



pnb KISAN Saving Account

Variant-Harit



PARAMETERS	FEATURES*
Eligibility	Individual Farmers age 18 Years & above
Minimum Half Yearly Average Balance (HYAB) For Availing Benefits	₹5,000/-
Personal Accidental Insurance (PAI)	₹10.00 Lakh (including animal and insect bite)
Permanent Total Disability (PTD)	₹10.00 Lakh
Air Accidental Insurance (AAI)	₹20.00 Lakh
Permanent Partial Disability (PPD)	₹5 Lakh (% age of disability will be as per the GPA Schedule & in case of multiple injury, max claim upto the amount of sum insured)
Benefits Linked to PAI	Higher Education (for College & Higher studies) - 25% of entitled of PA Cover max up to ₹2.5 Lakh in aggregate for 3 years for 2 dependent children having age upto 25 years in case of accidental death of Insured* Dependent Girl Child Marriage Cover (18-25 years)- 10% of the PA Cover max up to ₹1 Lakh each for 2 girl child in case of accidental death of the insured. Ambulance Charges- ₹10,000/- Funeral Expenses- ₹10,000/- Lost Baggage protection insurance for Domestic Air Travel of ₹25,000/-
Primary Health Care Services	Free Primary Health Care Services for the primary account holder at Physical e-clinics generally located near our branches or in DIY (do-it yourself) mode through a dedicated mobile application Unlimited tele-consultation (audio-video) with qualified doctors

Call at Toll Free: 1800 - 1800, 1800 - 2021

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	Unlimited visits to E-clinic for assisted tele-consultation (audio-video) with qualified doctors. The assistance shall be provided by nurse available at the e-clinic
Cheque Book issuance Charges	Free 25 cheque leaves per Half Year
RTGS/ NEFT (Online) Charges	NIL
Demand Draft Charges	One Demand Draft Free per Half Year
Education Loan	NIL - Processing/upfront charges and documentation charges under PNB Saraswati & PNB Pratibha education loan scheme (For dependent children- If co-borrower in Education Loan A/c)*
Vehicle Loan	NIL - Processing/upfront charges and documentation charges for Two Wheeler loan
Housing Loan	25% concession in Processing Fees/Upfront Fees and Documentation Charges*
Debit Card	RuPay Farmer Harit Platinum Card AMC/Issuance Charges - NIL Personal Accident cover upto ₹ 2.00 Lakh
Debit Card Limits	Cash Withdrawal from ATM: ₹50,000 per day POS/ eCom: ₹1.50 Lakh (combined) per day Contactless: ₹5,000/- per day
Free Lounge Access	Domestic Airport Lounge - One time per calendar year per card International Airport Lounge - One time per calendar year per card
Loyalty Rewardz Programme	Milestone I - ₹250/- voucher of selected category merchants to account holders whose spent in last F.Y. through Debit Card is ₹2,50,000/- Milestone II - ₹500/- voucher of selected category merchants to account holders whose spent in last F.Y. through Debit Card is greater than ₹4,00,000/-
Charges for non-maintenance of MAB	Freebies will be withdrawn and account will be treated as similar to general saving scheme. Charges in proportion to shortfall 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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