



PNB SMART GIG SAVING SCHEME



PNB Gig Silver

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)	₹ 5,000/-
Charges for non-maintenance of MAB	Nil, however features/ benefits of the scheme will be withdrawn and AMC of Debit Card shall be applicable.
Personal Accidental Death Insurance Cover	₹ 3.00 lakhs
Air Accidental Death Insurance Cover	₹ 6.00 lakhs
Permanent Total Disability	₹ 3.00 lakhs
Permanent Partial Disability	Up to ₹ 1.50 lakhs %age of disability will be as per the GPA schedule & in case of multiple injury, max claim upto the amount of Sum Insured
Debit Card	RuPay Platinum Debit Card Issuance- Free AMC- Free*
Other Benefits on ATM *	Free PAI upto ₹ 2 lakhs etc.



PARAMETERS	FEATURES*
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 Platinum 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.