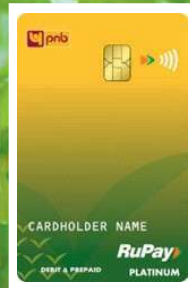




pnb KISAN Saving Account Variant-Samriddhi



PARAMETERS	FEATURES
Eligibility	Farmer Individuals minimum age 18 Years Minimum Half Yearly Average Balance (HYAB) For Availing Benefits ₹25000/- (Half-Yearly Avg. Balance)
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 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.
Personal Accidental Insurance (PAI)	₹20.00 lakhs (including animal and insect bite)
Permanent Total Disability (PTD)	₹20.00 lakhs
Air Accidental Insurance (AAI)	₹40.00 lakhs
Permanent Partial Disability (PPD)	₹10 lakhs (%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured)
Other Benefits related to PAI	a) Higher Education (for college & Higher studies) - 25% of entitled of PA Cover max up to ₹5 Lakh in aggregate for 3 years for 2 dependent children having age upto 25 years in case of accidental death*. b) Girl Child Marriage Cover (18-25 years)- 10% of the PA Cover max up to 2 lakh each for 2 girl child.

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

Follow us: [f](#) [t](#) [v](#) [i](#) [g](#) [p](#)

www.pnbindia.in

पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !

	c) Ambulance Charges- ₹10,000/- d) Funeral Expenses- ₹10,000/- e) Lost Baggage protection insurance for Domestic Air Travel of ₹25000/-.
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 & Car Loan.
Housing Loan	NIL – Processing Fees/upfront Fees and documentation charges.
Cheque Book issuance	Free 50 cheque leaves per Half Year.
Demand Draft Charges - Free Issuance	Two Demand Draft per Half Year
SMS Alerts	NIL
Locker Rent(Subject to availability)	20% waiver in Annual Locker Rent (Small Locker) for lifetime.
RTGS/ NEFT/IMPS (Online) Charges	Unlimited Free
RTGS/ NEFT/IMPS (Branch) Charges	Free- 10 per Half Year.
Debit Card	RuPay Farmer Samridhi Select
Debit Card Limits	AMC/ Issuance Charges - NIL Cash Withdrawal from ATM: ₹50000 Thousand per day POS/ eCom: ₹1.50 Lakh (combined) per day Contactless: ₹5,000/- per day
Debit card Offers*	1 complementary 12 months Amazon Prime or Hotstar membership or Sony Liv membership every year. 1 complementary Health checkup package- every quarter 1 complementary SPA session or Salon service every quarter. 1 complementary Gym membership. 1 complementary Golf lesson. Exclusive Offers from partner merchants.
Lounge	Domestic Airport Lounge - One time per calendar Quarter per card. International Airport Lounge - Two time per calendar year per card.
Loyalty Rewardz	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 - ₹1000/-, Urban & Metro - ₹2000/-

*Terms & Condition Applied/Subject to Change