

Branch Office: Guru Jambheshwar University of Science and Technology

E Mail: BO4674@PNB.CO.IN

A/C-412
27/1/23
18-2-23

Dated: 24.01.2023

Reg 1307
27/1/23

VC-555
25/1/23

The Vice Chancellor

Guru Jambheshwar University of Science and Technology

Hisar

Respected Sir,

Reg: Banking facilities for the Employees of your esteemed organisation

It gives us immense pleasure in introducing our bank as a leading Public Sector Bank headquartered in Delhi. Punjab National Bank is the second PSU bank in India both in terms of volume and its network across the country.

Punjab National Bank is already associated with your esteemed organisation since long and we try to offer best products and services to our customers always.

Periodically bank introduces new products and also upgrades the existing products with add on new features for convenience and need based requirements of our valuable customers. We have a complete basket of technology based solutions to meet all the requirement of customers such as:

- Internet Banking
- Mobile Banking through Banks Application **PNB ONE** available on Play and Apple App Store Free of Cost.
- Credit Cards
- Any Time/Any Where Banking Services
- Remittances (RTGS/NEFT)
- Home Loans, Vehicle Loans, Education Loans, Personal Loans, Loan against Property, Business Loans at very competitive rates with Hassle Free experience.
- DDs, LCs, Recurring Deposits and Fixed Deposits at very attractive rates.

Punjab National Bank also added following customer friendly services available 24X7 at our E Lobby located at Shopping Centre within the University campus where customers can perform transactions as per the convenience:

- ATM
- Cash Deposit Machines
- Pass Book Printing Kiosk
- Touch Screen Systems for Internet Banking Users



Punjab National Bank also offers:

- Life/Non-Life Insurances
- Health Insurances
- Mutual Funds
- PPF,NPS,Sukanya Samridhi Account and Senior Citizen Saving Schemes

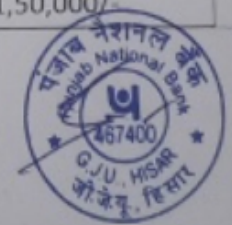
Now bank has updated My salary Saving Account Scheme for employees of this esteemed organisation. Complete details are as follows:

Salient Features of My Salary Saving Account Scheme- For Regular Employees

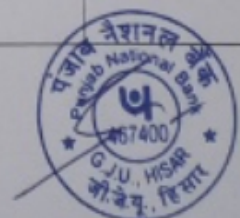
PARAMETERS	FEATURES	
Eligibility	Regular Employees of central/state Govt./PSU/ Govt.-semi Govt. Corporation/MNCs/ Reputed Institutions/Reputed Corporate/Reputed Educational Institutions.	
Variants/Drawing Gross Salary per Month	Silver	Rs.10,000 & above up to Rs.25,000/-
	Gold	Rs. 25,001 & above up to Rs.75,000/-
	Premium	Rs.75,001 & above up to Rs.150000/-
	Platinum	Rs.1,50,001 and above
Initial Deposit	Zero	
Minimum Quarterly Average Balance	Zero	
Nomination	Allowed	
Sweep Facility	Savings Bank accounts opened / maintained under the scheme will have Sweep-In / Out facility. As per mandate given by primary account holder, Sweep facility will be allowed for tenor 7 days to 365 days. The Sweep out shall be after threshold deposit of Rs. 20,000/- in salary account, in multiple of Rs 1,000/- Account holder will get the prevailing card rate of Interest upon FFD No interest shall be paid if FFD is broken before 7 days. Sweep out shall be on daily basis and by default period of FFD shall be 365 days.	
Personal Accidental Insurance Cover	VARIANTS	PAI COVER
	SILVER	Rs. 30.00 lakhs
	GOLD	Rs. 40.00 lakhs
	PREMIUM	Rs. 45.00 lakhs
	PLATINUM	Rs. 50.00 lakhs
The above coverage is excluding the insurance cover to debit card (Rupay Select debit card 10 Lakh		



	<p>and Rupay Platinum Debit Card Rs.2.00 Lakh) as per T & C from time to time.</p> <ul style="list-style-type: none"> • PAI Coverage include accident in Air, Land and Water. PAI will be available to first account holder only till the account remains in the eligible salary scheme code. Thus, insurance cover will not be available in case, account transferred to Saving Fund General due to non-receipt of salary in the account. • In case, salary is not credited for continuous three months, the account will be transferred to Saving Fund General and all freebies including PAI will be withdrawn. • Insurance cover available under Debit Card shall be settled separately as per extant guidelines. • The accounts converted to Saving Fund General can be considered for retransferring to new salary variants subject to eligibility and on the request of the customer on case to case basis at branch level. • It be noted that PAI is available only under captioned Scheme. The accounts opened under any other earlier salary account schemes like Saving Bank Salary Account (SBSAL), Total Freedom Salary account (SBTFS), Total Freedom Salary account 2nd Variant (SBHES) are not covered under Personal Accident Insurance coverage. The account holders under these schemes may opt for transfer to any of four variants of PNB my Salary Saving Account Scheme as per their eligibility to avail benefits like enhanced Overdraft, PAI. 						
Overdraft Facility	<ul style="list-style-type: none"> • Primary account holder of the scheme may avail overdraft up to a sum representing last three months' net Salary (salary credited in account) subject to maximum, prescribed limit. • The maximum amount of OD is as follows: <table border="1" data-bbox="869 1836 1444 1971"> <thead> <tr> <th>VARIANTS</th> <th>OVERDRAFT LIMITS</th> </tr> </thead> <tbody> <tr> <td>SILVER</td> <td>Rs. 50,000/-</td> </tr> <tr> <td>GOLD</td> <td>Rs. 1,50,000/-</td> </tr> </tbody> </table>	VARIANTS	OVERDRAFT LIMITS	SILVER	Rs. 50,000/-	GOLD	Rs. 1,50,000/-
VARIANTS	OVERDRAFT LIMITS						
SILVER	Rs. 50,000/-						
GOLD	Rs. 1,50,000/-						



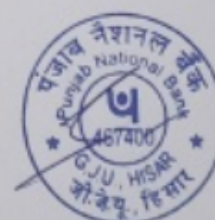
		PREMIUM	Rs. 2,25,000/-	
		PLATINUM	Rs. 3,00,000/-	
		<ul style="list-style-type: none"> Rate of Interest on Overdraft shall be as per Bank's guidelines/ circular issued by bank from time to time. OD limit will be sanctioned manually after obtaining signed application, loan agreement and other documents as per guidelines from time to time. OD limit to be sanction for the period of 6 years (maximum), subject to annual review. After completion of 5 year and six month OD limit shall be reduced by 20% every month. Fresh OD limit shall be allowed one month after adjustment of prior OD limit. Also OD facility is to be adjusted before retirement. 6 months prior to retirement of employee, 20% of OD limit shall be reduced every month. If any amount is left over the same will be adjusted from terminal dues/ benefit. 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 (OD facility). <p><i>OD Facility shall not available to accounts with Sweep facility.</i></p>		
Free Cheque Leaves (Except for Bulk Requirement—EMIs payable to other Banks/FIs/NBFC)	Silver	Gold	Premium	Platinum
	40 p.a. (Apr-Mar)	50 p.a. (Apr- Mar)	100 p.a (Apr- Mar)	Unlimited
RTGS through salary A/c- free of cost (other than business purpose)	Silver	Gold	Premium	Platinum
	2 pr. month	5 pr. month	Unlimited	Unlimited
NEFT through salary A/c- free of cost (other than business purpose)	Silver	Gold	Premium	Platinum
	2 pr. month	5 pr. month	Unlimited	Unlimited
Issue of Demand Draft routed through salary A/c- free of cost (other than business purpose)	Silver	Gold	Premium	Platinum
	2 DD pr. qt. (Max amt. of 2 drafts- Rs.0.25 lakh)	4 DD pr. qt. (Max amt. of 4 drafts- Rs.0.75 lakh)	Unlimited	Unlimited



Demat Account	Silver	Gold	Premium	Platinum
	50% discount on Annual Maintenance charge for first year only		Unlimited	Unlimited
Issuances of all types of Certificates	No Charges			
Issuances of Debit Card	Silver	Gold	Premium	Platinum
Annual Maintenance Charge	RuPay Classic/Platinum Card & Applicable Charges	RuPay Platinum Card No Charges RuPay Select Debit Card can be issued subject to eligibility, request and applicable charges		
**Documentation & Processing Charges on Housing, Car & Personal Loan (Min. 3 months regular salary credit)	Silver	Gold	Premium	Platinum
	50 % Discount		100% discount	
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/medium locker
Issue of free statement in addition to pass book	Silver	Gold	Premium	Platinum
	E-Statement	E-Statement	E-Statement	E-Statement
Retail Internet Banking	No charges			
SMS Alert	No charges			
Instant Credit of outstation cheques	Silver	Gold	Premium	Platinum
	Upto Rs. 15,000/-		Upto Rs. 25,000/-	
Issuance of Free Credit Card subject to eligibility. (However AMC Charges is to be recovered)	No charges			
Scheme Code	Silver	Gold	Premium	Platinum
	SBSNR	SBSGR	SBSPR	SBSPT

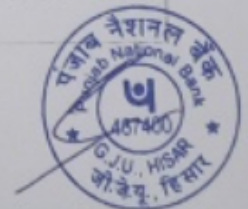
****Documentation & Processing Charges:**

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.



Salient Features of PNB MY SALARY SCHEME - BRONZE VARIANT (For Contractual Employees)

Sr. No.	Parameter	Features
1	Eligibility	The Contractual employees hired by Central / State Govt./PSU/Semi-Govt organizations.
2	Salary Per month	Min 10000.00
3	Initial Deposit	Zero
4	Minimum Quarterly Average Balance	Zero
5	Nomination	Available
6	Sweep Facility	<ul style="list-style-type: none"> Savings Bank accounts opened maintained under the scheme will have Sweep-In / Out facility. As per mandate given by primary account holder, sweep facility will be allowed for tenor 7 days to 365 days. The Sweep out shall be after threshold deposit of Rs. 20,000/- in salary account, in multiple of Rs 1,000/-. Account holder will get the prevailing card rate of interest upon FFD No interest shall be paid if FFD is broken before 7 days. Sweep out shall be on daily basis and by default period of FFD shall be 365 days.
7	Personal Accidental Insurance Cover	PAI: RS 10 lakhs Bank will take insurance cover of Rs.10.00 lakh from Insurance Co., provided salary is being credited in the account for two consecutive months in calendar quarter.
8	Free Cheque Leaves (Except for Bulk Requirement-	20 leaves (Apr-Mar)
9	RTGS through salary A/c free of cost (other than business purpose)	2 per month
10	NEFT through salary A/c free of cost (other than business purpose)	2 per month
11	Issue of Demand Draft routed through salary A/c- free of cost (other than business purpose)	2 DD per qtr. (max amount of 2 DDs – 0.25 lakhs)
12	Demat Account	50 % discount of Annual Maintenance Charges only for first year



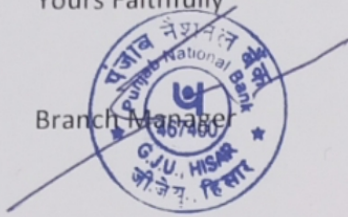
13	Issuances of all types of Certificates	No Charges
14	Issuances of Debit Card	Free Rupay Classic Debit Card / Virtual Debit Card
15	Annual Maintenance Charge	
16	Issue of free statement in addition to pass book	e-statement
17	Retail Internet Banking	No charges
18	SMS Alert	No Charges
19	Scheme Code	SBBRN

In view of the above modifications, we hereby request to please arrange to circulate the above information among all the employees of your esteemed organisation so that the employees can avail maximum benefits of these bank schemes.

Assuring you our best services always.

Yours Faithfully

Branch Manager



GURU JAMBMBHESHWAR UNIVERSITY OF SCIENCE & TECHNOLOGY
HISAR-125001 HARYANA (INDIA)



No. A/Cs/B-I/2023/ 8188-90
Dated 5/5/2023

To

The Head PDUCIC,
GJUS&T, Hisar.

Sub: Banking facilities for the employees of GJUS&T, Hisar.

Sir,

Please find attached PDF copy of letter dated 24.01.2023 issued by the Branch Manager, PNB, GJUS&T, Hisar of updated salary varients/Banking facilities for the employees of this University with the request to upload the same on the University website for information and necessary action by the employees of all the Departments/Offices of the University.

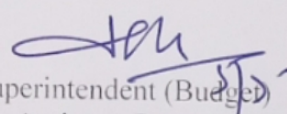
Assistant Registrar (Budget)

Endst. No. A/Cs/B-I/2023/ _____

Dated _____

Copy of the above is forwarded to the following for information and necessary action:

- (i) Branch Manager, PNB, GJUS&T, Hisar.
- (ii) Superintendent (O/o the Registrar), GJUS&T, Hisar for kind information of the Registrar.


Superintendent (Budget)
for Assistant Registrar (Budget)