



# pnb RAKSHAK PLUS SCHEME



## Variant-Rakshak

PARAMETERS	FEATURES*
<b>Eligibility</b>	Serving personnel of Indian Air Force, Indian Army & Indian Navy, BSF, CISF, ITBP, SSB, CRPF, Assam Rifles & NSG, Research & Analysis Wing (RAW), Intelligence Bureau (IB), Central Bureau of Investigation (CBI), Indian Coast Guard, Special forces at Central & State Level, SPG, NDRF, Firefighters
<b>Minimum Monthly Average Balance</b>	NIL
<b>Free PAI Cover</b>	₹ 100 Lakh
<b>Free Air Accident Insurance Cover</b>	₹ 150 Lakh
<b>PAI Permanent Total Disability (PTD) Insurance</b>	₹ 100 Lakh
<b>Personnel Accident Permanent Partial Disability (PPD) Insurance</b>	Upto Rs.50 Lakh (% of Disability will be as per our GPA Schedule max 50% of the Capital sum insured). Maximum amount payable in respect of multiple nature of disablements shall be restricted to sum insured chosen by the policy holder
<b>Term Life Insurance Cover</b>	₹ 5.00 Lakh for all officers in the variant
<b>Additional PAI Cover on Death due to Action Against Anti-National/Terrorist/ Naxalites/ Foreign Enemy Activities</b>	₹ 10 Lakh
<b>Air Ambulance Charges</b>	₹ 10 Lakh
<b>Cost of Plastic Surgery/Burns</b>	₹ 10 Lakh
<b>Death After Coma</b>	₹ 5 Lakhs (more than 48 hours)
<b>Transportation of Imported Medicine</b>	₹ 10 Lakh (Imported Medicine Cost including Cost of Transportation)
<b>Girl Child Cover- (For Marriage as an additional benefit) (18 yrs &amp; above)</b>	₹ 10.00 Lakh (1 Girl Child-5 Lakhs) (Age 18 year and above)(Max- for Two Girl Childs)
<b>Education Cover for Dependent Children- (Uniform, Stationary, Transportation and Tuition Fee)*</b>	₹ 5 Lakh (In aggregate per year for 4 years for any 2 dependent children) Admissible in case of accidental death of Defence/Police Personnel and other eligible account holders. The Amount will be payable in the name of Child towards his/her education and shall only be paid provided the Personal Accident claim has been admitted
<b>Ambulance Charges</b>	₹ 0.50 Lakh
<b>Body Repatriation Cost</b>	Upto ₹ 0.50 Lakh
<b>Travel expenses of two family members</b>	Upto ₹ 0.40 Lakh
<b>Funeral Expenses</b>	₹ 0.30 Lakh

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<b>Emergency Medical Expenses</b>	₹ 0.25 Lakh
<b>Sweep Facility (facility of conversion of Saving funds to/from FD)</b>	On customer's request, facility is available with minimum tenor 7 days to 179 days. Threshold- ₹ 1,00,000/- then after in multiples of ₹25,000/-. Either Sweep out will be four times on monthly basis as per customer's choice or Sweep out will be either on every Tuesday in the week and by default tenure will be 179 days
<b>Retail Loan Benefits*</b>	<p>0.10% concession in RoI over and above the applicable RoI in Retail Loans viz. Personal Loan, Pension Loan, Vehicle loan</p> <p>0.05 % concession in RoI over and above the applicable RoI in Retail Loans viz. Housing Loan and Education Loan</p> <p>Full waiver of Processing Fee/Upfront Charges &amp; Documentation charges on Housing, Car &amp; personal Loan scheme</p> <p>Education loan under "PNB Pratibha" is available for wards of a Primary Account holder under 'Rakshak Plus' Scheme who take admission in premier and professional institutes:</p> <p>Quantum of Collateral Free loan* -maximum upto ₹ 35 Lakh depending on the institutes</p> <p>Margin*: Nil</p> <p>*As per extant guidelines of PNB Pratibha Scheme</p>
<b>Demat Account Charges</b>	Free account opening and waiver of AMC
<b>Loyalty Reward Points</b>	As per Bank's extant guidelines
<b>Cash Handling Charges</b>	Free
<b>DD Issuance Charges</b>	Free through respective accounts
<b>Debit Card</b>	<p>For Person Below Officers - RuPay Rakshak Select Debit Card</p> <p>For Officers Below Brigadier - RuPay Rakshak Optima Debit Card</p> <p>For Officers Brigadier and above - RuPay Rakshak Imperial Debit Card</p> <p>For Customers who have maintained Yearly Average Balance of Rs. 5.00 Lakh and above- Master Grand Debit Card</p> <p>Issuance/AMC Charges:- NIL</p> <p>PNB Rakshak Select Debit will be issued free of cost with AMC waiver to every segment.</p>
<b>Debit Card Limits</b>	<p>Cash Withdrawal from ATM: ₹1.50 Lakh per day</p> <p>POS/eCom: ₹5.00 Lakh (combined) per day</p> <p>Contactless: ₹5,000/- per day</p>
<b>Debit Card Offers*</b>	<p>Free OTT Subscription*</p> <p>Vouchers of Bookmyshow, Myntra, BlinkIt, Decathlon, Reliance Digital, Apollo Pharmacy, Kalyan Jewellers, 3 Months Swiggy One Membership, Annual Gaana Membership etc.*</p> <p>Annual Health Checkup*</p> <p>Complimentary Lounge &amp; SPA Services*</p> <p>*Note: The above list of features vary as per card</p>
<b>Free Lounge Access</b>	1 Domestic and 1 International Lounge Access per quarter
<b>Transactions at ATM</b>	Free any number of transactions via bank's ATM cum Debit card at the ATMs of any bank for Primary Account/ Joint Account Holder
<b>Credit Card</b>	<p>Free Issuance of Rupay Platinum Credit Card for persons below officers</p> <p>Free Issuance and AMC waiver of Rupay Select Credit Card for officers</p>
<b>Cheque Book Issuance Charge</b>	Free
<b>SMS Alerts</b>	Free
<b>Family Account Benefits</b>	Upto four zero balance family accounts can be opened with lifetime free Rupay Platinum Debit Card
<b>Locker Rent (Subject to availability)</b>	<p>25% waiver on locker rent for first three years from date of issuance for small locker for persons below officers</p> <p>25% every year waiver on locker rent in case of small/ medium locker for officers</p> <p>Lockers to be allocated preferentially to customers under this scheme</p>
<b>RTGS/ NEFT (Online/Branch) Charges</b>	Free

\*Terms & Conditions Apply/Subject to Change

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