



pnb KISAN Saving Account

Variant-Samriddhi

PARAMETERS	FEATURES*
Eligibility	Individual Farmers age 18 Years & above
Minimum Half Yearly Average Balance (HYAB) For Availing Benefits	₹25,000/- (Half-Yearly Avg. Balance)
Personal Accidental Insurance (PAI)	₹20.00 Lakh (including animal and insect bite)
Permanent Total Disability (PTD)	₹20.00 Lakh
Air Accidental Insurance (AAI)	₹40.00 Lakh
Permanent Partial Disability (PPD)	₹10 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 ₹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 ₹2 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

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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
Agri Loans (for Farm Machinery, Tractors & Power Tillers)	NIL- Upfront fees/documentation charges in farm equipment loans, excluding Govt. sponsored program where interest subsidy is available Interest Rate Concession of 0.05% in farm equipment loans, excluding Govt. sponsored program where interest subsidy is available
Cheque Book Issuance Charges	Free 50 cheque leaves per Half Year.
SMS Alerts Charges	NIL
Concession on Locker Rent	20% waiver in Annual Locker Rent (Small Locker) for lifetime.
RTGS/ NEFT (Online) Charges	NIL
RTGS/ NEFT (Branch) Charges	Free- 10 per Half Year.
Demand Draft Charges	Two 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 & Car Loan
Housing Loan	NIL - Processing Fees/upfront Fees and documentation charges.
Debit Card	RuPay Farmer Samridhi Select Card AMC/Issuance Charges - NIL Personal Accident cover upto ₹ 10.00 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
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 or 1 Round every Quarter Exclusive Offers from partner merchants
Free Lounge Access	Domestic Airport Lounge - One time per calendar Quarter per card International Airport Lounge - Two 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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