



PARAMETERS	FEATURES*
Eligibility	Individual Farmers age 18 Years & above
Minimum Half Yearly Average Balance (HYAB) For Availing Benefits	₹5,000
Personal Accidental Insurance (PAI)	₹10.00 Lakh (including animal and insect bite)
Permanent Total Disability (PTD)	₹10.00 Lakh
Air Accidental Insurance (AAI)	₹20.00 Lakh
Permanent Partial Disability (PPD)	₹5 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 ₹2.5 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 ₹1 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
Cheque Book issuance Charges	Free 25 cheque leaves per Half Year
RTGS/ NEFT (Online) Charges	NIL
Demand Draft Charges	One 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
Housing Loan	25% concession in Processing Fees/Upfront Fees and Documentation Charges*
Debit Card	RuPay Farmer Harit Platinum Card AMC/Issuance Charges - NIL Personal Accident cover upto ₹ 2.00 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
Free Lounge Access	Domestic Airport Lounge - One time per calendar year per card International Airport Lounge - One 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	Nil Note: No charges will be levied for non-maintenance of MAB but freebies/ concession related to the scheme will be withdrawn

*Terms & Conditions Apply/Subject to Change

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