Government of Himachal Pradesh
Department of Personnel
Secretariat Administration Services-I

No. Per(SAS-I) B(15)-4/2021 **Dated: Shimla-2, the** 5th **August, 2022**

CIRCULAR

It is brought to the notice of all that Punjab National Bank has intimated about its customized salary account scheme "PNB New Salary Scheme" for all the regular employees wherein various facilities are being provided under one stop solution (Copy of the letter enclosed)

All the concerned who are willing to switch over to above scheme may consult the Chief Manager, GBV (PNB) Circle Office, Shimla or the Manager at nearest Punjab National Bank Branch.

By Order

Pr. Secretary (SA) to the
Govt. of Himachal Pradesh

Endst. No. As above **Dated: Shimla-2, the** 5th **August, 2022**
Copy forwarded to:-

1. The Sr. PS to the Chief Secretary, Himachal Pradesh, Shimla-171002.
2. All the Administrative Secretaries, Himachal Pradesh, Shimla-171002.
3. All the Branch Officers, HP Secretariat, Shimla-02.
4. All the Pr. Private Secretaries/Sr Spl. Private Secretaries/Spl. Private Secretaries/ Sr. Private Secretaries/ Private Secretaries of H.P. Secretariat, Shimla-02
5. All the Section Officers, HP Secretariat, Shimla-02.
6. The Section Officer, Telephone, HP Secretariat, Shimla-02.
7. The Chief Manager, Government Business Vertical, Circle Office Shimla, Regent House, Near List, The Mall Shimla-171001 for information.
8. Guard file.

(Poonam Sharma)
Under Secretary (SA) to the
Govt. of Himachal Pradesh

पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !

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Email: gbv8167@pnb.co.in, Ph: 9779601222(M), 9914479992 (M), Fax: 0177-2653585

To
Sh Bharat Khera IAS,
Principal Secretary GAD, SAD
HP Secretariat, Shimla

55-682896 01-08-2022
04/08/2022

REG: Proposal of PNB Salary Account for employees

Respected Sir,

We are pleased to inform you that Punjab National Bank with a legacy of 128 years is India's second largest Public Sector Bank post amalgamation of Oriental bank of Commerce and United Bank of India in April 2020, resultantly increase of our network in the country with 10643 Branches, 13690 ATMs and 36851 touch points for our esteemed customers. **In the state of Himachal Pradesh, we have the highest branch network with 350 branches, 478 ATMs and 1140 touch points.**

Our Bank has customized salary account scheme "PNB New Salary Scheme" for all the **regular employees of your esteemed department** working in across the state of Himachal Pradesh, offering them one stop solution for all their financial requirements having the following attractive features:

VARIANTS OF SALARY ACCOUNT FOR YOUR EMPLOYEES

VARIANTS	SALARY PER MONTH CREDITED IN ACCOUNT
SILVER	10000 TO 25000
GOLD	25000 TO 75000
PREMIUM	75000 TO 1.50 LAKHS
PLATINUM	1.50 LAKHS TO ABOVE

FEATURES OF PNB SALARY ACCOUNT:

- **Eligibility: Regular Employees**
- **Initial Deposit- Zero**
- **Minimum Quarterly Balance – Zero**
- **Personal Accidental Insurance: Rs. 20.00 Lacs (Death / Permanent Total Disablement/Partial Disablement to the Insured)***
- **Overdraft Facility to Primary account holder of the aforesaid scheme up to Rs. 3.00 Lacs**
- **Retail Internet Banking Charges – Nil**
- **Free Sweep Facility**
- **Free Cheque leaves as per salary account variant**
- **Free RTGS & NEFT facility**
- **SMS Alerts Charges – Nil**
- **Free issuance of DD through Salary account as per salary account variant**
- **Bank Statement & Passbook charges – Nil**
- **No charges on issuance of all types of certificates**
- **ATM cum Debit card - No issuance charges and AMC charges**
- Personal Loan upto Rs. 20.00 lacs as per eligibility

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- **Concession on locker rent as per salary account variant**
- **Issuance of free statement in addition to Passbook**
- **Concession on Processing Fee/ Upfront Charges & Documentation charges** on Housing, Car & Personal Loan scheme (100% waiver in Premium & Platinum variant and 50% waiver in Silver & Gold salary variant)**
- **Retail Loans at Concessional Rates**

(ANNECURE 1 enclosed with detailed features of PNB Salary Account Scheme)

***T&C apply. ROI is subject to change as per bank policy**

NOTE: In case higher discount on documentation & processing charges on housing, car & personal loan is provided during bonanza, the same will be available to the customer of this scheme

ADDITIONAL FACILITIES

- **Credit Card Facility:** Available
- **E-Insurance Account**: Free
- **Demat & Online Trading Account Facility:** Available
- **ASBA Facility:** Available
- **Dedicated Mutual Fund App:** Free
- **Health Insurance Facility:** Available at concessional rates*
- **Free Airport Lounge (Domestic):** Two free lounge accesses at domestic airports per quarter for Rupay Platinum International Card holders only (Applicable as per T&C of Rupay)
- **Free Accidental Insurance Cover of Rs. 2 Lakhs to Rupay Platinum Card Holder** (Applicable as per T&C of Rupay)

PNB endeavors to provide excellent, courteous and world class technology based services to one and all. We offer to extend our services and would feel privileged in case we will be given an opportunity to serve you.

Assuring you best of our services.

With Warm Regards

Yours Sincerely,

SUMAN GOYAL
CHIEF MANAGER
GBV SHIMLA
MOB: 9914479992

ENCL: ANNEXURE 1

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ANNEXURE 1

1) FREE PERSONAL ACCIDENTAL (DEATH) INSURANCE COVER

Silver	Gold	Premium	Platinum
20 Lacs	20 Lacs	20 Lacs	20 Lacs

2) INCORPORATION OF OVERDRAFT FACILITY

1. Primary account holder of the aforesaid scheme may avail overdraft up to a sum representing last two months' NET Salary (salary credited in account) @ Rate of Interest of 'RLLR + 3.70% per annum.
2. Facility of Overdraft will be sanctioned manually by taking physical application form and loan agreement and will be fixed as per eligibility.
3. Overdraft is to be adjusted in six months and fresh OD limit will be allowed only after adjustment of the previous one. In aforesaid cases, an undertaking will be obtained from the employer that the salary account of the customer will not be changed/ transferred to other Banks during the currency of the loan.

2) OVERDRAFT FACILITY:

SILVER	GOLD	PREMIUM	PLATINUM
50000	150000	225000	300000

3) INCORPORATION OF SWEEP FACILITY

I. Free Sweep-In / out facility.
II. On authorization by primary account holder, SWEEP will automatically get initiated after ensuring an initial threshold amount of Rs 20,000/- in salary account, subject to a minimum Sweep-in / out of Rs 1,000/- and in multiples of Rs 1,000/- thereafter.
III. TDRs/STDRs created through Sweep facility will be issued for a period of 7 to 365 days.
IV. Account holder will get the prevailing Fixed Deposit card interest rates for single Term Deposit on the amount Swept-In/ Out in the account provided it had remained under FD for a minimum period of 7 days.

4) DOMESTIC ATM CASH WITHDRWAL PER DAY

SILVER	GOLD	PREMIUM	PLATINUM
RUPAY CLASSIC CARD -25000/- RUPAY PLATINUM CARD -50000	50000 (applicable of RUPAY PLATINUM CARD)		

5) ANNUAL MAINTENANCE CHARGE

SILVER	GOLD	PREMIUM	PLATINUM
Applicable Charges	No Charges		

6) FREE CHEQUE LEAVES

SILVER	GOLD	PREMIUM	PLATINUM
40 p.a.	50 p.a.	100 p.a.	Unlimited

7) RTGS and NEFT THROUGH SALARY A/c- free of cost (other than business purpose)

SILVER	GOLD	PREMIUM	PLATINUM
2 pr. Month	5 pr. Month	Unlimited	Unlimited

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8) ISSUE OF DEMAND DRAFT ROUTED THRUGH SALARY A/c- FREE OF COST (OTHER THAN BUSINESS PURPOSE)

SILVER	GOLD	PREMIUM	PLATINUM
2 DD pr qt. (Max amt of 2 drafts- Rs.25000)	4 DD prqt (Max amt of 4 drafts-upto Rs.0.75 lakh)	Unlimited	Unlimited

9) ISSUANCES OF ALL TYPES OF CERTIFICATES

No Charges

10) DOCUMENTATION & PROCESSING CHARGES ON HOUSING LOAN, PERSONAL LOAN (Min. 3 MONTHS SALARY CREDIT)

SILVER	GOLD	PREMIUM	PLATINUM
50% WAIVER		100% WAIVER	

**In case higher discount on documentation & processing charges on housing, car & personal loan is provided during bonanza, the same will be available to the customer of this scheme

11) LOCKER RENT FOR THE FIRST YEAR

SILVER	GOLD	PREMIUM	PLATINUM
25% discount on small locker	50% discount on small locker	75% discount on small locker	100% discount on small locker

12) ISSUE OF FREE STATEMENT IN ADDITION TO PASS BOOK

SILVER	GOLD	PREMIUM	PLATINUM
Free	Free	Free	free