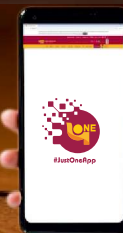




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# Rakshak Plus Scheme



## Variant-AgniRakshak

PARAMETERS	FEATURES*
Eligibility	Soldiers below the rank of commissioned officers into the three services of the armed forces. (Below the officer cadre under Agniveer Program).
Minimum Monthly Average Balance	NIL
Free PAI Cover	₹ 100 Lakh
Free Air Accident Insurance Cover	₹ 150 Lakh
PAI Permanent Total Disability (PTD) Insurance	₹ 100 Lakh
Personnel Accident Permanent Partial Disability (PPD) Insurance	Upto ₹ 50 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
Additional PAI Cover on Death due to Action Against Anti-National/Terrorist/Naxalites/Foreign Enemy Activities	₹ 10 Lakh
Education Cover for Dependent Children- (Uniform, Stationary, Transportation and Tuition Fee)*	₹ 5.00 Lakh (In aggregate per year for 4 years for any 2 dependent children) Admissible in case of accidental death of Defence/Police Personnel and other eligible account holders. The Amount will be payable in the name of Child towards his/her education and shall only be paid provided the Personal Accident claim has been admitted.
Cost of Plastic Surgery/ Burns	₹ 10 Lakh
Girl Child Cover- (For Marriage as an additional benefit) (18 yrs & above)	₹ 10.00 Lakh (1 Girl Child-5 Lakhs) (Age 18 year and above)(Max- for Two Girl Childs)
Transportation of Imported Medicine	₹ 10 Lakh (Imported Medicine Cost including Cost of Transportation)
Air Ambulance Charges	₹ 10 Lakh
Death After Coma	₹ 5 Lakhs (more than 48 hours)
Body Repatriation Cost	Upto ₹ 0.50 Lakh
Ambulance Charges	₹ 0.50 Lakh
Travel expenses of two family members	Upto ₹ 0.40 Lakh
Funeral Expenses	₹ 0.30 Lakh
Emergency Medical Expenses	₹ 0.25 Lakh

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<b>Concession on Locker Rent</b>	25% waiver on locker rent for first three years from date of issuance for small locker for persons below officers Lockers to be allocated preferentially to customers under this scheme
<b>Sweep Facility (facility of conversion of Saving funds to/from FD)</b>	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
<b>Debit Card</b>	RuPay Agni Rakshak Classic Debit Card
<b>Debit Card Limits</b>	Cash Withdrawal from ATM: ₹ 25,000/- per day POS/eCom: ₹ 60,000/- (combined) per day Contactless: ₹ 5,000/- per day
<b>Transactions at ATM</b>	Free any number of transactions via bank's ATM cum Debit card at the ATMs of any bank for Primary Account/ Joint Account Holder
<b>Credit Card</b>	Free Issuance of Rupay Platinum Credit Card for persons below officers
<b>Cheque Book issuance Charges</b>	Free
<b>SMS Alerts</b>	Free
<b>RTGS/ NEFT (Online/Branch) Charges</b>	Free
<b>Demat Acct</b>	Free acct opening and waiver of AMC
<b>Family Account Benefits</b>	Upto four zero balance family accounts can be opened with lifetime free Rupay Platinum Debit Card Issuance/AMC Charges:- NIL

\*Terms & Conditions Apply/Subject to Change