details of the accounts along with amount, where money could not be transferred to the designated/ specified account, will be intimated in writing to the paying authority within 03 working days by the bank.
- (j) **Recall of Salary Disbursed:** In exceptional circumstances, the **CG GOVT.** may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the **CG GOVT.**, communicating specific details of such personnel, bank account, period and amount of salary, and further subject to availability of funds in the specified account, PNB will comply with the request and refund the amount by a Bank Draft to the **CG GOVT.** PNB will not be liable or be held accountable for any consequential or related action(s) arising from such act of debiting the specified amount and refund of amount to the **CG GOVT.** Pending refund of the amount recalled, the Bank will mark a hold on the required amount(s) so notified by the **CG GOVT.** in the concerned salary account with PNB to prevent fraudulent withdrawals from it. The above will not apply for salary accounts with other banks, even if the salary credit is posted through PNB.

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(k) **Nature of Account:** Salary Accounts of the employees of **CG GOVT.** will be of saving nature. Banks may extend additional facilities to the account holders as per their rules/provisions and schemes from time to time. The bank should keep on updating by sharing the information through bank's website about various benefits offered against respective salary accounts.

3. PNB will not charge any commission or service charges either from the CG GOVT. or the account holder(s) for the services rendered as enumerated at Para 2 above.

4. PNB will also arrange for credit of salary and sundry payments to the account holders of other Banks through RBI's platform using Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). PNB will however, not be held liable for any delay / noncredit of salaries on time for reasons attributable to other parties.

5. **Grievance Redressal**

Timely and adequate redressal of queries and grievances of serving as well as retired personnel of the CG GOVT. is very vital. The bank has a very well-established policy on Customer Grievance Redressal which covers all types of customers. The policy details, including the various channels available for lodging the complaints are available at Bank's website for public information. Grievance redressal structure includes the PNB Call Centre (Toll free numbers 18001800 and 18002021), Customer Care Division of Bank (E-mail: care@pnb.bank.in). Relationship Manager (RM) officers are also appointed by the Bank for facilitating account holders for grievance redressal. List of concerned person (RM) is marked in Annexure-D (Subject to change based on internal posting and transfer. Any changes shall be intimated to the concerned parties in due course). In the event of a dispute remaining unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

6. **Termination**

In the event of termination of the MOU before its term as per Para 1 earlier, the disbursement of Salaries to the individual account holders may be done through the same account, which will continue, but without the special 'PNB

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Salary Saving Scheme for the Employees of CG GOVT. benefits.

This MOU may be terminated by either party by giving advance notice of 30 days in writing to the other Party.

MOU will be terminated if not renewed within three months of expiry of existing MoU.

Further, this MOU may be terminated by either party with immediate effect by giving notice of termination in writing to the other Party (the "Defaulting Party") provided that:

- a) If the Defaulting Party has committed a material breach of any term of this MOU and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do so.

OR

- b) If there is a material adverse change in any applicable law affecting Banks generally.
- c) Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Personal Accidental Insurance Cover, Air Accidental Insurance Cover, Permanent Total Disability, Permanent Partial Disability, Group Term Life Insurance cover provided under this MOU prior to the termination of the MoU. Such claims shall be dealt with in accordance with the norms/ guidelines as per the provision of the insurance policies of the Insurance Company with whom the bank has a Tie up and Insurance Regulatory and Development Authority of India.

7. Governing Law and Disputes

This MoU and all matters arising under it shall be governed in accordance with the laws of India and will be subject to the jurisdiction of the competent courts in Raipur.

8. Updation of Information

As the benefits of the salary account variants are linked to Rank of the individual personnel who operate their bank a/c under '**PNB Salary Saving Scheme for the Employees of CG GOVT.**' Scheme. Account Holder shall be intimating about any change in their rank indicating the new rank, duly certified by his/ her immediate supervisor, to the PNB branch where his / her '**PNB Salary Saving Scheme for the Employees of CG GOVT.**' account is maintained. In addition, amendments like change of address, nominee, marital status etc. should be

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intimated and endorsed by him in the Bank records. PNB will not be liable in case of any loss to individual due to non-receipt of such information timely.'

9. Notices

Each notice, demand or any other communication to be given or made hereunder shall, except as otherwise provided therein, be given or made in writing and may be sent by one party to the other party by Registered Post, telex, facsimile, by-hand or official e-mail to the address or telephone numbers as mentioned or such other address(s) and telephone numbers as one party may inform the other in writing.

State	Government	of	Punjab National Bank
Chhattisgarh	Special Secretary, Finance, Government of Chhattisgarh Email: sec.fin-cg@gov.in		Zonal Manager(GM) Zonal office Raipur, Raipur (C.G.) Email: zoraipur@pnb.bank.in

10. Confidentiality

- (a) Subject to provisions of Right to Information Act and other provisions of law applicable for the time being, the Parties acknowledge and agree that all tangible and intangible information obtained, developed or disclosed including all documents, data papers and statements and trade secret of either Party relating to its business practices and their competitive position in the market place provided to the other Party in connection with the performance of its obligations under this MoU shall be considered to be confidential and proprietary information ("Confidential Information").
- (b) The Confidential Information including all data, documents, papers and statements will be safeguarded and the Parties will take all the necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof. In the event of a breach or threatened breach by either Party of this section, monetary damages may not be an adequate remedy; therefore, the other Party shall be entitled to injunctive relief to restrain the party committing the breach, from any such breach, threatened or actual.

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- (c) The receiving party shall not be liable for disclosure or use of any confidential information if the same:
- Is in or enters the public domain.
 - Is known to the receiving Party at the time of first receipt, or thereafter becomes known to the receiving Party prior to such disclosure without similar restrictions from a source other than the disclosing Party, as evidenced by written records.
 - Is disclosed pursuant to any law or order of any court or regulatory authority having jurisdiction over the receiving Party. Provided that the Receiving Party will immediately give a written notice of such order (if permitted by the applicable law or order) to the Disclosing Party and shall disclose only that part of the Confidential Information which it is legally required to disclose and take reasonable and lawful actions to minimize the extent of such disclosure.
 - is independently developed by one party without reference to any Confidential information of the other;
- (d) The receiving party for the purpose of this clause would be the Party to whom any such Confidential Information, including all documents, data papers and statements etc., has been disclosed by the other Party and the party disclosing confidential information is referred to as the "Disclosing Party".
- (e) Even if receiving party's employee/staff leaves the job or his services are terminated/expires, it shall ensure that he does not share any confidential information of the disclosing party with third parties nor uses such it to derive unauthorized profits out of it. Receiving Party shall continue to be responsible for any such act of its ex-employee/staff and agrees to indemnify the disclosing party against any loss suffered by disclosing party due to disclosure of confidential information in such circumstances.
- (f) Each Party will ensure the compliance by its employees, agents, etc. of the obligations of confidentiality assumed by that Party under this MoU in relation to the other Party.
- (g) The Parties to the MoU agree that they owe to other Party, during the term of this MoU and thereafter, a duty to hold all such confidential information in the

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strictest confidence and that it shall treat such confidential information with the same degree of caution and care as it treats their own confidential information. They further agree not to disclose it to any person, firm or corporation or to use it for any purpose whatsoever, except as necessary in carrying out the purpose of this MoU.

- (h) All Confidential Information (including copies thereof) shall remain the property of the disclosing party and shall be returned (or, at the disclosing party's option, certified as destroyed) upon written request or upon the receiving party's need for it having expired/purged and, in any event, upon expiration or termination of this MoU. Both Parties agree that they will within 15 days of written notification return or destroy all documents and tangible items in their possession, which contain any Confidential Information.

11. Force Majeure:

Neither Party will be liable for delays in performance that result from acts of God, acts of governmental or military authority, unavailability of required visas, fire, floods, civil disturbances, terrorism, weather conditions, riots and wars, or other act, omission or occurrence beyond either Party's reasonable control, provided that the Party whose performance is affected exercises reasonable diligence in the circumstances to mitigate the impact of the event and to recommence performance as soon as reasonably practicable; provided, further, that the Party whose performance is affected provides written notice to the other Party within Sixty (60) days of the occurrence of such event.

12. Intellectual Property Rights

- (a) Under no circumstances, shall the intellectual property rights, including trademarks, service marks, logos, trade names owned by one Party vest with the other, unless expressly agreed to in writing by the Party which owns the said Intellectual Property.
- (b) The Parties acknowledge and agree that each of them does not and shall not, nor shall either of them be deemed to acquire at any time hereafter any right, title or interest whatsoever in, to or over any of the other Party's Intellectual Property, even if permitted for use under this Agreement. The Parties hereby agree and undertake that they shall not claim or assert any right, title or interest in, to or over all or any of the Intellectual Property belonging to the

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मंत्रालय, नया रायपुर, अटल कक्ष



other Party or take any action which shall or may impair any right, title or interest of such Party in or to the Intellectual Property belonging to them.

13. Dissemination & Publicity

The MoU, once entered by both Parties, will be widely disseminated to all regular employees of all ranks/staff by means of service letters/office memorandum/other modes, Data Network, Internet and any other means by State Government of Chhattisgarh and PNB.

PNB may publish/ market about its services extended to employees of CG GOVT. under this MOU and/or promote its business objectives from time to time.

14. Amendment:

Any provisions of this MOU may be amended, waived, discharged or terminated (in each case) except as in Para 1 only by an instrument in writing signed by or on behalf of the party against whom enforcement of the amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of this MOU by either party may be waived or discharged without the other party's written consent thereto. If PNB wants to increase the quantum of facilities under this MoU, they can review/amend the provisions after informing the State Government.

15. Statutory Framework:

Banking business conducted by the bank is subject to various statutory and regulatory guidelines including Banking Regulation Act, RBI Act etc. and all facilities extended by the bank under the present MOU will be subject to such statutory and regulatory framework. Further change in any condition or stipulation in the present MOU, on account of such statutory or regulatory guidelines/directions would not amount to breach of terms and conditions of this agreement. However, any such change will be intimated to the other party.

S. Verma
(श्रीलाल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, जयपुर ब्लॉक



16. Miscellaneous

- (a) This MoU contains the entire agreement of the Parties with respect to the subject matter hereof. All prior correspondence, negotiations and agreements, oral or written, among the Parties with respect to the subject matter hereof are superseded by this MoU.
- (b) If any provision of the MoU is or becomes invalid that shall not affect the validity of any other provision of the MoU.
- (c) This MoU is not intended to establish any joint venture, partnership or other legal entity or to create any fiduciary relationship or any representative, agency or employment relationship among the Parties. This MoU shall neither in any way constitute an Association of Partnership nor an Association of Persons.
- (d) The Parties have expressly agreed that any liabilities or obligations set forth in this MoU by their nature and content are intended to survive the expiration/termination hereof, shall so survive despite such expiration or termination of this MoU.
- (e) State Government of Chhattisgarh shall not make any commitment or impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from the State Government of Chhattisgarh.
- (f) This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the State Government of Chhattisgarh, or any of its Departments, Agencies, or Organizations, from entering into similar Memorandum of Understandings with other banks for the provision of salary account services to its employees. This provision ensures that the Government retains the flexibility to offer its employees a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of

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Understanding is intended to promote transparency, competition, and choice for the employees of the State Government of Chhattisgarh.

- (g) This MOU has been signed in duplicate, each of which shall be deemed to be an original. In Witness Whereof the parties hereto have executed this MOU (in duplicate) on the day, Month and year first hereinabove mentioned.

Verma (शीतल शाश्वत वर्मा)
20-2-26 विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर

(Ms. Shital Shashwat Verma,
IRS)
Special Secretary
Finance Department
Chhattisgarh

Chaturvedi



(Shri Ashish Chaturvedi)
GM - Zonal Manager
Raipur, Chhattisgarh

Witnesses:

- 1- Ankit Kumar Modi, Additional Director, DIF, Govt. of CG.

A. Modi
20/02/2026

- 2- Chaturbhuja Barik, Assistant General Manager, PNB

Chaturbhuja Barik
20/02/2026

Date: 20.02.2026

Place: Raipur

Verma
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Annexure – A

Punjab National Bank 'PNB Salary Saving Scheme for the Employees of CG GOVT. Scheme

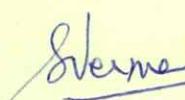
PNB feels proud and privileged to serve the salaried personnel of the CG GOVT. and considers it a duty to provide them the best possible services and facilities. The same are enumerated as under:

S.No.	PARAMETERS	NEO	EXCEL	OPTIMA	IMPERIAL
1.	Eligibility	Regular Employees of Government Department, who is earning a Gross Monthly Salary of ₹10,000/- & above.			
2.	Target Salary Group (Gross Monthly Salary)	₹10,000/- to ₹25,000/-	Above ₹25,000/- to ₹75,000/-	Above ₹75,000/- to ₹1,50,000/-	Above ₹1,50,000/-
3.	Minimum Average Balance	NIL	NIL	NIL	NIL
4.	Customize Account No.	Not Available	Available on customer's request (subject to availability of Account Number)		
5.	Sweep Facility	<p align="center">Not Available</p> <ul style="list-style-type: none"> ➤ 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. 			
6.	Personal Accident Insurance (PAI)	₹100 Lakh	₹100 Lakh	₹100 Lakh	₹125 Lakh
7.	Air Accidental Death Insurance cover (AAI)	₹200 Lakh	₹200 Lakh	₹200 Lakh	₹250 Lakh
	Personal Accident Permanent	₹100 Lakh	₹100 Lakh	₹100 Lakh	₹125 Lakh

Verna (शीतल शाश्वत वर्मा)
 विशेष सचिव
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 वित्त विभाग
 नया रायपुर, उत्तरांचल

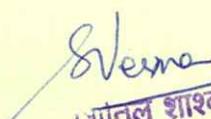


8.	Total Disability (PTD) Insurance				
		(%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured. Maximum amount payable in respect of multiple nature of disablements shall be restricted to sum insured chosen by the policyholder.)			
9.	Personal Accident Permanent Partial Disability (PPD) Insurance	Upto ₹50 Lakh	Upto ₹50 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.)			
10.	Other Add-on Covers with PAI Policy	<ol style="list-style-type: none"> 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: 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. 3. Girl Child Marriage Cover (Additional Benefit): 20% of entitled PA Insurance cover upto ₹5,00,000/- for one girl child, max upto ₹10,00,000/- for 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 ₹50,000/- towards ambulance expenses incurred in case of emergency hospitalization. 6. Air Ambulance Charges: Coverage up to ₹10,00,000/- for air ambulance services, subject to conditions of the insurer. 7. Plastic Surgery in Burn cases - Max. Upto ₹10,00,000/- 8. Transportation of Imported Medicine - Max. 			


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 मंत्रालय, नवा रायपुर, अछल नगर

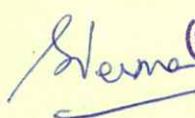


		₹5,00,000/- 9. Death in Coma (More than 48 Hours after Accident) - Max. ₹5,00,000/- 10. Family Transportation – Max. Upto ₹50,000/- (Cost of travel incurred by immediate 2 Family members) 11. Funeral Expenses - upto ₹10,000/- 12. Additional cover for death while performing Official duties on foreign soil - ₹10,00,000/- 13. Repatriation of Mortal Remains – Max. ₹50,000/- Note: The Education Cover and Girl Child Marriage Cover are provided in addition to the overall sum assured of the primary account holder.			
11.	Term Insurance	Flat 10 Lakhs; Except in Neo variant			
12.	Hospi-cash	₹30,000/-	₹30,000/-	₹60,000/-	₹60,000/-
13.	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			
14.	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
15.	Locker operations (Free Visits)	12 per annum	18 per annum	Free unlimited	
16.	Demat/ Trading AMC Charges	100% Discount			
17.	Debit Card	Rupay Select Debit Card Issuance charges: NIL AMC: NIL Cash Withdrawal at ATM: ₹1.50 Lakh per day POS/ eCom: ₹5.00 Lakh per day			
18.	Free ATM Withdrawals (PNB)	Free Unlimited (Domestic)			
19.	Free ATM Withdrawal (Domestic) (Other PNB ATMs)	3 Transactions	5 Transactions	5 Transactions	Free Unlimited


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S.No.	PARAMETERS	NEO	EXCEL	OPTIMA	IMPERIAL
20.	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).			
21.	Loyalty Reward Points (RP) Structure	<p>Reward Points (RP) shall be awarded to eligible Salary Account holders, subject to terms and conditions as prescribed by the Bank:</p> <ol style="list-style-type: none"> 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. <p>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).</p>			
22.	Reward Points (RP) Milestones	Milestone I: 1000 RP on achieving 3.5 lakh transactions through Debit Card in a year.	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.	
		Milestone II: 2000 RP on achieving ₹ 5 lakh transactions through Debit Card.	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.	

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23.	Credit Card : No Joining Fee & Life Time Free	Not eligible	Rupay Platinum Credit Card	Rupay Select Credit Card	
			Equal to 1 Month Gross Salary	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		
24.	Overdraft Facility	Overdraft available.			
25.	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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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

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

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	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.
Lounges	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

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.
Bigbasket/ Blinkit	Discount Voucher of Bigbasket/ 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/Hotstar/ 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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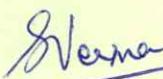
Sl. No.	PNB Pension Saving Scheme for the Employees of <u>CG GOVT.</u>	
1.	Eligibility	Pension account holders of CG GOVT. with Min. pension of ₹10000/- and above. Age upto 70 years.
2.	Joint Account	Only with Spouse
3.	Monthly Average Balance required for availing benefits	Nil
4.	Personal Accidental Insurance (PAI)	₹15 lakhs
5.	Air Accidental Insurance (AAI)	₹30 lakhs
6.	Permanent Total Disability (PTD)	₹15 lakhs
7.	Permanent Partial Disability (PPD)	Upto ₹7.5 lakhs (%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured)
8.	Other benefit linked to PAI	<ul style="list-style-type: none"> ➤ Higher Education - 25% of entitled of PA Cover max up to ₹5 Lakhs in aggregate for 3 years in case of accidental death for 2 dependent children upto their age of 25 years in case of accidental death of the insured. ➤ Girl Child Marriage Cover (18-25 years)- 10% of the PA Cover max up to ₹3 lakhs each for 2 girl child in case of accidental death of the insured. ➤ Ambulance Charges- ₹10,000/- ➤ Funeral Expenses - ₹10,000/- ➤ Lost Baggage protection insurance for Domestic Air Travel of ₹25,000/-
9.	Hospicash	₹30000 p.a i.e., ₹1000/- per day (7 days per instance) max. 30 days (Hospitalisation more than 24 hours) during the policy term
10.	Wellness program	<p>a) Annual Preventive Health Check Up</p> <p>b) Unlimited Tele Consultation</p> <p>c) Personal Accidental Insurance of ₹4 lakh with permanent total disability cover of ₹125% of Sum Insured</p> <p>The health check-ups can be availed on cashless basis with option of home visit and lab collection as per customer's choice.</p>

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11.	Maximum entry age	<ul style="list-style-type: none"> ➤ For PAI and linked benefits - Up to 69 years ➤ For Wellness program- Up to 70 years 								
12.		<ul style="list-style-type: none"> ➤ Insurance, wellness and hospicash related benefits are available for primary account holder only and are subject to applicable T&C of the Bank/ insurance company. ➤ Detailed SOP including operational guidelines and claim process of insurance will be issued separately. 								
13.	Cheque Book Issuance	Free unlimited								
14.	Debit Card	<p>Free Issuance of specially designed Rupay Debit Card with attractive features.</p> <p>Further AMC will be waived in case desired yearly average balance equivalent to MAB requirement of the scheme is maintained in last 12 months.</p> <table border="1"> <thead> <tr> <th colspan="2">Debit Card per day limits</th> </tr> </thead> <tbody> <tr> <td>Cash Withdrawal</td> <td>₹50,000/-</td> </tr> <tr> <td>POS/Ecom</td> <td>₹1,50,000/-</td> </tr> <tr> <td>Cardless Cash Withdrawal</td> <td>₹5,000/-</td> </tr> </tbody> </table> <p>Upgraded version of customized Debit Card or Debit Card of other network partner can also be issued at customer's request subject to Debit Card Policy, NPCI Guidelines and applicable charges</p>	Debit Card per day limits		Cash Withdrawal	₹50,000/-	POS/Ecom	₹1,50,000/-	Cardless Cash Withdrawal	₹5,000/-
Debit Card per day limits										
Cash Withdrawal	₹50,000/-									
POS/Ecom	₹1,50,000/-									
Cardless Cash Withdrawal	₹5,000/-									
15.	Cash withdrawal from ATM- Charges	As per existing charges								
16.	Locker Rent Concessions	<p>50% concession in 1st Year for Small Locker</p> <p>25% off on small locker rent every year</p> <p>Concession on Lockers are subject to availability and priority will be given to waitlist customers.</p>								
17.	IBS and MBS	Free								
18.	Family Banking Benefits	<ul style="list-style-type: none"> ➤ Zero Balance account can be opened by spouse. In case his/her account is already available with our Bank, the same will be linked with main account & accordingly average balance requirement in the account shall be waived thereof. ➤ Life time free RuPay Platinum Debit Card for Spouse with PAI coverage of ₹2 lakhs 								
19.	Demand Draft Issuance (through respective account)	Unlimited Free								
20.	Stop Payment Instructions	Free and unlimited								


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21.	RTGS/ NEFT/ IMPS (Online/Branch)	Free and unlimited
22.	SMS Alerts	Free
23.	Passbook/ e- Statement	Free
24.	Door step banking	Free collection of life certificate
25.	Credit Card (Subject to eligibility)	Issuance Free and AMC to be charged in case of RuPay Platinum Credit Card
26.	Discount in Demat Account fee	Free opening
27.	Additional Concession in Rate of Interest in Retail Loans-Housing Loan, Pension Loan, PNB Bhagbaan, Gold Loan, and Car Loan	As per applicable RoI
28.	Waiver in Upfront Fee & Documentation Charges in Pension Loan, Car Loan and PNB Bhagbaan.	Full waiver
29.	Loyalty / Reward Points (RP) Structure	<p>Reward Points (RP) shall be awarded to eligible account holder, subject to terms and conditions as prescribed by the Bank:</p> <ul style="list-style-type: none"> ➤ Account Opening: On successful opening of Savings Account – 100 Reward Points. ➤ First Financial Transaction through Debit Card: On completion of the first financial transaction (POS/ E- commerce) – 400 Reward Points ➤ Birthday Month Spend: On a single transaction of ₹2,000 or above using the Debit Card during the account holder's birthday month – 400 Reward Points ➤ Monthly Debit Card Spend: On achieving cumulative monthly spends of ₹30,000 through the Debit Card – 400 Reward Points ➤ Additional Transactions through PNB

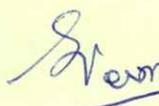
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		<p>One: Reward Points shall also be applicable for transactions conducted through PNB One, including but not limited to opening of Fixed Deposit (FD)/Recurring Deposit (RD), UPI transactions, etc.</p> <p>➤ Note: The accrual and redemption of Reward Points shall be governed by the Bank's prevailing Reward Program Policy as updated from time to time.</p>
30.	Charges for non-maintenance of Monthly Average Balance	No charges will be levied for non-maintenance of MAB but concession and banking benefits of the scheme will be withdrawn and account will be treated as similar to general saving scheme.

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.


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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 ₹100.00 Lakh, Insurance Cover for Accountholder's spouse & 2 Child will be ₹5.00 Lakh each and will be ₹15.00 Lakh for Salary Accountholder. **This benefit will be available as per Salary Accountholder's specific request.** Details of Spouse or/and upto 2 Child is to be submitted by the accountholder at the time of account opening.
6. **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 issued by Head Office, PNB: Business Acquisition & Relationship Management Division.
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 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.** 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

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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**. 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.
- 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, PNB: Retail Asset Business Division 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.

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Certain special/important number combinations shall be reserved and allocated only on a case-to-case basis, based on business potential, subject to discretion from bank. The facility shall be available only through the Branch Channel.

15. 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.

16. **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.

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	Issuance Charges (for the 1st year)	AMC (from 2nd year onwards)	Applicable Charges
Neo	₹500	₹500	Free
Excel	₹500	₹650	Free
Optima	₹600	₹800	Free
Imperial	₹600	₹900	Free

17. 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:

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 संचालय, नवा रायपुर, मटल कक्षा



- o **Neo:** ₹25,000/- o **Excel:** ₹75,000/- o **Optima:** ₹1,50,000/-
- o **Imperial:** More than ₹1,50,000/-

18. **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**.

19. 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.

20. **Premium Credit Card Benefits:**

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

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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.

21. Existing Scheme Codes will be marked for sunset and no new account will be opened under these schemes. However, accounts under the existing salary scheme will remain active until their closure or transfer to the new salary products or other savings account schemes on the specific request of the customer.
22. Further, all other terms and conditions as applicable in Saving Accounts will be applicable to the captioned scheme.

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मंत्रालय, नवा रायपुर, अटल कला



Application–cum-undertaking to be taken from all Account Holders for opening PNB Salary Saving Scheme for the Employees of CG GOVT. Account or conversion of existing account to PNB Salary Saving Scheme for the Employees of CG GOVT. under MoU Arrangement between PNB and CG GOVT.

The Branch Manager

..... Bank

..... Branch

Dear Sir,

Reg: Undertaking for opening PNB Salary Account under MoU Arrangement between PNB and CG GOVT.

I am presently employed in as at I am enclosing Service Certificate issued from the office / salary slip and request you to accept it for satisfying the norms as prescribed by the Bank, along with other KYC document(s).

I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately. I undertake that if salary is not credited for continuous three months in salary account or if I default in loan accounts, Bank may convert the Account as normal Saving Account and all benefits of Account stand withdrawn.

I further undertake that I shall not seek to change my Salary Account from Bank unless I have liquidated all unsecured loans outstanding with Bank.

I hereby give my consent to Bank to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features.

Yours faithfully,
(Signature)

Hema
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छत्तीसगढ़ शासन
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मंत्रालय, नवा रायपुर, अटल नगर



Annexure -C

The Branch Manager
..... Bank
..... Branch

Acknowledged Receipt
..... (Signature of Branch Manager with Signature Number and Branch Stamp)
Date of Receipt

Dear Sir,

**REQUEST FOR ISSUANCE OF NO DUES CERTIFICATE TO TRANSFER
SALARY PACKAGE ACCOUNT WITH TO ANOTHER BANK**

1. I maintain a Salary account with your branch and the account number is _____ I am presently employed as _____ with **CG GOVT.** and my service Personal Number is _____. My present address _____ is _____

2. I request you to issue me a No Dues Certificate for my Personal/Unsecured Loans from your bank, as I desire to change my salary Account from where I draw my monthly salary i.e. Bank _____ Branch to _____ Bank.

Yours faithfully,

Date:

Name:

Place:

Address:

To be submitted to the Bank in duplicate and acknowledgement obtained from the Branch Manager/ Authorised signatory of Bank in the second copy, duly stamped including date of receipt by the Bank and signature number of the Bank signatory.

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संभ्रालय, नवा रायपुर, अटल कला



Relationship Managers contacts for the Grievance & Redressal

S.No	NAME	DESIGNATION	ADDRESS	MOBILE NO	MAIL ID
1	BHAVANA PRADHAN	MANAGER	CAC-RAIPUR	7999935637	cac8403@pnb.bank.in
2	K BHARGAV	OFFICER	CAC-BILASPUR	7286835380	Kuntimalla.bhargav@pnb.bank.in
3	DHANESHWER LAHARI	CHIEF MANAGER	CO RAIPUR	9418045588	coraimkt@pnb.bank.in
4	MAHINDRA KUMAR	CHIEF MANAGER	CO BILASPUR	9910066093	mahindra@pnb.bank.in
5	RAHUL SHARMA	SENIOR MANAGER	ZO RAIPUR	7507735587	zoraipurmkt@pnb.bank.in

*** Subject to change based on internal posting and transfer. Any changes shall be intimated to the concerned parties in due course.**

CHECK LIST

S.No	Claim Documents for Personal Accidental Insurance (PAI) claims
1	Completely filled Original Claim Form by the claimant/nominee
2	Attested copy of FIR Report or General Diary Detailed (Original Not Required)
3	Attested copy of Post Mortem Report (Original Not Required)
4	Attested copy of Death Certificate (Original not required)
5	Letter from the Bank's Branch Manager certifying the account of the deceased as Salary Account along with its variant and name of nominee/ joint account holder as per Bank record
6	For Armed forces, where is FIR not available, Defence authority report (Casualty report) should be submitted also duly attested by bank.
7	Last 3 Months bank statement (preceding accident date) highlighting Salary credit in the account
8	Bank Account Details
9	ID proof of Nominee

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In case of Permanent or Partial Disability Claims

- a) Duly filled and signed Claim Form
- b) Detailed cause of accident
- c) Hospitalization Reports
- d) Discharge Card
- e) Leave certificate issued by the employer
- f) Disability certificate from RMO/ Govt. Hospital / Private Hospital.
- g) Confirmation on credit of previous Month Salary immediately prior to date of accident

Additional Document required for Air Accidental Insurance (AAI) Claims

- a) Proof of purchase of air ticket by debit to Salary account using PNB b-Com/ Internet banking by the account holder. This can be Bank statement for the period the ticket is being purchased using PNB debit card/ Internet Banking (INB)/Credit Card/RTGS/NEFT in favor of booking agent. (Except the circumstances where ticket is not required to be purchased from his/her own account.) (Like journey in Service Air craft/Airship or ticket purchased by respective Dept. or otherwise etc.)
- b) Bank Confirmation for account holder covered under AAI Cover.
- c) Confirmation on credit of Salary immediately prior to date of accident.
Letter from the Bank Certifying the account as Salary Package Operative Account along with its variant as per the Bank record and system generated confirmations.

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