

Annexure VIII

Features of Pension Package for India Railway Pensioners

Variant of A/c		
Features	Comprehensive Pension Package for Indian Railway Pensioners	
Eligibility (net pension)	All Regular Pensioners of Indian Railways	
Min. Balance	Nil	
Passbook	Available free of cost (charges applicable for duplicate)	
Internet Banking	Available free (third party charges applicable)	
Auto Sweep Facility (On request)	Available (subject to written application)	
Personal Accident Insurance (death) Cover	₹ 30 lakh	
Add-On covers applicable if Personal Accident Insurance (Death) Cover is found admissible	Type of cover	₹ in lakh
	Cost of Plastic Surgery/Burn	Up to 10
	Transportation of Imported Medicine	Up to 5
	Death after Coma after accident (more than 48 hrs)	5
	Air Ambulance Cover	Up to 10
	Child Higher Education Cover (for Graduation) age between 18-25 year - 25% of entitled PAI cover (If PAI claim is found admissible).	Up to 8 (For Girl child 10) Only one Girl
	Girl Child Cover for Marriage (Age 18-25) - 20% of entitled PAI cover. (If PAI claim is found admissible) Maximum 10 Lakh for two girl children (5 lakh each) of ₹ 5 lakh for 1 Girl Child.	Up to 10
	Family Transportation - (Cost of travel incurred by immediate 2 family members to reach the place of accident)	Up to 0.50
	Repatriation of mortal remains	Up to 0.50
	Ambulance Charges	Up to 0.50
ATM cum Debit Card	RuPay Platinum (free issuance)	
	ATM/Debit card issuance is subject to written application by account holder.	
The account level accidental insurance covers are available till 03.04.2026 and continuation thereafter will be subject to review / renewal of the insurance policy. The package will be available to the pensioners as and when a separate product code is developed by bank for this purpose and associated features are made available in system.		