



# pnb KISAN Saving Account

## Variant-Harit

PARAMETERS	FEATURES
<b>Eligibility</b>	Farmer Individuals minimum age 18 Years
	Minimum Half Yearly Average Balance (HYAB) For Availing Benefits ₹5000/- (Half-Yearly Avg. Balance)
<b>Primary Health Care Services</b>	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.
<b>Personal Accidental Insurance (PAI)</b>	₹10.00 lakhs (including animal and insect bite)
<b>Permanent Total Disability (PTD)</b>	₹10.00 lakhs
<b>Air Accidental Insurance (AAI)</b>	₹20.00 lakhs
<b>Permanent Partial Disability (PPD)</b>	₹5 lakhs (%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured)
<b>Other Benefits related to PAI</b>	a) Higher Education (for college & Higher studies) - 25% of entitled of PA Cover max up to ₹2.50 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 1 lakh each for 2 girl child.

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	c) Ambulance Charges- ₹10,000/- d) Funeral Expenses- ₹10,000/- e) Lost Baggage protection insurance for Domestic Air Travel of ₹25000/-.
<b>Education Loan</b>	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).*
<b>Vehicle Loan</b>	NIL - Processing/upfront charges and documentation charges for Two Wheeler loan.
<b>Housing Loan</b>	25% concession in Processing Fees/upfront Fees and documentation charges.*
<b>Cheque Book issuance</b>	Free 25 cheque leaves per Half Year.
<b>Demand Draft Charges- Free Issuance</b>	One Demand Draft per Half Year
<b>Debit Card</b>	RuPay Farmer Harit Platinum AMC/ Issuance Charges - NIL
<b>Debit Card Limits</b>	Cash Withdrawal from ATM: ₹50000 Thousand per day POS/ eCom: ₹1.50 Lakh (combined) per day Contactless: ₹5,000/- per day
<b>Lounge</b>	Domestic Airport Lounge - One time per calendar year per card. International Airport Lounge - One time per calendar year per card."
<b>Loyalty Rewardz</b>	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/-.
<b>SMS Alerts</b>	As per extant service charges.
<b>Locker Rent( Subject to availability)</b>	As per extant service charges.
<b>RTGS/ NEFT/IMPS (Online) Charges</b>	NIL
<b>RTGS/ NEFT/IMPS (Branch) Charges</b>	As per extant service charges
<b>Charges for non-maintenance of Minimum Average Balance</b>	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

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