



PNB SMART GIG SAVING SCHEME



PNB Gig Gold

PARAMETERS	FEATURES*
Eligibility	Resident Individual, either singly or jointly, Aged 16 Years & above (Independent contractors, freelancers or temporary workers who earn income through short-term, task-based projects or digital platforms rather than traditional, long-term employment)
Dedicated Product	Customers working/ engaged in below segments- Service Based- Food delivery, Ride-sharing, Courier and logistics, Home services, Pet care, Event staffing etc. Knowledge Based- Freelance writing and editing, Graphic design and illustration, Web development and programming, Digital marketing and Search Engine Optimization, Online tutoring and training, Virtual assistance and data entry etc. Skilled Trades & Construction Based- Electricians, Carpenters, Plumbers, Installation and repair technicians, Independent contractors for renovation projects etc. Creative & Artistic Work Based- Photography and Videography, Music and performance, Crafts and Handmade product sales etc. Professional & Consulting Services Based- Management consulting, Legal and financial advisory, Healthcare support (e.g., telemedicine, therapy) etc.
Document for Identification-	Self-declaration for identification of Gig workers or E-SHRAM portal registration- Universal Account Number (UAN).
KYC Documents	As per KYC Policy
Monthly Average Balance Requirement (For availing freebies/concessions/benefits)	₹ 50,000/-
Charges for non-maintenance of MAB	Nil, however features/ benefits of the scheme will be withdrawn and AMC of Debit Card shall be applicable.
Customize Account No.@	Available; your account your choice
Personal Accidental Death Insurance Cover	₹ 20.00 lakhs
Air Accidental Death Insurance Cover	₹ 40.00 lakhs
Permanent Total Disability	₹ 20.00 lakhs
Permanent Partial Disability	Up to ₹ 10.00 lakhs %age of disability will be as per the GPA schedule & in case of multiple injury, max claim upto the amount of Sum Insured.
Other Add-on Covers with PAI Policy	Add on Benefits: a) Ambulance Charges- ₹10,000/- b) Funeral Expenses- ₹10,000/- c) Lost Baggage protection insurance for Domestic Air Travel of ₹25000/- d) Higher Education (for College & Higher studies) - 25% of entitled of PAI Cover max up to ₹ 5 Lakh in aggregate for 3 years for 2 dependent children having age up to 25 years in case of accidental death. e) Girl Child Marriage Cover (18-25 years) - 10% of the PAI Cover max up to 02 Lakh each for 2 girl children.

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	PAI and other linked benefits are admissible from the next month after account opening (activation)/ transfer-in into the scheme. Further from next month, the same will be based on MAB maintained by the customer for previous month. Also the same will be available to individuals between the age group of 18 to 69 years.
PAI cum wellness coverage	<p>a) Annual Health Check Up</p> <p>b) Unlimited Tele Consultation.</p> <p>c) Personal Accidental Insurance of ₹4 lakhs with permanent total disability cover of ₹125% of Sum Insured.</p> <p>The Insured can avail the free preventive health checkup once in every policy period as per the list given below:</p> <ol style="list-style-type: none"> Liver function test T3/T4/TSH Serum Creatinine Blood Urea Lipid Profile Urine Routine HbA1c Hemogram & ESR Blood Sugar- Fasting <p>The Health checkup can be availed on cashless basis with option of home visit and lab collection, depending upon the convenience of the customer.</p> <p>Available for Individuals between the age group of 18 to 70 years.</p>
Debit Card	RuPay Select Optima Debit Card Issuance- Free AMC- Free*
Other Benefits on ATM*	<p>Note: Customer can opt for any debit card as per their requirement and subject to applicable charge</p> <ol style="list-style-type: none"> Free PAI upto ₹10 lakhs Lounge Access Loyalty & Reward points on Debit Card Spends Shopping Vouchers of Kalyan Jewellers, Myntra, Decathlon, Reliance Digital, Pharmacy and many more... Free Medical Check Up facility Gym Membership Golf & Spa session OTT Platforms
SMS Charges	NIL
Cheque Book	Free 20 leaves/ FY
NEFT/RTGS (Online)	Unlimited Free
IBS/MBS	Free
Locker Facility	Available
Credit Card Facility	Available subject to eligibility and applicable charges
Reward Points	Available in line with prevailing bank guidelines for Optima Debit Cards

* Term & Conditions apply/subject to change.

* Term & Condition of insurance policy apply on insurance related features.

* Customer can opt for any type of Debit Card of any network subject to their eligibility and applicable charge.

* Features and benefits associated with Debit Card under PNB Smart Gig Saving Account Scheme is governed by the NPCI (National Payments Corporation of India) guidelines, which are subject to revision from time to time. Insurance cover available under Debit Card shall be settled separately as per extant guidelines.

* Service charges other than the relaxations given in the scheme will be levied as per Bank's schedule of service charges as applicable from time to time.

@ Customized Account Number facility will be made available to customers under defined parameters. Customers may choose a specific account number, subject to availability of the same and system validations as per bank norms.