



pnb WOMEN POWER SAVING ACCOUNT

Variant - EMERALD



PARAMETERS	FEATURES*
Eligibility	Females above the age of 18 years
Minimum Monthly Average Balance For Availing Benefits	₹ 25,000
Personal Accidental Death Insurance (PAI)	₹15 Lakh
Air Accidental Insurance (AAI)	₹30 Lakh
Permanent Total Disability (PTD)	₹15 Lakh
Permanent Partial Disability (PPD)	Upto ₹7.50 Lakh, (%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured)
Add on Benefits linked to PAI	Higher Education - 25% of entitled of PA Cover max up to ₹5 Lakhs in aggregate for 3 years in case of accidental death for 2 dependent children upto their age of 25 years Girl Child Marriage Cover (18-25 years)- 10% of the PA Cover max up to 2 Lakh each for 2 girl child Ambulance Charges- ₹10,000/- Funeral Expenses - ₹10,000/- Lost Baggage protection insurance for Domestic Air Travel of ₹25,000/- PAI and other linked benefits are admissible immediately upon account activation and will be available upto the age of 69 years only.
Cancer Indemnity Insurance	₹5 Lakhs
Wellness Programm	Annual Health Check Up Unlimited Tele Consultation Personal Accidental Insurance of ₹4 lakh with permanent total disability cover of ₹125% of Sum Insured

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PARAMETERS	FEATURES*
Family Banking Benefits	Zero Balance Account can be opened by spouse & upto 2 children (upto the age of 25 years) of primary women A/c holder
Debit Card	RuPay Women Emerald Platinum International Debit Card Issuance Charges - NIL Further AMC will be waived in case desired yearly average balance equivalent to MAB requirement of the scheme is maintained in last 12 months
Debit Card & Other Offers	Domestic Airport Lounge - 1 time per calendar year per card Personal Accidental Insurance Cover - 2 Lakhs Annual Mammogram Check-Up. Free OTT Zee5 Subscription Free Vouchers from Nykka, Myntra, Cult.fit, Blinkit etc. Free Swiggy One 3 Months Membership. Lounge & Movie Offers (Flat 250 Off on Two or more Tickets)
Debit Card Limits	Cash Withdrawal from ATM: ₹50,000/- per day > POS/ eCom: ₹1.50 Lakh (combined) per day > Contactless: ₹5,000/- per day
Credit Card	Free issuance of exclusive designed Credit Card with unlimited features (Subject to eligibility and applicable charges) with lucrative offers on lifestyle, shopping and fitness.
Sweep Facility (facility of conversion of Saving funds to/from FD)	On customer's request, facility is available with minimum tenor 7 days to 179 days. Threshold- ₹ 1,00,000/- then after in multiples of ₹10,000/- Sweep out shall be on every Tuesday or any 4 days/dates chosen by the customer. By default period of FFD shall be 179 days.
Concession on Locker Rent	75% concession in locker rent for 1st year for small locker Freebies on Lockers are subject to availability and priority will be given to waitlist customers.
Cheque Book Issuance Charges	Number of Cheque leaves free: 100 per year
RTGS/NEFT (Online) Charges	NIL
RTGS/NEFT (Branch)	2 each per month
Demand Draft Issuance	Free unlimited draft through respective account
Discount in Demat Accounts Fee	25% for first year
Nomination facility	Allowed
Waiver in Processing Fee & Documentation Charges of Housing Loan, Vehicle Loan, Personal Loan	25% concession
Charges for non-maintenance of MAB	Freebies will be withdrawn and account will be treated as similar to general saving scheme. Charges will be levied only if MAB of General SF is not maintained which is as under: Rural - ₹500/-; Semi Urban - ₹1,000/-, Urban & Metro - ₹2,000/-

* Terms & Conditions Apply/ Subject to Change

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