उत्तराखण्ड पावर कारपोरेषन लि0

(उत्तराखण्ड सरकार का उपक्रम)

Uttarakhand Power Corporation Ltd.

(A Govt. Of Uttarakhand Undertaking)

CIN : U40109UR2001SGC025867

Email id : fundsectionhq@upcl.org Website : www.upcl.org

पत्रांकः /उ0पा0का0लि0/म0प्र0(वि0)/ परि0, वाणि0 एवं जानपद/ दिनांकः .10.2026

समस्त आहरण एवं वितरण अधिकारी
उत्तराखण्ड पावर कारपोरेशन लि0,

विषय : PNB Salary Saving Account Scheme.

कृपया उपरोक्त विषयक आपको अवगत कराना है कि पंजाब नेशनल बैंक एवं उत्तराखण्ड पावर कारपोरेशन लिमिटेड के मध्य ''PNB Salary Saving Account Scheme'' के संबंध में एक ''Memorandum of Understanding'' दिनांक– 31.10.2026 को किया गया है, जिसकी छाया प्रति संलग्न है। उक्त योजना के अंतर्गत निगम के नियमित कार्मिकों, पेंशनरों एवं संविदा कर्मियों (अनुबन्धित) को आच्छादित (Cover) किया गया है।

अतः बैंक खाता धारकों को MOU के अनुसार अनुमय लाभ/सुविधाओं उपलब्ध कराने के सम्बन्ध में आवश्यक कार्यवाही करने का कष्ट करें।

संलग्नः यथोपरि।

(अमित कंसल)
महाप्रबन्धक (वित्त)

पत्रांकः 797/उ0पा0का0लि0/म0प्र0(वि0)/ परि0, वाणि0 एवं जानपद/ दिनांकः 02.10.2026

प्रतिलिपि : निम्नलिखित को सूचनार्थ एवं आवश्यक कार्यावाही हेतु प्रेषित।

1. स्टाफ अफसर–I, कार्यालय प्रबन्ध निदेशक, उपाकालि।
2. अधिशासी निदेशक (मानव संसाधन), उपाकालि।
3. अधीक्षण अभियन्ता,(सूचना/प्रौद्योगिक), उपाकालि को इस आशय के साथ कि MOU को निगम की वैब साईट पर अपलोड कराने का कष्ट करें।

(अमित कंसल)
महाप्रबन्धक (वित्त)

सत्यमेव जयते

सेवया सह राजस्वार्जनम्

IN-UK03937904838628Y

INDIA NON JUDICIAL
Government of Uttarakhand

e-Stamp

Certificate No.	:	IN-UK03937904838628Y
Certificate Issued Date	:	13-Oct-2026 01:11 PM
Account Reference	:	NONACC (SV)/ uk1346004/ DEHRADUN/ UK-DH
Unique Doc. Reference	:	SUBIN-UKUK134600411882313319643Y
Purchased by	:	PUNJAB NATIONAL BANK DEHRADUN
Description of Document	:	Article 5 Agreement or Memorandum of an agreement
Property Description	:	NA
Consideration Price (Rs.)	:	0 (Zero)
First Party	:	PUNJAB NATIONAL BANK DEHRADUN
Second Party	:	UTTARAKHAND POWER CORPORATION LIMITED UPCL
Stamp Duty Paid By	:	PUNJAB NATIONAL BANK DEHRADUN
Stamp Duty Amount(Rs.)	:	100 (One Hundred only)

STA.MP VENDOR
YOGEMBAR NEGI
UK-1346004, LIC.- No.- 310
DEHRADUN (UK)
Mob.: 9808305687

Please write or type below this line

पंजाब नेशनल बैंक मण्डल कार्यालय, देहरादून

General Manager (Finance)
Uttarakhand Power Corpn. Ltd.
V.C.V, Gabar Singh Urja Bhawan
Kanwali Road, Dehradun

Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at 'www.shcilestamp.com' or using e-Stamp Mobile App of Stock Holding. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

13-Oct-2026 01:11 PM 13-Oct-2026 01:11 PM PUNJAB NATIONAL BANK DEHRADUN

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is made on 31.10.; 2026 between the Uttarakhand Power Corporation Limited (UPCL) represented by Shri ~~----~~ Amit kumar Kansal ----------, having its Headquarter at V.C.V Gabar Singh Urja Bhawaan, Kanwali Road, Balliwala Chowk, Dehradun, Uttarakhand, India, PIN: 248001, (hereinafter called the "UPCL" which expression shall unless the context otherwise requires, include its successors and permitted assigns of the ONE PART

AND

PUNJAB NATIONAL BANK, a nationalized Public Sector Bank & having its Head Office at Plot No.4, Sector 10, Dwarka, New Delhi and one of its Zonal Office at Dehradun thereinafter referred to as "Bank" (which expression shall, unless repugnant to the context otherwise requires, include its successors in business) through Shri ---- Abhinandan Singh ----------, Dehradun of the OTHER PART.

WHEREAS

a) **Punjab National Bank,** possessing technologically advanced infrastructural facilities, has offered to provide banking services as detailed in the MoU and Annexures to the **Regular/ Contractual** employees of UPCL maintaining their salary /Pension accounts with the Bank.

b) UPCL, in its efforts to make available modern banking facilities to its personnel, has decided to accept the proposal submitted by Bank.

Bank and UPCL may be individually referred to as "Party" and collectively as "Parties".

Now therefore this Memorandum of Understanding is witnessed as below:

Both parties have agreed as follows:

1. Period of MOU:

This MOU shall be operative for a period of ------- years w.e.f. _____ and will be in force, unless terminated earlier or till the next MoU is signed, as mutually agreed by both parties. However, the MOU shall be reviewed by Bank every year for any amendment/ addition/deletion of features of the Salary Scheme.

2. Salary Accounts:

(a) Existing salary accounts of employees of UPCL, will be converted to PNB salary saving scheme ***on the basis of data of employees provided by the -*** UPCL***, and subsequently new employee can avail the benefits of scheme*** subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure-II**.

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(b) 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 UPCL. Scheme. Account Holder shall be responsible for 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 UPCL. account is maintained. In addition, amendments like change of address, nominee, marital status etc. should be 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."

(c) A '**No Dues Certificate** subject to the extant norms of Punjab National Bank, will be issued by Bank in the event of a PNB salary saving account scheme Account holder, is desirous of changing his/her account to another Bank/Branch for credit of salary. Specimen of application for 'No Dues Certificate' is as per **Annexure- III. The DDO/Head of Office/ HOD** of UPCL shall entertain such request for change to another Bank /Branch only upon submission of the Banks' "No Dues Certificate" by the employee.

(d) All new accounts being opened by the Bank of regular employees of Government of Uttarakhand will be opened as PNB salary saving account scheme.

(e) All Insurance related benefits will be provided in the salary account provided the monthly salary has been credited for immediately preceding the month of the incident, in his/ her account under "PNB Salary Saving Scheme for the Employees of UPCL.".

(f) If an account holder is eligible for claim under more than one facility, his/her total claim amount will not exceed the maximum cover/limit of PAI.

3. Facilities to Account holders: As per Annexure- I, IA and II

These facilities will be provided under PNB Salary Saving Account Scheme to the UPCL employees as per attached **Annexure-I(Regular Employees), Annexure-IA (Contractual Employees) and Annexure-II(Pensioners) depending** upon the variant of accounts.

4. Loan facilities:

(a) Bank will provide the Various Loans to eligible PNB Salary Account holders. Loans will be sanctioned solely at the discretion of the Bank and will be subject to the fulfillment of conditions as laid down by the Bank from time to time.

(b)The UPCL does not undertake any liability for loans given by Bank to UPCL employees in their individual capacities. However, the **DDO/Head of Office/ HOD** of UPCL will provide information about defaulters as regards their current posting/ postal

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address maintained in the records subject to denial due to exigencies of service/ security considerations.

5.Dissemination: The MoU, once entered by both Parties, will be widely disseminated to all employees through the **DDO/Head of Office/ HOD** of UPCL.

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, but without the special PNB salary account scheme benefits.

This MOU may be terminated by either party by giving three months' advance notice of termination in writing to the other party (the "Defaulting Party") provided that -

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

If the Defaulting party repeatedly commits the same breach of any of the terms of this MOU, then the MOU may be terminated without any further notice.

or

If there is a material adverse change in any applicable law affecting Banks generally.

7. Awareness and engagement: PNB Bank is committed to create awareness amongst the UPCL employees at various locations about Banks' products, investment opportunities through engagement programs.

8.Complaint Redressal and Review Mechanism:

The Bank has a very well-laid-down policy on Customer Grievance Redressal. This policy covers all types of customers. It also covers the timeframe for redressal as well as the various channels available for lodging the complaints. The policy details are available at Bank's website for public information. The PNB salary account scheme holders have the additional option to use such channels for redressal of their individual grievances/ complaints.

In the event of a dispute remaining unresolved, it may be referred to UPCL 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.

9. Publicity: Bank may publish/ market its services extended to UPCL under this MOU and / or promote its business objectives from time to time.

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10. Personal Accident Insurance (Death) {PAI}/ Air Accident Insurance (Death) {AAI}:

All Personal Accident Insurance (Death) claims of the PNB salary saving scheme account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom Bank has a tie-up through concerned Branch. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. **Claims will be settled by the Insurance Company as per Terms and Conditions of the Insurance Policy**. PNB Bank will monitor and assist in early settlement of all legitimate claims. The Bank will issue Standard Operating Procedure (SOP) and claim format for settlement of claims in time as per Annexure IV.

11. Amendment: Any provisions of this MOU may be amended, waived, discharged or terminated (in each case) 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.

12.Notices: Each notice, demand, or any other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, hand or official e-mail to the address or such other address and email ID as one party may inform the other in writing.

Department Address: **Email:**	Circle Head Punjab National Bank **Dehradun, Zonal Office, Plot No. 9, IT park, Sahastradhara Road, Dehradun-548013,** **Email:**

13. Governing Law and Disputes

(a) This MoU and all matters arising under it shall be governed in accordance with the laws of India.

(b) The Parties agree that any disputes or differences arising out of or in connection herewith or anything done or omitted to be done pursuant hereto shall be attempted to be first settled amicably failing which, it shall be referred to arbitration to be conducted in accordance with the Arbitration and Conciliation Act, 1996 or any subsequent statutory modifications from time to

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time. The matter shall be referred to a sole arbitrator. For the appointment of sole arbitrator, Bank shall suggest a Panel of Arbitrators consisting of three names out of which the UPCL. may agree to anyone. In case, UPCL. fails to convey its determination decision within a period of 30 days from the date of receiving such names, Bank shall nominate a Sole Arbitrator out of the Panel of Arbitrators shared with UPCL. and the same shall be acceptable to UPCL. The award passed by sole Arbitrator shall be binding on the parties. The venue of arbitration shall be Dehradun. Any challenge including appeal to the arbitral award shall be subject to the exclusive jurisdiction of courts at Dehradun.

(c) Subject to the foregoing, all disputes arising out of or in relation to this MoU shall be subject to the exclusive jurisdiction of the competent courts at Dehradun.

14. 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.

(c) The receiving party shall not be liable for disclosure or use of any confidential information if the same:

i. Is in or enters the public domain.
ii. 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.

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iii. 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.

iv. 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 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 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

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written notification return or destroy all documents and tangible items in their possession, which contain any Confidential Information.

15. **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.

16. 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 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.

17. Resolution Mechanism: Notwithstanding anything contained in this agreement, any Dispute or differences in relation to the MOU shall be decided and resolved by mutual discussion between the UPCL. and Zonal Office of PNB, or their authorized representatives and as far as possible, litigation will not be resorted to. If any dispute(s) or difference(s) arises out of or in relation to this MoU between the parties, it shall in the first instance be settled mutually between the parties. In the event Parties are unable to resolve dispute amicably, the same shall be settled through arbitration which shall be conducted by the sole arbitrator under the

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provisions and Rules of the Arbitration and Conciliation Act, 1996 (as amended from time to time). The arbitration shall be conducted in the English language and shall be held at New Delhi. The award of the sole arbitrator appointed by the parties mutually under the said Rules shall be final, conclusive and binding upon the Parties. Pending the submission of a difference to the arbitrator and thereafter until the final decision of the arbitrator, the Parties shall continue to perform all of their obligations under this MoU, unless the same cannot be possibly continued until the decision of arbitrator is obtained without prejudice to a final adjustment in accordance with such decision. Each Party shall bear its own cost of the arbitration unless the arbitrator otherwise directs.

14. 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) Any provisions of this MoU may be waived or discharged 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.

(c) If any provision of the MoU is or becomes invalid that shall not affect the validity of any other provision of the MoU.

(d) UPCL. will be the concerned authority for informing Bank, in case any of their employee/staff leaves the job or his services are terminated/expired, so that all freebies including insurance benefits will be withdrawn.

(e) **DDO/Head of Office/ HOD** of UPCL will communicate with their employees about benefits of the PNB Salary Saving Account Scheme variants.

(f) PAI will be available to first account holder till the account remains in the eligible salary scheme code. Insurance Cover and other benefits of this Scheme will not be available in case the salary is not credited in the account for last three consecutive months and/ or the account has been transferred to saving fund general on the account of non-credit of salary without any communication.

(g) Benefits of PNB Salary Account are available only to accounts with scheme code of PNB Salary Account. Employees of UPCL to verify / ensure from their branch that their account is categorized under PNB Salary Account.

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(h) If account is not categorized properly as mentioned in (c) above, Employee of UPCL has to submit his / her application with required documents at their Branch of the Bank for categorizing the account properly.

(i) As regards "**Know Your Customer norms**", a certificate/ letter issued/ countersigned by the authorized signatory from the individual's unit, certifying his identity and present address, will be acceptable to the Bank. In addition, as per RBI guidelines, PAN (mandatory) and one Officially Valid Documents (OVDs) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time.

(j) 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 changes 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.

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IN WITNESS whereof, the **parties in their free volition and full understanding with an intent to legally bind themselves to this MoU executed. This MoU through their duly authorized representatives** and signed this MOU in two original copies in English at the place and on the date indicated below:

Signed on behalf of Punjab National Bank	Signed on behalf of UPCL
Name: Sh. Abhinandan Singh Designation: DGM-CH	Name: Sh. Amit kumar Kansal Designation: GM - finance
WITNESSES	
Name: Vivek kumar Sharma Designation: AGM	Name: Chitra Singh JR Wan Designation: Dy. C.A.O
Name: Devendra Chander Designation: AGM-CAC-Head	Name: H.S. Rawat Designation: AO

Details of Annexures -

Sr. No.	Details	Annexure
1	Features of PNB Salary/ Pension Account Scheme for Regular/Contractual employees of UPCL.	I, IA& II
2	Application cum undertaking to be taken from all account holders whether new or converted.	III
3	Request for issuance of no dues certificate to transfer PNB Salary Scheme Accounts to any other bank.	IV
4	Documents required for Claim settlement.	V

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Annexure- I

Proposed benefits to the UPCL regular employees maintaining **salary accounts** with us:

S. No.	PARAMETERS	Benefits
1	**Variants/Drawing Gross Salary per Month**	Group A- > 1,20,000/- Group B- 70000/- to 120000/- Group C- < 70,000/-
2	**Initial Deposit**	Zero
3	**Monthly Average Balance**	Zero
4	**Term Life Insurance**	Group A- 12 Lakhs Group B- 8 Lakhs Group C- 5 Lakhs
5	**Personal Accidental Insurance (PAI) Cover**	Group A- 150 Lakhs Group B- 120 Lakhs Group C- 100 Lakhs
6	**Permanent Total Disability Cover**	Group A- 150 Lakhs Group B- 120 Lakhs Group C- 100 Lakhs
7	**Air Accidental Insurance (AAI) Cover**	Group A- 300 Lakhs Group B- 240 Lakhs Group C- 200 Lakhs
8	**Permanent Partial Disability Cover**	Group A- 75 Lakhs Group B- 60 Lakhs Group C- 50 Lakhs
9	**Higher Education Cover for College and Higher Studies**	➢ Up to ₹8 Lakhs (Male Child) and up to ₹10 Lakhs (Girl Child) in aggregate, 25% of entitled PAI Cover, (for any One child only) for 3 years
10	**Girl Child Marriage Cover (18-25 years)**	➢ 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
11	**Ambulance Charges**	₹50,000/-
12	**Air Ambulance**	₹10,00,000/-
13	**Plastic Surgery in Burn cases**	₹10,00,000/-
14	**Transportation of Imported Medicine**	₹5,00,000/-
15	**Death in Coma (more than 48 hours) after accident**	₹5,00,000/-
16	**Repatriation of Mortal Remains**	₹50,000/-

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17	Additional cover for death while performing official duties on foreign soil	₹10,00,000/-
18	Funeral Expenses	₹10,000
19	Emergency Medical Expenses	₹25,000/-
20	Nomination	Allowed
21	Customize Account Number	Group A- Available Group B- Available Group C- Not Available
22	Free Banking Services	➢ Cheque Book issuance ➢ RTGS/NEFT/IMPS ➢ Demand Draft ➢ SMS Alert ➢ Ledger Folio ➢ Statement of Account
23	Demat/Trading Opening Charges	100% waived
24	Documentation & Upfront Charges on Housing/ Vehicle Loan/ Education Loan/ Personal Loan	➢ Group A & Group B : Vehicle Loan/ Housing Loan/ Education Loan: 100%; Personal Loan: 50% ➢ Group C: Vehicle Loan/ Housing Loan/ Education Loan: 100%; Personal Loan: 25%
25	Locker Rent discount for the first year (Small Locker)	➢ Group A- 100% discount for 1st year; thereafter 75% discount each year ➢ Group B- 100% Discount for 1st year; thereafter 50% discount each year ➢ Group C- 50% for first year
26	Locker Operations (Free Visits per Year)	Unlimited
27	Free ATM Withdrawals	Free Unlimited (Domestic)
28	Free ATM Withdrawals (Domestic) (Other PNB ATMs)	Unlimited
29	Family Banking Benefits	i) 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) ii) Free issuance of RuPay Platinum Debit Card with PAI benefit iii) PAI - ₹5 lakh each for all Family A/c holders (except minors) within aggregate PAI iv) Free Chequebook upto 20 leaves v) NEFT/RTGS – Free Online vi) Demand Draft Issuance – Free vii)SMS Alert Charges – Free
30	Debit Card	Issuance charges – 100% waived for first primary card. Annual Maintenance Charges – 100% Waived Group A – RuPay Select Imperial

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		Group B – RuPay Select Optima Group C – RuPay Select Excel Free unlimited ATM withdrawals at own and other bank's ATM Free PAI upto Rs. 10.00 Lakhs
31	**Credit Card**	Group A – RuPay Select Credit Card Group B – RuPay Select Credit Card Group C – RuPay Platinum Credit Card No joining fee and no annual maintenance charges
32	**Wellness Programme**	i) Free Annual Health Check Up on cashless basis with option of home visit and lab collection ii) Unlimited Tele Consultation iii) Personal Accidental Insurance of ₹4 lakhs with permanent total disability cover of ₹125% of Sum Insured
33	**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)**	i) Housing Loan - Concession in ROI upto 0.05% ii) Vehicle Loan - Concession in ROI upto 0.10% iii) Personal Loan – RLLR+BSP+2.25%; irrespective of CIC Score (Presently, minimum CIBIL score required is TU 680 or TU equivalent) iv) 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%
34	**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/-
35	**Instant Overdraft Facility**	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

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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** 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 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.

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. **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.**

8. **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.

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9. Features and benefits associated with Debit Card under 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.

10. 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.

11. 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: 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.

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, with prior approval from HO: BA & RM Division. 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 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**.

17. 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, 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 - ₹1,20,000/-
- Group C - ₹70,000/-

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 facility availed shall be levied as per bank's extant guidelines, 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

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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:

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.

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.

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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: -

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 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

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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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Health/ Medical Insurance Cover

Bajaj General Insurance Company Limited

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

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 favour 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 Hospitalisation Treatment

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

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- 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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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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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		
Tax Spanner	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
Big Basket	₹250 Voucher 1 per quarter	₹250 Voucher 1 per HY	NA
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
Decathlon	Voucher worth ₹500 per quarter	Voucher worth ₹500 per HY	NA
Kalyan Jewellers	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
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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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/Hotstar/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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PNB Metal Credit Card- 'LUXURA'

Benefits	PNB Metal Credit Card- 'LUXURA'
Welcome Benefit	Get 40,000 @reward points on spending ₹50,000 within the first 90 days. These 40,000 reward points carry a value of ₹10,000, 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. Note: 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	**HoteLux Membership Benefits** HoteLux operates as a high-end, member-based private travel agent, offering luxury travel experiences. HoteLux 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 HoteLux Points (equivalent to USD 100 and USD 200). *Subject to availability These benefits are applicable across a wide network of luxury hotels listed on HoteLux Website. (https://www.hoteluxapp.com/#/).
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.**

पंजाब नैशनल बैंक Punjab National Bank 9037 Circle Office, Dehradun मण्डल कार्यालय, देहरादून

General Manager (Finance)
Uttarakhand Power Corpn. Ltd.
V.C.V. Gabar Singh Urja Bhawan
Kanwali Road, Dehradun

Comprehensive Insurance coverage	• **Personal Accidental Insurance: ₹50 Lakhs.** • Air Accidental Insurance: ₹1 Crore. • Purchase Protection: ₹2 Lakhs. • Travel Insurance (Baggage Loss ₹20k).
24X7 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, subject to applicable charges**

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Annexure- IA

Proposed benefits to the UPCL **contractual** employees maintaining **salary accounts** with us:

Sl. No	PARAMETERS	CONTRACTUAL EMPLOYEES
1	Variants/Drawing Gross Salary per Month	Neo - ₹10,000/- to ₹25,000/- Excel - >₹25,000/- to ₹75,000/- Optima - >₹75,000/- to ₹1,50,000/- Imperial - > ₹1,50,000/- *(Calculated on Gross Salary)
2	Initial Deposit	Zero
3	Monthly Average Balance	Zero
4	Term Life Insurance	Neo: Nil Excel: ₹2 lakhs Optima: ₹5 lakhs Imperial: ₹8 lakhs
5	Personal Accidental Insurance (PAI) Cover	Neo: ₹30.00 lakhs Excel: ₹50.00 lakhs Optima: ₹100.00 lakhs Imperial: ₹125.00 lakhs
6	Permanent Total Disability Cover	Neo: ₹30.00 lakhs Excel: ₹50.00 lakhs Optima: ₹100.00 lakhs Imperial: ₹125.00 lakhs
7	Air Accidental Insurance (AAI) Cover	Neo: ₹60.00 lakhs Excel: ₹100.00 lakhs Optima: ₹200.00 lakhs Imperial: ₹250.00 lakhs
8	Permanent Partial Disability Cover	Neo: ₹15.00 lakhs Excel: ₹25.00 lakhs Optima: ₹50.00 lakhs Imperial: ₹62.50 lakhs
9	Higher Education Cover for College and Higher Studies	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.
10	Girl Child Marriage Cover (18-25 years)	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.
11	Ambulance Charges	₹10,000

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Uttarakhand Power Corpn. Ltd.
V.C.V. Gabar Singh Urja Bhawan
Kanwali Road, Dehradun

12	Air Ambulance	₹1,00,000
13	Funeral Expenses	₹10,000
14	Emergency Medical Expenses	₹25,000/-
15	Hospicash	Neo: ₹30,000 Excel: ₹30,000 Optima: ₹60,000 Imperial: ₹60,000
16	Nomination	Allowed
17	Customize Account Number	Available in all Variants, except Neo
18	Free Banking Services	a. Cheque Book issuance b. RTGS/NEFT/IMPS c. Demand Draft issuance d. SMS Alert e. Ledger Folio f. Statement of Account
19	Demat/Trading Opening Charges	100% waived
20	Documentation & Upfront Charges on Housing/ Vehicle Loan/ Education Loan/ Personal Loan	100% waived in Housing Loan/Vehicle Loan/Education Loan and in Personal Loan 25% waived in Neo and Excel and 50% waived in Optima & Imperial.
21	Locker Rent discount for the first year (Small Locker)	Neo: 25% discount Excel: 50% discount Optima: 100% discount for 1st year; thereafter 50% discount each year Imperial: 100% discount for 1st year; thereafter 75% discount each year
22	Locker Operations (Free Visits per Year)	Neo: 12 per annum Excel: 18 per annum Optima: Unlimited Imperial: Unlimited
23	Free ATM Withdrawals	Free Unlimited (Domestic)
24	Free ATM Withdrawals (Domestic) (Other PNB ATMs)	Neo: 3 transactions Excel: 5 transactions Optima: 5 transactions Imperial: Unlimited
25	Family Banking Benefits	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).
26	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

पंजाब नैशनल बैंक Punjab National Bank 9037 Circle Office, Dehradun मंडल कार्यालय, देहरादून

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Annexure- II

Proposed benefits to the UPCL employees maintaining **Pension accounts** with us:

Sl. No	PARAMETERS	Benefits
1.	**Eligibility**	Pension account holders of UK GOVT. with Min. pension o f ₹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**	➢ 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**	**a)** Annual Preventive Health Check Up **b)** Unlimited Tele Consultation **c)** Personal Accidental Insurance of ₹4 lakh with permanent total disability cover of ₹125% of Sum Insured The health check-ups can be availed on cashless basis with option of home visit and lab collection as per customer's choice.
11.	Maximum entry age	➢ For PAI and linked benefits - Up to 69 years ➢ For Wellness program- Up to 70 years

पंजाब नैशनल बैंक मण्डल कार्यालय, देहरादून

General Manager (Finance)
Uttarakhand Power Corpn. Ltd.
V.C.V. Gabar Singh Urja Bhawan
Kanwali Road, Dehradun

<table>
<tr><td>12.</td><td colspan="2">➢ *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.</td></tr>
<tr><td>13.</td><td>Debit Card</td><td>Free Issuance of specially designed Rupay Debit Card with attractive features as per Annexure- II.
Further AMC will be waived in case desired yearly average balance equivalent to MAB requirement of the scheme is maintained in last 12 months.
<table><tr><th colspan="2">Debit Card per day limits</th></tr><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></table>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.</td></tr>
<tr><td>14</td><td>Cash withdrawal from ATM- Charges</td><td>As per existing charges</td></tr>
<tr><td rowspan="2">15.</td><td rowspan="2">Locker Rent Concessions</td><td>50% concession in 1st Year for Small Locker
25% off on small locker rent every year</td></tr>
<tr><td>Concession on Lockers are subject to availability and priority
will be given to waitlist customers.</td></tr>
<tr><td>16</td><td>IBS and MBS, Passbook /e-Statement , SMS Alerts, Stop Payment Instructions, RTGS/ NEFT/ IMPS (Online/Branch), Demand Draft Issuance (through respective account), Cheque Book Issuance</td><td>Free</td></tr>
<tr><td>17</td><td>Family Banking Benefits</td><td>➢ 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</td></tr>
<tr><td>18</td><td>Door step banking</td><td>Free collection of life certificate</td></tr>
<tr><td>19</td><td>Credit Card (Subject to eligibility)</td><td>Issuance Free and AMC to be charged in case of RuPay Platinum Credit Card</td></tr>
</table>

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General Manager (Finance)
Uttarakhand Power Corpn. Ltd.
V.C.V. Gabar Singh Urja Bhawan
Kanwali Road, Dehradun

20	Discount in Demat Account fee	Free opening
21	**Additional Concession in Rate of Interest in Retail Loans- Housing Loan, Pension Loan, PNB Bhagbaan, Gold Loan, Housing Loan and Car Loan**	As per applicable RoI
22	**Waiver in Upfront Fee & Documentation Charges in Pension Loan, Car Loan and PNB Bhagbaan**	**Full waiver**
23	**Loyalty / Reward Points (RP) Structure**	Reward Points (RP) shall be awarded to eligible account holder, subject to terms and conditions as prescribed by the Bank: ➢ 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 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 Reward Program Policy as updated from time to time.
24	**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 accounts will be treated as similar to general saving scheme.

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Annexure-III

APPLICATION –CUM-UNDERTAKINGTO BE TAKEN FROM ALL ACCOUNT HOLDERS, WHETHER NEW OR CONVERTED

The Branch Head,
Bank Name.....
Branch Name.....
Dear Sir,

Pnb salary saving scheme
(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO PNB SALARY SAVING SCHEME AND
(2) UNDERTAKING FROM ALL PNB SALARY SAVING SCHEME ACCOUNT HOLDERS, NEW AND CONVERTED

1. I maintain a SB account with your branch and the account number is _____/ I intend to open a new **PNB SALARY SAVING SCHEME**. I am presently employed as_____ with ....., my personal Number is.....and my Date of Birth is.....My mobile number is_.....____. My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other KYC document(s) as prescribed by the RBI.

2. In this connection, I request that my existing SB account be converted into a Pnb salary saving scheme account with all its special features.

3. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.

4. Since I am presently posted at / is being posted to _____ I request that my account should be transferred to_____Branch of Bank for ease of operation.

5. I hereby undertake that I shall obtain a 'No Dues Certificate' from Bank in case I desire to shift my account to any other Bank for credit of Salary. I further undertake that I shall not seek to change my Salary Bankers from Bank unless I have liquidated all loans outstanding with Bank.

Address:_____

Yours faithfully,

Date :
Place :

Name :
(Designation)
Name of Department:
Address of customer :

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General Manager (Finance)
Uttarakhand Power Corpn. Ltd.
V.C.V. Gabar Singh Urja Bhawan
Kanwali Road, Dehradun

Annexure-IV

Acknowledged Receipt ..... (Signature of Branch Head with Stamp) Date of Receipt .....

The Branch Head,
Bank Name.....
Branch Name.....

Dear Sir,

REQUEST FOR ISSUANCE OF NO DUES CERTIFICATE TO TRANSFER PNB SALARY SAVING SCHEME ACCOUNT TO ANOTHER BANK

1. I maintain a **Pnb salary saving scheme** P account with your branch and the account number is _____. I am presently employed as_____ with ..... and my service Personal Number is_____. My present address is _____
_____
_____.

2. I request you to issue me a No Dues Certificate as I desire to change my salary Bank from where I draw my monthly salary i.e. Punjab National Bank _____ Branch to _____ Bank for the following reason: _____
_____
___
_____
___

3. I further declare that I have no loan(s) outstanding nor I have stood as guarantor for any loans sanctioned by Bank at my request to others.

Yours faithfully,

Date :
Place :

Name :
(Designation)
Name of Department:

Address of customer:

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

पंजाब नेशनल बैंक Punjab National Bank 9031 Circle Office, Dehradun मण्डल कार्यालय, देहरादून

General Manager (Finance)
Uttarakhand Power Corpn. Ltd.
V.C.V. Gabar Singh Urja Bhawan
Kanwali Road, Dehradun

Annexure- V

Claim Intimation:

The following details will be required for claim settlement

1. Name of deceased salary account holder.
2. PNB Salary Account no. (with scheme code as on date of incident).
3. Statement of account showing credit of last 3 months' salary prior to the incident.
4. Date of incident.
5. Date of Death.
6. Cause of death.
7. Place of incident.
8. Name of employer of the account holder.
9. Name of nominee
10. Name of claimant
11. In case of name of nominee and name of claimant is different, free consent of nominee be obtained to credit the amount of claim in claimant's account.
12. Claim Form
13. Attested copy of the postmortem report.
14. Attested copy of Death Certificate
15. Attested copy of FIR
16. Letter of Branch Manager certifying the account and name of nominee / joint account holder as per branch records

All documents to be duly signed and stamped by Branch Incumbent

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General Manager (Finance)
Uttarakhand Power Corpn. Ltd.
V.C.V. Gabar Singh Urja Bhawan
Kanwali Road, Dehradun

THE NEW INDIA ASSURANCE COMPANY LIMITED

Regd & Head Office New India Assurance Building.

87, Mahatma Gandhi Road, Bombay - 400 001

(For NIA Office Use)
Policy No. _____
Claim No. _____

CLAIM FORM (Annexure "A")

(The Issue of this form is not to be taken as an admission of Liability)

BO:_____**SOL ID: -**_____**Circle:** _____**DATE: -**__/__/____
Claim form for Compensation on account of Accidental Death of PNB salary account holders
To be submitted at the Base Branch)

Details of the deceased customer:

Name:

Account No.:

PNB Scheme Code:

Type of account holder (please tick):

Silver 25	☐	Gold 50	☐
Premium 100	☐	Platinum 200	☐
Titanium	☐		

Date of Accident: (DD/MM/YYYY)

Date of Death: (DD/MM/YYYY)

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V.C.V. Gabar Singh Urja Bhawan
Kanwali Road, Dehradun

***Check list of Documents to be attached (all documents to be duly signed and stamped by Branch Incumbent):**

- Claim Form
- Attested copy of the post mortem report, if available.
- Attested copy of Death Certificate
- Attested copy of FIR
- Letter of Branch Manager certifying the account and name of nominee / joint account holder as per branch records

Details of Nominee

Name:
Relationship with deceased customer:
Mobile No:
Date: __/__/_____
Address:
Signature of Nominee:

For PNB Office Use Only:

It is confirmed that Mr./Ms.....has been a customer of our branch. His/her account number is..... Type of account..... He/she was an Active User of the account under this scheme and is eligible for compensation under the scheme. We recommend that the customer may be awarded compensation of Rs. _____ under the scheme.

Signature of Incumbent with Branch Seal
Date:

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Punjab National Bank
9037
Circle Office, Dehradun
मण्डल कार्यालय, देहरादून

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