



Rakshak Plus Scheme



Variant-Police Rakshak

PARAMETERS	FEATURES*
Eligibility	State Police Forces, Union Territories Police forces & Railway Police Forces, Metro Police (Cities which follows Police Commissionerate System- like Delhi Police, Mumbai Police, Kolkata Police etc.)
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
Life Insurance Cover of Natural Death	₹ 5.00 Lakh for all Officers in the variant
Additional PAI Cover on Death due to Action Against Anti-National/Terrorist/Naxalites/Foreign Enemy Activities	₹ 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)
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
Air Ambulance Charges	₹ 10 Lakh
Transportation of Imported Medicine	₹ 10 Lakh (Imported Medicine Cost including Cost of Transportation)
Death After Coma	₹ 5 Lakhs (more than 48 hours)
Ambulance Charges	₹ 0.50 Lakh
Body Repatriation Cost	Upto ₹ 0.50 Lakh

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Travel expenses of two family members	Upto ₹ 0.40 Lakh
Funeral Expenses	₹ 0.30 Lakh
Emergency Medical Expenses	₹ 0.25 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
Family Account Benefits	Upto four zero balance family accounts can be opened with lifetime free Rupay Platinum Debit Card
Concession in Locker Rent	25% waiver on locker rent for first three years from date of issuance for small locker for persons below officers. 25% every year waiver on locker rent in case of small/ medium locker for officers. Lockers to be allocated preferentially to customers under this scheme
Debit Card	For Person Below Officers - RuPay Rakshak Select Debit Card For Officers & above- RuPay Rakshak Optima Debit Card For Customers who have maintained Yearly Average Balance of ₹ 5.00 Lakh and above- Master Elite Grand Debit Card Issuance/AMC Charges:- NIL PNB Rakshak Select Debit will be issued free of cost with AMC waiver to every segment.
Debit Card Limits	Cash Withdrawal from ATM: ₹ 1.50 Lakh/- per day POS/eCom: ₹ 5.00 Lakh (combined) per day Contactless: ₹ 5,000/- per day
Debit Card Offers*	Free OTT Subscription* Vouchers of Bookmyshow, Myntra, BlinkIt, Decathlon, Reliance Digital, Apollo Pharmacy, Kalyan Jewellers, 3 Months Swiggy One Membership, Annual Gaana Membership etc* Annual Health Checkup* Complimentary Lounge & SPA Services*
Free Lounge Access	Available *Note: The above list of features varies as per card
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	Free Issuance of Rupay Platinum Credit Card for persons below officers Free Issuance and AMC waiver of Rupay Select Credit Card for officers
Cheque Book issuance Charges	Free
SMS Alerts	Free
RTGS/ NEFT/IMPS (Online/Branch) Charges	Free

*Terms & Conditions Apply/Subject to Change

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