



Rakshak Plus Scheme



Variant-Rakshak Pensioner

PARAMETERS	FEATURES*
Eligibility	All the pensioners of Rakshak and Police Rakshak Variant viz. pensioner of all three wings Indian Air Force, Indian Army, Indian Navy, Central Police Forces, State Police Forces, Union Territories Police forces, Railway Police Forces etc. (Minimum monthly pension required to be eligible for opening account in this variant is ₹ 10,000/- and above)
Minimum Monthly Average Balance	NIL
Free Personal Accidental Insurance	₹ 50 Lakh
Free Air Accident Insurance Cover	₹ 100 Lakh
Personnel Accident Permanent Total Disability (PTD) Insurance	₹ 50 Lakh
Personnel Accident Permanent Partial Disability (PPD) Insurance	Upto ₹ 25 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
Girl Child Cover- (For Marriage as an additional benefit) (18 yrs to 25 years)	₹ 5 Lakh (1 girl child-5 Lakh) (Age 18 to 25 years) (Max- for Two Girl Child only)
Education Cover for Dependent Children- (Uniform, Stationary, Transportation and Tuition Fee)*	Higher education (for college and higher studies)- 25% of entitled PA cover. Max upto ₹ 5.00 Lakh each for two dependent children upto their age of 25 years
Air Ambulance Charges	₹ 1 Lakh
Emergency Medical Expenses	₹ 0.25 Lakh
Funeral Expenses	₹ 0.10 Lakh
Ambulance Charges	₹ 0.10 Lakh
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 ₹ 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

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Retail Loan Benefits*	<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 & Documentation charges on Housing, Car & 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 style="text-align: right;"><i>*As per extant guidelines of PNB Pratibha Scheme</i></p>
Demat Account Charges	Free account opening and waiver of AMC
Cash Handling Charges	Free
DD issuance Charges	Unlimited Free through respective accounts
Debit Card	<p>For Person Below Officers - RuPay Rakshak Select Debit Card</p> <p>For Officers & above- RuPay Rakshak Optima Debit Card</p> <p>For Customers who have maintained Yearly Average Balance of ₹ 5.00 Lakh and above- Master Elite 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>
Debit Card Limits	<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>
Debit Card Offers*	<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 & SPA Services*</p> <p style="text-align: right;"><i>*Note: The above list of features varies as per card.</i></p>
Free Lounge Access	1 Domestic and 1 International Lounge Access per quarter
Transactions at ATM	Free any number of transactions via bank's ATM cum Debit card at the ATMs of any bank for Primary Account/ Joint Account Holder.
Credit Card	<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>
Cheque Book Issuance Charges	Free
SMS Alerts	Free
Family Account Benefits	Upto four zero balance family accounts can be opened with lifetime free Rupay Platinum Debit Card
Concession in Locker Rent	<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>
RTGS/ NEFT (Online/Branch) Charges	Free

*Terms & Conditions Apply/Subject to Change