# Comparison of SBI vs. PNB Corporate Salary Package Benefits for Employees (₹75,000–₹1,00,000 salary)

| Feature/Facility | SBI (Diamond Variant) | PNB (Optima Variant) |
|---|---|---|
| Eligibility (Gross/Net Salary per Month) | ₹50,000–₹1,00,000 (Diamond) | ₹75,000–₹1,50,000 (Optima) |
| Minimum/Average Balance Requirement | Nil (for salary credit, else applicable as per policy) | Nil (salary credit); 6m avg balance ₹1.5 lakh if salary not credited for 6 months |
| Personal Accident Insurance (PAI) | ₹1 Crore (₹100 lakh) | ₹1 Crore (₹100 lakh) |
| Air Accidental Death Insurance | ₹1.6 Crore (₹160 lakh) | ₹2 Crore (₹200 lakh) |
| Permanent Total Disability (PTD) | Up to ₹1 Crore (₹100 lakh) | Up to ₹50 lakh |
| Permanent Partial Disability (PPD) | Up to ₹1 Crore (₹100 lakh) | Up to ₹50 lakh |
| Term Life Insurance | ₹10 lakh | ₹8 lakh |
| Add-on/Other Insurance Benefits | Plastic Surgery: ₹10L<br>Imported Medicine: ₹5L<br>Ambulance: ₹0.5L<br>Air Ambulance: ₹10L<br>Death in coma: ₹5L<br>Mortal remains: ₹0.5L<br>Family transport: ₹0.5L<br>Official foreign-duty death: +₹10L<br>Higher Education/Girl Child Marriage: up to ₹10L | Education: ₹5L/child (max 2, age <25)<br>Girl Child Marriage: up to 10% PA (max ₹10L/girl, max 2, age 18–25)<br>Emergency Medical: ₹25k<br>Ambulance: ₹10k<br>Air Ambulance: ₹1L<br>Funeral: ₹10k |
| Family Banking | SBI Rishtey: up to 4 family members; family gets some insurance cover, zero | Zero balance for up to 4 family members |

| | | |
|---|---|---|
| | balance a/c | |
| Locker Rent Concession | 15% concession (Diamond); higher for upper tiers | 100% discount (1st yr); 75% after (Optima) |
| Debit Card | Free Platinum Debit; unlimited SBI ATM, 10 other-bank/month free | Free RuPay Select Debit; premium: lounge, health check, OTT, vouchers |
| Credit Card | Concessions as per bank; see annexure | LTF RuPay Select, up to 1.5x salary, offers/benefits |
| Overdraft Facility | As per SBI policy | 2x monthly net salary, max ₹2L |
| Retail Loan Concessions | Concessional loans, as per policy | 100% waiver HL/Car/Edu loan fees, 50% PL; rate concessions |
| Other Facilities | Passbook/net banking/auto sweep/st. instr./advisory free; loans for all needs | Custom account no.; group benefits; concierge; rewards; wellness/cash cover option |
| Continuation/Withdrawal | Benefits withdrawn after 3 months no salary | Benefits withdrawn after 6 months or +avg balance reqd |

**Notes:**

- Both packages include comprehensive accident, disability, and life cover, overdraft, free account/debit card, family banking, locker rent concessions, special retail loan processing, reward points, merchant offers, and more.
- Benefits mentioned above are specifically for the salary range ₹75,000–₹1,00,000 per month (Diamond for SBI, Optima for PNB).
- Details like merchant offers, credit card features, reward points, travel/concierge benefits, and detailed insurance schedules (OTT, vouchers, etc.) are more granular and can be presented if needed.

Summary based on MoUs signed by company with SBI and PNB as of Nov 2025.