

छत्तीसगढ़ शासन
वित्त विभाग
::मंत्रालय::

महानदी भवन, नवा रायपुर अटल नगर

क्र. E Comp. No.:263712/ GENCOR/3932/2026 / ब-4 / चार,
प्रति,

दिनांक 16/03/2026

शासन के समस्त विभाग,
अध्यक्ष, राजस्व मण्डल, बिलासपुर
समस्त विभागाध्यक्ष
समस्त संभागीय आयुक्त
समस्त कलेक्टर
समस्त मुख्य कार्यपालन अधिकारी (जिला पंचायत)
छत्तीसगढ़

विषय:—छत्तीसगढ़ राज्य के नियमित शासकीय अधिकारियों/कर्मचारियों हेतु "State Government Salary Package" के संबंध में।

—00—

छत्तीसगढ़ शासन, वित्त विभाग द्वारा निम्नांकित बैंक के साथ "State Government Salary Package" के तहत MoU पर हस्ताक्षर किया गया है जो कि हस्ताक्षरित दिनांक से MoU अनुसार अधिकारियों/कर्मचारियों के विभिन्न लाभ हेतु प्रभावशील होगी:—

- (i) Bank of Maharashtra (ii) Bank of Baroda (iii) Union Bank of India
- (iv) Punjab National Bank (v) Indian Overseas Bank
- (vi) Bank of India (vii) Chhattisgarh Gramin Bank

2/ उपरोक्त बैंकों तथा पूर्व में SBI MoU विभागीय वेबसाईट <https://finance.cg.gov.in/> में उपलब्ध है। तदनुसार अनुरोध है कि कृपया आपके विभाग एवं अधीनस्थ कार्यालयों के अंतर्गत कार्यरत अधिकारियों/कर्मचारियों को उक्त MoU के संबंध में जानकारी प्रदान करने का कष्ट करें। बैंक द्वारा वेतन खाते को State Government Salary Package में परिवर्तित कर लिया गया है, की पुष्टि, अपनी बैंक शाखा से करने हेतु अधिकारियों/कर्मचारियों को परामर्श देने का कष्ट करें।


(मुकेश कुमार बंसल)
सचिव
छत्तीसगढ़ शासन
वित्त विभाग

// 2 //

पृ.क्र. EComp.No.:263712 /GENCOR/3932/2026-O/O /ब-4 / चार,
प्रतिलिपि:-

दिनांक 16/03/2026

1. राज्यपाल के सचिव, लोक भवन, रायपुर
2. सचिव, छत्तीसगढ़ विधानसभा सचिवालय, नवा रायपुर अटल नगर
3. सचिव, मुख्यमंत्री सचिवालय, नवा रायपुर अटल नगर
4. रजिस्ट्रार जनरल/महाधिवक्ता/उपमहाधिवक्ता, छत्तीसगढ़ उच्च न्यायालय, बिलासपुर
5. सचिव, वित्त विभाग, मंत्रालय, नवा रायपुर अटल नगर
6. सचिव, छ.ग. लोक सेवा आयोग/मानवाधिकार आयोग/राज्य निर्वाचन आयोग/लोक आयोग, रायपुर/नवा रायपुर
7. निज सचिव/निज सहायक, मंत्री/राज्यमंत्री, छत्तीसगढ़, नवा रायपुर अटल नगर
8. महालेखाकार, छत्तीसगढ़, पुराना विधानसभा के पास, रायपुर
9. मुख्य सचिव के अवर सचिव, मंत्रालय, नवा रायपुर अटल नगर
10. आयुक्त जनसंपर्क संचालनालय, नवा रायपुर अटल नगर
11. आवासीय आयुक्त, छत्तीसगढ़ भवन, चाणक्यपुरी, नई दिल्ली
12. राज्य सूचना आयुक्त, सेक्टर-17, नवा रायपुर अटल नगर
13. छत्तीसगढ़ राज्य विधिक सेवा प्राधिकरण, विविध सेवा मार्ग, बिलासपुर
14. समस्त विशेष सचिव/अपर सचिव/संयुक्त सचिव/उप सचिव/अवर सचिव/विशेष कर्तव्यस्थ अधिकारी/शोध अधिकारी एवं समस्त शाखा, वित्त विभाग, मंत्रालय, नवा रायपुर ।
15. संचालक, कोष एवं लेखा, नवा रायपुर अटल नगर
16. मुख्य लेखाधिकारी, मंत्रालय, नवा रायपुर अटल नगर
17. समस्त संभागीय संयुक्त संचालक, कोष, लेखा एवं पेंशन, छत्तीसगढ़
18. समस्त कोषालय अधिकारी, इन्द्रावती/जिला कोषालय, छत्तीसगढ़
19. समस्त प्राचार्य, लेखा प्रशिक्षण शाला/संभागीय वित्त एवं लेखा प्रशिक्षण संस्थान, छत्तीसगढ़
20. संचालक, शासकीय लेखन सामग्री एवं मुद्रण, नवा रायपुर
—को सूचनार्थ एवं आवश्यक कार्यवाही हेतु।
21. प्रोग्रामर, वित्तीय प्रबंध एवं सूचना प्रणाली, मंत्रालय, नवा रायपुर अटल नगर को वित्त विभाग की वेबसाइट <https://finance.cg.gov.in/> पर अपलोड करने हेतु।
22. गार्ड फाईल में संधारण हेतु।

शीतल शाश्वत

विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is executed on 10th Day of February 2026
By and between

State Government of Chhattisgarh represented by Special Secretary, Finance Department having its office at Mahanadi Bhawan, Atal Nagar, Nava Raipur – 492002, Chhattisgarh which expression shall unless the context otherwise requires include its successors/legal heirs/administrators/Executors and permitted assigns).

AND

Bank of Maharashtra, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Head office at Lok Mangal, 1501, Shivajinagar, Pune- 411005 and its Zonal Office at- First Floor Chawla Complex Devendra Nagar Raipur. (represented by the Authorized Signatory V. Venkatesh, Zonal Manager, Raipur Zone, 1st floor chawala complex, sai (Devendra) Nagar – 492001 , (herein referred to as "The Bank"), which expression unless it be repugnant to the subject or context thereof, shall be deemed to mean and include its successors, and assigns) as the second Part

(The Bank and State Government of Chhattisgarh shall hereinafter collectively referred to as "Parties" and individually as the "Party")

WHEREAS

- Bank is inter alia in the business of banking and offering banking products to various individuals and corporates and catering the financial needs of various individuals, partnership firms, companies in the country. Bank has approached the State Government of Chhattisgarh for offering various tailor-made products specially designed for the financial needs of employees of State Government of Chhattisgarh.
- State Government of Chhattisgarh has decided to accept the proposal submitted by Bank of Maharashtra, with respect to its Salary Accounts under GovPride Salary Savings Account Scheme for the regular employees of State Government of Chhattisgarh. The schemes details are attached herewith as Annexures I and II having common benefits to the employees of State Government of Chhattisgarh
- Bank of Maharashtra possessing technologically advanced infrastructural facilities having offered to provide banking services as detailed herein below to the Employees of different departments of State Government of Chhattisgarh operating their Salary accounts with the Bank.
- The Parties are desirous of entering into this MOU for recording the terms and conditions of collaboration as specified herein below.

NOW, THEREFORE, IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES AS FOLLOWS:

1. SCOPE AND INTENT

The Parties hereto have mutually agreed upon collaborating for providing services under the GovPride Salary Savings Account Scheme through the Bank under the schemes.

Definition-

Employee- All Regular Employees of State Government of Chhattisgarh

2. TERM OF MOU

The effective date for this MOU shall be the date of execution. The MoU shall be effective for a period of 3 (Three) years from the effective date. The term may be extended annually by the parties, on mutually acceptable terms and

GovPride Salary Savings Account Scheme

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S. V. S.
(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर

कृते, बैंक ऑफ महाराष्ट्र
J. S. S.
अचल प्रबंधक
रायपुर अंचल, रायपुर

conditions. The MoU will remain in force till the time either party explicitly terminate the same in writing with a notice period of 30 days or expiry of the term, whichever is earlier subject to satisfactory performance.

3. COVENANTS BY THE PARTIES:

a) The Bank undertakes to credit into the account of all Employees of different Departments of State Government of Chhattisgarh who may be holding their accounts in various branches at various locations of the Bank, their salary by last working day of the month on receipt of such advice from the Paying Authority or on the dates which may be communicated in writing by the Paying Authority along with the salary cheque [s]/ advice as well as the Bank account details in medium & format acceptable to the minimum Bank three working days before the date of actual disbursement of salary. The Bank will arrange timely clearance of the cheques and ensure that the salary is credited to respective accounts and is available for withdrawal at the start of the normal banking hours on the scheduled date of disbursement of salary.

b) Sundry payments during the month: All other sundry payments during the month are also to be remitted to individual account holders as per details provided by Paying Authority. For all non-salary payments, money will be transferred to respective accounts within 24 hours/one working day of realization of cheque. In case of failed transaction(s), details of the accounts along with amount where money could not be transferred will be intimated in writing to the Paying Authority within two working days by the Bank. For postings done by Paying Authority through Corporate Internet Banking, the transactions will be carried out as scheduled of the time of upload. Bank of Maharashtra will not charge any commission or service charges for the services mentioned above. BANK OF MAHARASHTRA will also arrange for credit of salaries and sundry payments to account holders of other Banks through RBIs platforms, Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). BANK OF MAHARASHTRA will however not be held liable for any delay / non-credit of salaries and sundry payments on time for reasons attributable to other parties.

c) Existing salary accounts of interested staff of State Government of Chhattisgarh will be converted to GovPride Salary Savings Account Scheme subject to an application-cum-undertaking to be submitted by the account holder as per specimen attached in Annexure III.

d) In case employee takes unsecured loans from Bank of Maharashtra, then he has to take No Objection Certificate from the Bank before transferring salary account to any other bank. State Government of Chhattisgarh does not undertake any liability for loans given by BoM to State Government's regular employees in their individual capacities. State Government of Chhattisgarh will not be impleaded in any claim, action, lawsuit which an account holder may file against BoM or vice versa, i.e. BoM may file against the account holder. Loans will be disbursed to the eligible regular employees upon fulfilment of eligibility criteria by the State Government of Chhattisgarh's regular employees and on meeting Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines. However, in case of need, bank may seek assistance from State Government.

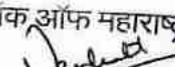
e) GovPride Salary Savings Account Scheme benefits will be continued to the employees till they maintain salary account & draw salary with Bank of Maharashtra.

f) All new accounts being opened by the BANK OF MAHARASHTRA in the training academies/Centre's will be opened as GovPride Salary Savings Account Scheme on receipt of temporary numbers (for training) by training academies/Centres and on receipt of service numbers the amendments in the numbers will be undertaken by BANK OF MAHARASHTRA.

g) State Government of Chhattisgarh does not undertake any liability for loans given by BANK OF MAHARASHTRA to Employees of different departments of State Government of Chhattisgarh in their individual capacities.

The State Government of Chhattisgarh will not be impleaded in any claim, action, lawsuit which an account holder may file against BANK OF MAHARASHTRA or vice versa, which Bank of Maharashtra may file against the account holder.


(शतिल शास्यत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
नगरालय, नवा रायपुर, अटल नगर

कृत, बैंक ऑफ महाराष्ट्र

अंचल प्रबंधक
रायपुर अंचल, रायपुर

4. SEPARATE ARRANGEMENT

Both the parties hereby agree that by this MoU they enter into a formal collaboration. If the Parties further desire to have an elaborate agreement defining the Terms and Conditions, scope of work, Rights and Obligations, Process Flow, Commercial aspects (if any), Areas of operation and Manner of collaboration, then both parties can decide to further enter into a separate arrangement to that effect.

5. REPRESENTATION & WARRANTIES

Each Party hereby represents and warrants to the other that:

I. It is in good standing and that it has full authority to enter into this MOU and is entering into this MOU after obtaining the necessary approvals under the applicable law and constitutional documents, to perform its obligations hereunder according to the terms hereof.

II. It has full power and authority to enter into this MOU and to take any action and execute any documents required by the terms hereof.

III. Each Party has the right, power and authority to enter into this MOU and that they are not a party to any agreement or under any obligation to any third party which would prevent either Party from entering into this MOU and complying with the terms and conditions as set forth herein

IV. Each Party shall abide by the agreed terms and shall exercise due diligence, high ethical and professional standards in rendering the services under this MOU.

V. Each Party shall solely be responsible for implementation of the obligations under this MOU in compliance with all employment, statutory, taxation and regulatory obligations applicable to it and its personnel.

VI. Each Party shall not carry out or indulge in any activities that would be prejudicial to the interest, reputation of the other Party and any of the activities it conducts.

VII. Each Party shall not in connection with this MOU, make any payment or be involved in transfers of value, directly or indirectly:

(i) to each other, the other's employees, officers, managerial personnel or any person involved in the management and administration of each entity.

(ii) to any person(s) who are the subject of the initiatives/collaboration stated in this MOU,

(iii) to any governmental official or employee (including employees of a government corporation or public international organization) or to any political party; or

(iv) to any other person or entity if such payments or transfers would violate the laws of India.

(v) Each Party will be solely liable for performance of the obligations and activities assigned to it under this MOU.

6. DECLARATION:

The Parties make the following declaration and confirm that:

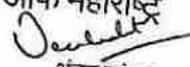
6.1 No benefit, either in cash or in kind, has been provided by any of the Parties to any officer or employee or any relative / associate of any officer or employee, of the other Party or of any of its associate companies, in order to secure the arrangement under this MOU; and

6.2 They shall not provide any benefit, either in cash or kind, to any such officer / employee/relative/associate as reward or consideration either for securing the arrangement under this MOU or any other matter relating to this MOU.

7. UNDERTAKING:

The Parties acknowledge that neither them nor their employees, agents, officers, members or representatives, have received or shall receive, propose to receive or seek, directly or indirectly, any payments or transfers in kind of any value from any other persons, including but not limited to any relatives/friends/other people accompanying or known to any of the parties or its employees for the purposes of this MOU.


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
नया रायपुर, अटल नगर

कृते, बैंक ऑफ महाराष्ट्र

अंचल प्रबंधक
रायपुर अंचल, रायपुर

8. ADVERTISEMENT AND PUBLICITY

Each party can hereby publish or advertise about the said contractual arrangement in social media, print media etc. in order to promote its business objectives by keeping in mind the respective reputation, intellectual rights, brand image and statutory and regulatory guidelines applicable to both the parties. Each party will take utmost care while advertising, about the reputation of both the organizations and the top management of both the parties.

9. PROTECTION OF REPUTATION

It is agreed between the parties that Bank, being in service industry, its reputation, and reputation of its employees and its top executives, goodwill and positive brand image is of prime importance. Both the parties undertake to abide by the MoU and act in order to protect the reputation of the other party.

10. CONFIDENTIALITY

In connection with this MOU and the terms herein provided, both the Parties may exchange certain confidential information (the "Confidential Information"). Both Parties shall keep all data and other information, irrespective of the form and manner, supplied to it by the other party under this MOU, confidential and shall not sell, transfer, assign or use or otherwise make that information available to any third parties, without the prior written consent of the party which has supplied the confidential information. Each Party shall restrict and disclose all

Confidential Information to its staff and employees, only on a "need to know" basis.

Confidential Information does not include information that falls within any of the following: (i) information that either is legally in the possession of the receiving Party or publicly available to receiving Party prior to the disclosure of such information hereunder; (ii) information that, subsequent to its disclosure hereunder, becomes publicly available to the receiving Party without any violation of this Agreement by the receiving Party; or (iii) information that is independently acquired or developed by the receiving Party which can be evidenced by written records;

If either Party is directed by a Court Order or other legal or regulatory request or similar process to disclose any Confidential Information, such Party shall so notify the other Party in writing, in sufficient detail immediately upon receipt of such Court Order, legal or regulatory request or similar process, in order to permit such other Party to make an application for an appropriate protective order, which such Party may pursue at its own expense. Such notice shall be accompanied by a copy of the court order, subpoena, legal or regulatory request or similar process.

11. TERMINATION

This MOU may be terminated at any time by the mutual consent of the Parties.

Notwithstanding anything contained contrary to this MOU, both the Parties reserve the right to terminate this MOU at any time during the Term by giving 30 (Thirty) days' prior notice in writing to each other, with or without assigning any reason.

If either Party ("Defaulting Party") is in breach of any of the terms, conditions and covenants of this MOU, the other Party ("Non-Defaulting Party") shall give to the Defaulting Party a written notice of 30 (Thirty) days to remedy the breach. If the Defaulting Party is unable to remedy the breach within 30 (Thirty) days, then the Non-Defaulting Party shall be entitled to terminate this MOU by giving 7 (seven) days in writing to the Defaulting Party.

Notwithstanding the above, upon the occurrence of any Force Majeure Circumstances, either Party shall be entitled to terminate this Agreement immediately, if the Force Majeure event occurs and continues for a period of 30 (thirty) days, from the date of intimation of such circumstances.

"Force Majeure Circumstances" shall mean any event due to any cause beyond the reasonable control of either Party, including, without limitation, fire, flood, explosion, Act of God, epidemic, pandemic etc. which either directly or as inevitable consequence makes it impossible to discharge its obligation(s) under this MOU.

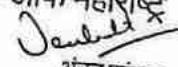
12. EFFECT OF TERMINATION

All rights and remedies of the defaulting party shall cease to exist from the date of termination of this MOU

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(शीतल शाश्वत यमा)
विशेष सचिव
छत्तीसगढ़ शासन
पित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर

कृते, बैंक ऑफ महाराष्ट्र

अंचल प्रबंधक
रायपुर अंचल, रायपुर

All obligations of the Parties shall cease to exist from the date of termination of this MOU, save and except, the obligations specifically mentioned herein or accrued prior to the date of termination of the MOU.

Either Party shall immediately deliver to the other Party all the Confidential Information, documents, data or information, held by it and which are in their possession, custody or control or its employees, agents, representatives. Both Parties shall be required to delete electronic Confidential Information stored in backup/storage, provided that if either Party retains any Confidential Information, as mutually agreed between the Parties, it will continue to be subject to the terms of this MOU until it is destroyed by the Party who is required to hold such Confidential Information and confirmed by the other Party in writing.

13. DISPUTE SETTLEMENT

All disputes or differences arising between the Parties as to the effect, validity of interpretation of this MOU or as to their rights, duties or liabilities shall be resolved amicably between the Parties to the MoU.

14. GOVERNING LAW

The provisions of this MOU shall be governed by and construed in accordance with the applicable Indian laws. Further, all the legal issues will be dealt by the Court of Judicature having jurisdiction in Raipur court only.

15. NOTICE

Unless otherwise provided herein, all notices or other communications under or in connection with this MOU shall be given in writing and may be sent by personal delivery or post or courier or e-mail at the address mentioned below

1) For party 1- **Special Secretary, Finance Department, State Government of Chhattisgarh**

2) For party 2- **Zonal Manager, Bank of Maharashtra, Raipur Zone.**

(or such other address as the addressee has by 5 days' prior written notice specified to the other Party). Any such notices or any other communication intended to be served after the commencement of this MOU shall be deemed to effectually served/received - i) if sent by personal delivery, when delivered; ii) if sent by post, five days after being deposited in the postal; iii) if sent by courier, three days after being deposited with the courier, and iv) if sent by e-mail on receipt by the sender of delivery notification.

16. AMENDMENT AND WAIVER

This MOU contains the understanding between the Parties and its implementation, and the provisions hereto may not be amended, modified or waived, and no such amendment, modification or waiver shall be effective, unless made in writing and executed duly by a constituted attorney / authorized official on behalf of both the Parties.

17. RELATIONSHIP

The relationship between the Parties shall be governed exclusively by this MOU. The Parties have executed this MOU on Principal-to-Principal basis, and nothing contained herein shall create, or be deemed to create a partnership or the relationship or the relationship of principal and agent or employer and employee between the Parties. Either Party shall have no authority to bind the other Party in any respect whatsoever and shall not hold itself out as owned by or associated with the other Party.

19. FURTHER ASSURANCES

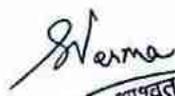
In connection with this MOU, as well as all transitions/obligations contemplated by this MOU, each Party agrees to execute and deliver such additional documents and to perform such additional actions as may be necessary, appropriate or reasonably requested to carry out or evidence the transitions/obligations contemplated hereby.

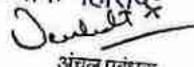
20. SEVERABILITY

If any provision of this MOU shall contravene or be illegal, invalid or unenforceable under the laws, then such contravention, illegality, invalidity or unenforceability shall not invalidate the entire MOU and the MOU would be modified to the extent necessary.

GovPride Salary Savings Account Scheme

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(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर

कृते, बैंक ऑफ महाराष्ट्र

अंचल प्रबंधक
रायपुर अंचल, रायपुर

21. WAIVER

No failure or delay by either Party in exercising any of its rights under this MOU shall be deemed to be a waiver of that right. No waiver or condemnation by either Party on any breach of the terms and conditions of this MOU by the other Party shall be considered as a waiver or condemnation, as the case may be, of any subsequent breach of the same or any other provision.

22. ASSIGNMENT

Neither Party shall assign nor otherwise transfer its rights or obligations under this MOU, in whole or in part to any person, without prior written approval of the other Party.

23. SURVIVAL

Notwithstanding anything to the contrary contained herein, all confidentiality obligations, and all the other provisions, which by nature are intended to survive or customarily survive termination, shall survive the termination and / or expiry of this MOU.

24. MISCELLANEOUS**I. RECALL of SALARY DISBURSED**

In exceptional circumstances, the State Government of Chhattisgarh may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the State Government of Chhattisgarh communicating specific details of personnel, bank account, period and amount, and further subject to availability of funds in the specified account. Bank of Maharashtra will comply with the request and refund the amount to the State Government of Chhattisgarh through Demand Draft or through electronic mode of transfer to departments account. The Bank Of Maharashtra will not be liable or be held accountable for any consequential or related action arising from the act of debiting the specified amount and refund of amount to the State Government of Chhattisgarh. Pending refund of the amount recalled, the Bank Of Maharashtra may freeze all transactions to the concern salary account for limited time/ period to prevent fraudulent withdrawals from it.

II. State Government of Chhattisgarh, BANKING COMPLAINT REDRESSAL AND REVIEW MECHANISM

(a) Bank has a very well laid down policy on Customer Grievance Redressal. The policy details are available at Bank's website for public information. The GovPride Salary Savings Account Scheme Account holders have the additional option to use such channels for redressal of their individual grievances/ complaints.

In the event that a dispute remains unresolved, it may be referred to the Banking Ombudsman appointed by RBI under Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme. (Contact list of branch Level Contact Point is annexed as Annexure IV)

III. In the event any GovPride Salary Savings Account Scheme Account holder desires to change his salary account from Bank of Maharashtra to some other Bank, 'No objection Certificate will be issued by Bank of Maharashtra which shall be mandatorily required only for employees who have outstanding unsecured loans from Bank of Maharashtra. (Annexure VII)

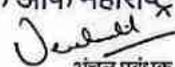
IV. In the event of non-credit of salary for more than three months in the GovPride Salary Savings Account and/or default in loan accounts of any employee, Bank has the discretion to convert such account to normal Saving Bank account and shall withdraw all benefit extended to the GovPride Salary Savings Account Scheme Account holder, after intimation to account holder.

V. The Bank may consider the installation of ATMs and setting up of branches / extension counters at locations that are mutually convenient.

VI. The State Government of Chhattisgarh on its part will make efforts to provide space for setting up ATMs and Branches which is suitable for the Bank's requirements. The space, if available, will be provided on rent as mutually agreed by both the parties. If State Government of Chhattisgarh is unable to provide so, Bank of Maharashtra shall try to find the suitable place to set up its ATMs. In such an event, if Bank of Maharashtra is unable to find the suitable place, the State Government of Chhattisgarh shall be liable to provide the same. GovPride Salary Savings Account Scheme

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(शीलप शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर

कृते, बैंक ऑफ महाराष्ट्र

अंचल प्रबंधक
रायपुर अंचल, रायपुर

also unable to get such space, Bank of Maharashtra shall not be liable to set up ATMs/Branch/Extension Counters as contained above. Bank of Maharashtra shall use its best efforts to procure such space should State Government of Chhattisgarh fail to provide the space.

- VII. As regards "Know Your Customer norms", a certificate/ letter issued/ countersigned by the authorized signatory from the individual's unit, certifying the identity and present address of the personnel, will be acceptable to the Bank. In addition, as per recent RBI guidelines, Aadhaar & PAN are no longer in the list of mandatory Officially Valid Documents (OVDs), but these two documents should be mandatorily submitted to the bank.
- VIII. Bank of Maharashtra is committed to the business development with State Government of Chhattisgarh and will continuously strive to improve the offerings through the Customized GovPride Salary Savings Account Scheme for State Government of Chhattisgarh. These improvements will be applicable to all the GovPride Salary Savings Account Scheme Accounts. In witness whereof, each Party has scribed their respective hands through its duly authorized representative.
- IX. PROCEDURE FOR CLAIM SETTLEMENT: - The claim form shall be submitted by the claimant to the branch where account is maintained, and the branch shall forward after verification to Insurance Partners for further processing. Insurance partners details will be given separately. (contact details of insurance company is annexed as Annexures V & VI)
- X. The insurance benefits (Group Personal Accident Cover and Term Life Cover) will commence from the first day of the month following the salary credit month, post-MOU execution.
- XI. State Government of Chhattisgarh shall not make any commitment or impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from the State Government of Chhattisgarh.
- XII. This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the State Government of Chhattisgarh, or any of its Departments, Agencies, or Organizations, from entering into similar Memorandum of Understandings with other banks for the provision of salary account services to its employees. This provision ensures that the Government retains the flexibility to offer its employees a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of Understanding is intended to promote transparency, competition, and choice for the employees of the State Government of Chhattisgarh.

Signed on behalf of

S.ema

Special Secretary, Finance
State Government of Chhattisgarh
(शीतल शाश्वत वर्मा)

witnesses:

विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग

A. mod संसाधन, नया रावपुर, अटल नगर

Name: Mr. Ankit Modi
Designation: Asst. Director Institutional Finance

10/02/2026

Signed on behalf of

V. Venkatesh

Bank of Maharashtra
V.Venkatesh
Zonal Manager



Rahul B. Karwar
Name: Rahul B. Karwar
Designation: Chief Manager

10/02/2026

GovPride Salary Savings Account Scheme				
Salary Variants	Silver	Gold	Platinum	Diamond
Gross Salary Range (excluding one-time benefits)	>= Rs. 30,000/- Up to Rs. 60,000/-	> Rs. 60,000 to Rs. 1.00 lakhs	> Rs. 1.00 Lakhs to Rs. 1.50 Lakhs	> Rs. 1.50 Lakhs
1. Eligibility				
Who can Open the account?	Regular Employee Age: 18+ year till Superannuation (upto 58/60/62/65 years) as per prevailing policy / guidelines of respective employer. (Department where superannuation age is above 60+ year, prior approval from insurance company before MOU to be obtained by referring case to HO Resource Planning Dept)			
2. Account Maintenance				
Initial Deposit and Minimum Average Quarterly Balance	NIL for all Salary variants			
Charges for Non-Maintenance of Minimum AQB	NIL for all Salary variants			
3. Insurance Coverage* (Coverage Amount in Rs. Lakhs) (*T&C applicable of Insurance Company)				
Features	ZERO Premium Insurance Coverage till Superannuation			
Personal Accidental	40	80	100	125
Total Disability	40	80	100	125
Partial Disability coverage upto (compensation as per % disablement)	20	40	50	62
Air Accidental	100	100	100	100
Term Insurance	0	0	10	10
3a. Three Add-on Covers with Group Personal Accidental Insurance (PAI) (applicable in case of PAI claims on accidental death are found payable)				
1. Daughter's Marriage Benefit	Daughter's Marriage Support (18-25 Years) up to Rs. 10 Lakhs. (to be claimed with PAI claim for Daughter having age 18-25 years)			
2. Child Higher (Full Time Post Graduation) Education Benefit	Higher (Post Graduation) Education Fee Cover up to Rs. 10 Lakhs. (to be claim with PAI claim for One Son / Daughter perusing Full Time Post Graduation at the time of event)			
3. Other benefits* (T&C applicable of Insurance Company)	a. Golden Hour- Cashless treatment: After the incident of accident, cover upto Rs. 1 lakh			
	b. Baggage Loss in case of domestic /international air / sea travel up to Rs. 1 Lakh.			
	c. Hospicash facility (in case of accident): Rs. 500/- per day in case of normal admission Rs. 1000/- per day above 24 Hrs, for maximum upto 15 days admitted in ICU, ICCU, Trauma Centre.			
Super Top-Up Health Insurance	To be purchased voluntarily with existing Insurance partners (Cost to be borne by the Salary Account Holder). SI – Rs 30 Lakhs Current/Present Premium – Rs 2499 inclusive of all taxes Age 18-60 Rs. 6337 inclusive of all taxes (61-65)			
	The insurance partner will provide scheme directly to the employer / individuals. Zonal office will work as facilitator for introductory meetings.			
	For any Grievance / Dispute, a Salary account holder shall communicate with Insurance company directly. Bank will not be liable for it.			

(Signature)
 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नया रायपुर, अटल नगर



4. Other Features (Charges are subject to revision)				
ATM card (free first issuance)	RuPay Platinum	RuPay Select	RuPay Select	RuPay Select
*Complimentary Insurance Cover as per ATM card variant as per prevailing NPCI guidelines	Rs. 2 lakhs RuPay Platinum	Rs. 10 lakhs RuPay Select (*The RuPay Insurance Program is in line with NPCI guidelines for Personal Accident Insurance and Permanent Total Disability)		
Concessions in Annual Locker Rent (Security deposit (FD) waiver will be available as per prevailing guidelines)	No concession			25% concession on First Year rent on A / B type of available locker
NEFT/ RTGS / IMPS	Free fund transfer facility through Digital banking channels			
SMS Alert	As per prevailing Services Charges			
Free Cheque Book	40 Leaves Free per year			
Add on card	as per prevailing Services Charges (To primary account holder only)			
ATM AMC	as per prevailing Services Charges			
ATM – On Us	as per prevailing Services Charges			
ATM – Off Us	as per prevailing Services Charges			
POS Limit	POS Daily Limit upto Rs. 5 Lakhs (on request)			
Airport Lounge access	As per prevailing NPCI guidelines with respect to ATM Card variant			
Demand draft	as per prevailing Services Charges			
Standing instructions	as per prevailing Services Charges			
Demat Account	as per prevailing Services Charges			
Credit Card (on availability as per prevailing policy)	as per prevailing Services Charges			
Other banking Service charges (if any, not mentioned above)	as per prevailing Services Charges			
Auto sweep facility	Not Available			
5. Retail Loans Fee Waiver Feature (available after first salary credit) (Retail Loan Sanction as per prevailing Loan Policy of the Bank)				
Housing Loan	Processing Fees - 100%			
	Account Handling Charges - 50%			
Car Loan	Processing Fees - 100%			
	Account Handling Charges - 50%			
Personal Loan	Processing Fees - 100%			
	Account Handling Charges - 50%			
Overdraft facility	Processing Fees - 100%			
	Account Handling Charges - 100%			

Sherma
(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर



Important Terms & Conditions of the product

1. This product is offered exclusively to employees of organizations with whom an MOU has been executed by Zonal office(s) of the Bank.
2. Documents required for account opening must comply with prevailing KYC guidelines. For new employees, an appointment letter having salary details must be collected. For existing employees, the latest salary slip is mandatory. These documents should be retained for accurate classification under the appropriate salary variant (Silver/ Gold/Platinum/ Diamond or Salary Range)
3. Benefits under the 'GovPride Salary Savings Account ' are applicable only if the account is correctly classified in the Bank's system under the respective Salary Variant.
4. Post MOU, existing customers receiving salary through BOM accounts must apply at their home branch with proof of salary and employment for conversion of their savings account to the corresponding Salary SB Variant. Customers must verify this classification by checking the variant name on the first page of their passbook or statement. In case of increment in salary, it will be responsibility of the account holder to submit new salary slip to the Branch along with the application to upgrade Salary Saving Account variant and get confirmation by issuing a new passbook with updated Salary Saving Account variant name.
5. If the monthly salary is not credited into the account for more than three (3) consecutive months, the account will be converted to a General Savings Account by the Branch. All associated features will be withdrawn, and applicable charges will be levied as per General Savings Account rules after intimation to account holder.
6. The insurance benefits (Group Personal Accident Cover and Term Life Cover) will commence from the first day of the month following the salary credit month, post-MOU execution.
7. Claims must be intimated to the insurance company and all related document to be submitted within prescribed timeline from the date of the event.
8. Personal Accidental Insurance Claims where the salary account holder meets with an accident during the given policy period of respective policy and dies/disabled after the Policy Period but within 90 days of Accident, should be submitted to the respective Insurance Company directly with proper forms and any other documents required by Insurance company. Above Covers are available subject to concerned account being categorized under respective salary package / variant in Bank's system based on customers written application and salary being credited to the account. Claims must be intimated to the insurance company within 90 days and all related documents to be submitted within 90 days of the incident. All claims will be reported by the Branch directly to the insurance company, Bank will not be a party to the claim settlement process or any dispute arising out of the claim settlement process or decision of the insurance company thereon.
9. For Life Insurance Claims where the salary account holder passes away during the given policy period (s), the claims should be submitted to the respective Insurance Company directly by the branch, with proper forms and any other documents required by Insurance company. The life insurance cover will be available subject to the employer of the account holder signing an MoU with the bank and agreeing to provide the employee data to insurer for addition in the policy. Further, the life insurance cover is also subject to, concerned account being categorized under respective salary package / variant in Bank's system based on customer's written application, explicit consent for data sharing with insurance company and salary being credited to the respective account. Claims must be intimated to the insurance company within 90 days and all related document to be submitted within 90 days of the incident. All claims will be reported by the branch directly to the insurance company, Bank will not be a party to the claim settlement process or any dispute arising out of the claim settlement process or decision of the insurance company thereon.

(Handwritten Signature)
 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नया रायपुर, अटल नगर



10. Permanent Total / Permanent Partial Disablement (PTD/PPD): In the event of injury occurring to Insured Salary Package Account holder, solely and directly from accident caused by external, violent, and visible means within 90 days of its occurrence resulting in total permanent disablement, the claim will be settled as per IRDA guidelines on PTD / PPD).
11. Mandatory condition for eligibility to Air Accidental Insurance (AAI) claim: AAI cover claim will be treated as a valid claim only in event of death occurring while undertaking journey by Airline / Aircraft and the related air ticket having been purchased by debit to Salary Package Account using Cheque / Bank of Maharashtra Debit Card / by Digital mode or where ticket is not required to be purchased by the account holder and is provided by the department for official duty.
12. For any Grievance / Dispute, Salary account holder shall communicate with Insurance company directly. Bank will not be liable for it. Continuation of Insurance and other cover is subject to policy renewal, at Bank's sole discretion.

S. Verma
(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
फिनल विभाग
मंत्रालय, नया दिल्ली, अटल नगर



Customer Declaration for Acceptance of Terms & Conditions and Consent

Account Holder Name	
BOM – Salary Account No.	
Date of Declaration	

To,

The Branch Manager

..... Branch

Subject: Declaration of Acceptance of Terms and Conditions for 'GovPride Salary Saving Account' and Bank Services

I, the undersigned hereby give my CONSENT to Open new GovPride Salary Savings Account OR Convert my existing savings account [No. -] to GovPride Salary Savings Account offered by Bank of Maharashtra.

A. Declaration

I, the undersigned hereby submit my declaration and undertaking pertaining to operation of my savings account and availing of associated services provided by the Bank of Maharashtra and its partners as under. I declare that I have been well informed about the features, benefits, terms and conditions of the new scheme offered to me and I have understood all to my satisfaction.

1. I declare and acknowledge that I have received, reviewed, and understood the features and benefits of the GovPride Salary Savings Account and Bank Services.
2. I declare and agree that applicable documents along with account opening form for opening of GovPride Salary Savings Account as per extant guidelines along with latest KYC, Salary related documents such as Latest Salary Slips, Latest ITRs (full set), Appointment Letter (for newly joined) must be provided to the Bank. I also declare and abide with submission of my latest KYC documents to the Bank as and when demanded by the Bank. I abide myself that for the purpose of reference and verification, original documents must be presented to the Bank Officials and self-attested copies of the same must be submitted for the Bank's record. I also provide information regarding nomination.
3. I declare and agree that the Benefits under GovPride Salary Savings Account are subject to classification of Savings Bank Account under respective GovPride Salary Savings Account in Banks system. All eligible customers drawing Salary through BOM Accounts are required to apply along with requisite documents including Proof of Salary & Employment etc. to their Home Branches for conversion of savings account to GovPride Salary Savings Account for availing benefits. Account holders are required to verify classification of their accounts under respective GovPride Salary Savings Account variant from the name of variant printed on first page of their Bank passbook / statement. In Case of increment of salary, it will be responsibility of the account holder to submit new salary slip to the Branch along with the application to upgrade Salary Saving Account variant and get confirmation by issuing a new passbook with updated Salary Saving Account variant name.
4. I declare and agree that in case, my monthly salary is not credited into my GovPride Salary Savings Account for Three (3) consecutive months, the said special featured account will be converted to General Savings Account and all the special / associated features offered to me will be withdrawn. It is also made clear to me that in such case, all the Terms and Conditions,

GovPride Salary Savings Account Scheme

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Shrma
 (शील शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
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 मंत्रालय, नवा रायपुर, अटल नगर



Charges etc. applicable to General Savings Bank Account of the Bank shall be applied / levied.

5. I declare and agree that I understand that all Insurance features will be provided by Insurance Partners only and I shall abide with the Terms and Conditions of Insurance Companies providing Insurance facilities linked to SB accounts and I understand that in no case Bank shall be made liable for insurance coverage, claims settlement and/or any other services/claims that are not within Bank's purview. I further declare that I made myself aware that to claim any benefit in the future, I (or my legal heirs / nominee) will submit necessary documents within the stipulated time, as per the Insurance company's guidelines. Insurance coverage will be available
6. I declare that I agree to abide with the associated terms, conditions, rules and regulations of Bank of Maharashtra and other competent authorities pertaining to:
 - 6.1 The new savings account product - GovPride Salary Savings Account
 - 6.2 Inbuilt insurance coverage.
 - 6.3 Other features and operations of the new saving account.
 - 6.4 KYC and Nomination
 - 6.5 Retail Advances
7. I declare that it is my responsibility to keep my said account operative all the time, KYC updated, Nominee updated and to ask for information about changes in product features, associated / linked services to the product on regular basis. I understood that though Bank makes information available on public domain, but it is my responsibility to keep myself updated about the product, changes in features and its services time to time.

B. Communication:

8. I declare and agree to receive any further communication regarding the new product, its conversion process, any related information etc. through the contact details provided above. I further declare that I shall keep Bank informed about my latest addresses (residential / employment), contact details etc. through proof of such information. I am aware that Bank shall not be liable for service disruptions or communication failures arising from outdated customer information. I further declare that by signing this document, I submit my consent for receiving electronic communications including but not limited to account updates, service modifications and notices / notifications via e-mail, SMS or other digital channels.

C. Employment Status:

9. I declare that I understand that any change in my employment status (switching / terminations / superannuation / loss of job or any other situation restricting me from monthly salary in the account) may result in the termination of my account and/or services or conversion of my account into general saving account with applicable terms and conditions. I further understand that the account holder (or my legal heirs / nominee) will be responsible for informing the home branch about my change in employment status within 30 days. Failure to provide timely notification to the home branch may result in account reclassification as General Saving Account and Terms & Conditions & Charges associated to it will be applied.

D. Discrepancies and Issues:

10. I declare that I will promptly report any discrepancies or issues arising pertaining to the said account / services or any other to the respective home branch. I am made aware that in case I am failed to get satisfactory resolution, I am having option to escalate the issue to Bank's Customer Service cell.

E. Bank's Rights:

E.1 Service Limitation Clause:

GovPride Salary Savings Account Scheme

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Sharma
(शीतल शाश्वत वर्मा)
विशेष सचिव
उत्तीसगढ़ शासन
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मंत्रालय, नया रायपुर, अटल नगर



11. I declare that I fully understand that Bank of Maharashtra reserves right to modify, suspend, discontinue or withdraw any banking service full or any part of the said offering including associated features including Insurance at its discretion, at any time & as and when required without prior notice or seeking any permission / consent / otherwise from the account holder. Bank will notify any significant change on public domain, and it will be my responsibility to update myself in this regard.

E.2 Force Majeure Clause:

12. I declare that I fully understand that the Bank shall not be held liable for any delays, disruptions or failures in service caused by events beyond its control, including but not limited to natural disasters, cyber-attacks, technical failures, regulatory changes and / or government actions etc

E.3 Indemnification Clause:

13. I declare, acknowledge, and agree that the Bank of Maharashtra shall not be responsible for any disputes, claims or liabilities arising from services provided by third-party insurance partners, other associated firms/companies/ partners in whatsoever nature. I further declare that I will keep Bank of Maharashtra always indemnify and hold the bank harmless from any legal or financial obligations related to such third-party services.

E.4 Limited Liability Disclaimer:

14. I declare, acknowledge, and agree that the Bank of Maharashtra does not guarantee, warrant or assume any responsibility for the quality, suitability or availability of the insurance coverage provided by third-party insurers. Any dispute or grievance must be directly addressed with the respective insurance company only.

E.5 Customer Acknowledgment on Third-party services

15. I declare, acknowledge, and agree that the insurance benefits linked to my account are solely provided by third-party insurance companies and I declare that I have read and understood that the Bank merely facilitates these services and is not at all responsible for issuance of policy, claim approval, policy / claim denial or processing timeframes etc. I further declare that I have understood that though Bank is offering Insurance product bundled with Bank account through third party companies but issuance of policy, underwriting, rejection, claim acceptance, settlement and other such services are solely on the discretion of third-party companies without intervention of the Bank. I further declare that I have made myself fully understood that in case of any claim or dispute arise related to Insurance or third-party product, I will not have any right directly or indirectly, financial or non-financial, claim or demand with Bank of Maharashtra. I have understood that Bank's liability will be absolute zero in all cases.

E.6 Opt-Out Clause:

16. I declare that I understand that I may choose not to avail of the insurance benefits linked to my GovPride Salary Savings Account by providing written intimation to the home branch once during the currency of the account and my decision to opt-out will not affect my banking services. After opting out, my chance of opt in will be restricted permanently.

F. Submission of Latest Salary Details and a Proof of Employment (ID):

17. I hereby enclose my Self-attested latest Salary Slip and a Proof of Employment (ID).

Shama
(शीतल शाश्वत वर्मा)
विशेष सचिव
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मंत्रालय, रायपुर, अटल नगर



For a new joinee, a proof of employment should include Salary details.

BOM Salary Account Number	
Gross Salary as per Self-attest document	Rs.
Salary Slip Date (dd/mm/yyyy)	
Date of Birth (dd/mm/yyyy)	
Date of Superannuation (dd/mm/yyyy)	
Nominee Name	
EPFO number	
Mobile Number	
Email Address	
Employer Name	
Employer Address	

I declare that the information provided by me to the Bank for availing the said product / services is true and accurate to the best of my knowledge and I understand that any false or misleading information submitted by me may result in the termination / reclassification of my account and/or services.

I solemnly declare, undertake and abide with as above on (date)

Signature: _____

Full Name: [Full Name]

~ For Office use only ~

Received by:

Date of Receipt:

Branch Manager Signature & Seal:

Note to Customer: Please keep a copy of this declaration cum consent along with Product Features & benefits for your record.

Hemant
 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नया रायपुर, अटल नगर



Branch Wise Point of Contact for customer Grievance Redressal

SI No	BRANCH NAME	BRANCH NO.	DISTRICT NAME	Contact
1	DURG	57	DURG	9109510057
2	RAJNANDGAON	63	RAJNANDGAON	9109830063
3	RAIPUR	439	RAIPUR	9109830439
4	BILASPUR	460	BILASPUR	9109800460
5	GHUMKA	584	RAJNANDGAON	9109840584
6	ANDA	615	DURG	9109040615
7	GANDAI	634	KHAIRAGARH-CHUIKHADAN-GANDAI	9109620634
8	MALHAR	647	BILASPUR	9109500647
9	KHAROD	679	JANJGIR-CHAMPA	9109310679
10	JEE JAMGAON	693	DHAMTARI	9109040693
11	RAIPUR BYRON BAZAR	981	RAIPUR	9109010981
12	KONAR	1075	JANJGIR-CHAMPA	9109241075
13	KHAIRAGARH	1103	KHAIRAGARH-CHUIKHADAN-GANDAI	9109441103
14	PALIMETA	1131	KHAIRAGARH-CHUIKHADAN-GANDAI	9109621131
15	BHILAI	1162	DURG	9109331162
16	SSCET	1322	DURG	9109211322
17	SHANKARNAGAR, RAIPUR	1441	RAIPUR	9109041441
18	MAHASAMUND	1477	MAHASAMUND	9109801477
19	BASNA BRANCH	1579	MAHASAMUND	9109001579
20	KENDRI BRANCH	1580	RAIPUR	9109041580
21	KUMHARI	1657	DURG	9109261657
22	DHAMDHA	1658	DURG	9109601658
23	KORBA	1695	KORBA	9109611695
24	RAIGARH	1696	RAIGARH	9109651696
25	DHAMTARI	1697	DHAMTARI	9109601697
26	AMBIKAPUR	1698	SURGUJA	9109601698
27	DEORBIJA	1746	BEMETARA	9109611746
28	JANJGIR	1754	JANJGIR-CHAMPA	9981031754
29	KAWARDHA	1795	KABEERDHAM	9109521795
30	NAGPURA	1809	DURG	9109031809
31	POTIYADIH	1810	DHAMTARI	9109541810
32	SEMRA	1850	JANJGIR-CHAMPA	9109661850
33	SAKRI	1855	BILASPUR	9109311855
34	GULLU	1893	RAIPUR	9109201893
35	DEVENDRA NAGAR, RAIPUR	1928	RAIPUR	9109631928
36	JAGDALPUR	2079	BASTAR	9109432079
37	BHATAPARA	2159	BALODA BAZAR	9109842159
38	CHOUBEY COLONY	2215	RAIPUR	9109602215

GovPride Salary Savings Account Scheme

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Stema
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39	VYAPAR VIHAR	2239	BILASPUR	9109212239
40	ADARSH NAGAR	2240	DURG	9109012240
41	JASHPUR NAGAR	2247	JASHPUR NAGAR	9109312247
42	KONDAGAON	2255	KONDAGAON	9993102256
43	MOWA	2335	RAIPUR	9109240211
44	KANKER	2347	KANKER	9109240311
46	Transport nagar KORBA	2399	KORBA	9109123945
47	BALOD	2398	BALOD	9109123944
48	BAIKUNTHPUR	2397	KOREA	9109123943
49	SURAJPUR	2396	SURAJPUR	9109123941
50	SHYAM NAGAR	2400	RAIPUR	9109123942
51	Bhilai Charoda	2374	DURG	9109123946
52	Dumartarai	2502	RAIPUR	9109312502
53	Pendra	2548	Gaurela Pendra Marwahi	9109322548
54	Rajim	2549	Gariyaband	9109292549
55	Atal Nagar	2603	RAIPUR	9109342603
56	Sukma	2680	SUKMA	9494905512
57	Sarangarh	2746	Sarangarh Bilaigarh	9109091096
58	Manendragarh	2776	Manendragarh-Chirmiri-Bharatpur	9109091097

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**Contact Details and Escalation Matrix
The Oriental Insurance Company Limited (OICL)**

All communications / correspondence regarding claims for PAI/AAI/Partial/Total Disability should be sent to:

The Oriental Insurance Company Limited

Claims Department, Corporate Business Office-1, 2nd Floor, Oriental House, 7 J. Tata Road, Churchgate, Mumbai-400020.

Sr. No.	Channel	Details
1	Toll Free No	1800-11-8485
2	Land Line Number	022-22049076 / 22825619
3	Fax No.	022-22820590

Escalation Matrix (The Oriental Insurance Co. Ltd.) - Contact Details

Escalation Level	Name/Designation	Contact No.	Email Id
1st Escalation	Ms. Archana – Asst. Manager	022-22049076 / 22825619	archana@orientalinsurance.co.in
2nd Escalation	Ms. Priti Ringe, - Dy. Manager	022-22049076 / 22825619	p.ringe@orientalinsurance.co.in
3rd Escalation	Mr. Abhijit Uddhao Manager	9819972126	abhijit.uddhao@orientalinsurance.co.in

Sharma
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उत्तीसगढ़ शासन
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**Contact Details and Escalation Matrix
Pramerica Life's Group Term Life Insurance
For Term Insurance**

Claims- Escalation Matrix			
S No.	Level 1	Level 2	Level 3
Name & Designation	Mr. Shashi Verma (Assistant Manager)	Mr. Vijay Shekhawat (Sr. Manager)	Mr. Pankaj Gupta (Deputy Vice-President- Claims & Operations Assurance)
Contact and Email ID	9968993241 shashi.verma@pramericalife.in	9930272236 vijay.shekhawat@pramericalife.in	9899106991 pankaj.gupta1@pramericalife.in

Policy Servicing Escalation Matrix			
S No.	Level 1	Level 2	Level 3
Name & Designation	Mr. Nitish Kapri (Executive) Mr. Ashish Kumar (Deputy Manager)	Mr. Yogesh Negi (Associate Vice-President)	Mr. Gulshan Setia (Vice-President - Underwriting & New Business, Operations)
Contact and Email ID	9974363012 nitish.kapri@pramericalife.in 9891368106 ashish.kumar11@pramericalife.in	9810346194 yogesh.negi@pramericalife.in	9717888094 gulshan.setia@pramericalife.in

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Annexure - VII

NO OBJECTION CERTIFICATE

Date:

To Whomsoever It May Concern**Subject:** No Objection Certificate for Salary Account Transfer

This is to certify that **Mr./Ms.**....., holder of **Salary Account No. [Account Number]** with **Bank of Maharashtra, [Branch Name & Address]**, has been maintaining the said account with us since **[Date of Account Opening]**.

We hereby confirm that:

- There are no outstanding unsecured dues, loans, or liabilities linked to this account.
- We have **no objection** to the transfer of the salary account from **Bank of Maharashtra** to **[New Bank Name]** as per the account holder's request.

This certificate is issued upon the account holder's request for the purpose of salary account shifting.

Authorized Signatory

(Name & Designation)

Bank of Maharashtra

GovPride Salary Savings Account Scheme

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MEMORANDUM OF UNDERSTANDING
SALARY PACKAGE ACCOUNTS

**STATE GOVERNMENT OF
CHHATTISGARH**

AND

BANK OF BARODA



छत्तीसगढ़ CHHATTISGARH

T 240168

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MoU), executed at RAIPUR on this 10th day of February 2026

By and between

State Government of Chhattisgarh represented by Special Secretary Finance Department, having its Headquarters at Mahanadi Bhawan, Atal Nagar, Naya Raipur, Dist. Raipur, State Chhattisgarh Pin code 492002 hereinafter referred to as the "State Government of Chhattisgarh" or "the First Party" which expression shall unless the context otherwise requires, include its successors, and permitted assigns of the ONE PART

AND

Bank of Baroda (BOB), a body corporate constituted under the Banking Companies Acquisition & Transfer of Undertakings Act 1970 having its Head Office at Mandvi, Baroda and Corporate Office at Baroda Corporate Centre, C-26, G-Block, Bandra Kurla Complex Bandra (East), Mumbai-400051 having its Zonal Office at Byron Bazar, Raipur acting through Shri Diwakar Prasad Singh, General Manager, Bank of Baroda, RAIPUR ZONE (hereinafter called "BOB" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors in business) of the OTHER PART.

BOB and State Government of Chhattisgarh may be individually referred to as "Party" and collectively as "Parties".


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दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

168840 दिनांक 10/02/26 1001-

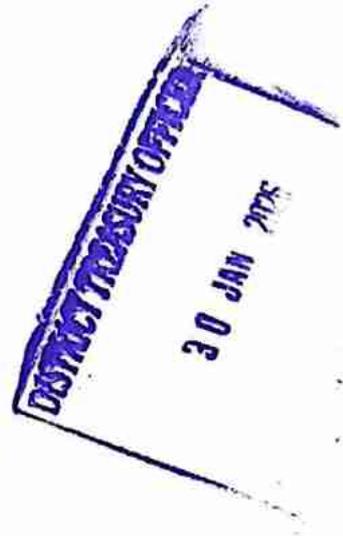
श्री. अंफ बडोदा
रायपुर

गणेश गणेश
दामा सरकार

निवासी 21482

यशवंत

यशवंत कुमार इंडियना, स्टाम्प विक्रीता सिविल कोर्ट
रायपुर (छ.ग.) मोबा.- 9926639715



WHEREAS

- Bank of Baroda (BOB) possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed in the MoU and Annexures to the regular employees of State Government of Chhattisgarh maintaining their salary accounts with the Bank.
- The State Government of Chhattisgarh in its efforts to make available modern banking facilities to its regular employees has decided to accept the proposal submitted by BOB and have decided to accept the terms and conditions in this MoU.

Now therefore, this Memorandum of Understanding witnesses as under:

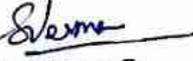
1. Role and responsibilities of Bank of Baroda:

The Bank wishes to provide the following facilities/ services to regular employees of State Government of Chhattisgarh drawing their salary through any of its branches:

- Existing salary accounts of officers / employees of State Government of Chhattisgarh will be converted to Government Salary Package subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in Annexure-I (a) and Annexure-I (b). The facilities will be provided under Government Salary Package to regular employees of State Government of Chhattisgarh as per attached Annexure-II & Annexure-III depending upon the variant of account. However, beneficiary requires to submit documents as per Annexure-IV along with his/her claim in applicable cases.
- Employees / officers on deputation from other organisations, opting for Government Salary Package benefits as mentioned in above para on their repatriation to parent organisations, will be eligible to continue under the same package for a maximum period of two months, after which they must reapply for conversion of their accounts as per their eligibility in parent organisation to avail the salary package benefits applicable in their parent organisation.
- Usage of ATM network of BOB free of charge PAN India, subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Usage of other banks ATMs free of charges subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Anywhere Banking via ATM, Internet, Mobile Banking, BOB World.
- Free ATM/ Debit Card
- Loans will be disbursed to the eligible employees upon fulfilment of eligibility criteria by the State Government of Chhattisgarh – regular employees and on meeting of Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines.
- All other facilities being provided to Bank's normal customers will also be available to customers operating salary accounts, subject to the discretion of the Bank and as per prevailing regulatory guidelines from time to time.

2. Role and responsibilities of State Government of Chhattisgarh:

- The State Government of Chhattisgarh will widely disseminate the benefits offered by BOB by way of this MoU to its all employees of all ranks/staff by means of service letters/office memorandum/ other modes, Data Network, Internet, and any other means.
- The State Government of Chhattisgarh will allow, assist and cooperate the Bank employees or any person authorised by the Bank to advertise & canvas various products to all employees of all ranks/staff.


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 मंत्रालय, नवा रायपुर, अटल नगर


 दिवाकर पी. सिंह
 DIWAKAR P. SINGH
 महाप्रबंधक (अंचल प्रमुख)
 GENERAL MANAGER (ZONAL HEAD)
 रायपुर अंचल
 RAIPUR ZONE

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3. Term of MoU:

This MoU shall be valid for a period of 03 (Three) years with effect from 10/02/2024 and will be in force till 09/02/2029, unless terminated earlier or till the next MoU is signed, as mutually agreed by the parties. However, the MoU shall be reviewed by BOB every year for any amendment/ addition / deletion of features of the Salary package. Before amendment /deletion of features parties should be informed.

4. Representations and Warranties:

Each Party represents and warrants to the other Party on the date of this MoU that:

- It is duly organized and validly existing under the laws of the jurisdiction and authority under applicable Law to carry on its business and/or perform its functions.
- This MoU is within its powers and has been duly authorized by it and
- This MoU does not conflict in any material respect with any law or regulation or its constitutional documents or any document binding on it and that it has obtained all necessary consents for the performance by it of this MoU.

5. Awareness and Engagement:

Bank is committed to create awareness amongst the State Government of Chhattisgarh employees at various establishments / locations about Banks' products, investment opportunities through engagement programs. Such programs will be anchored by BOB branches, Relationship Managers etc. and to be facilitated by State Government of Chhattisgarh

BOB may publish/ market about its products and services extended employees of to State Government of Chhattisgarh under this MoU and / or promote its business objectives from time to time.

6. Force Majeure:

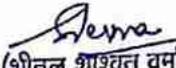
Neither party shall be held responsible for any consequences or liabilities under this MoU if it is prevented in performing its obligations under the terms of this Agreement by reason of laws or regulations, action by Government or regulatory Authority, local or otherwise, riots, insurrection, war, terrorist action, acts of God and unforeseen circumstances beyond its control. If the Force Majeure continues for more than 30 days, either party shall be entitled to terminate this Agreement with a Notice of 30 days to the other party.

7. Independent Arrangement:

This MoU is on a principal-to-principal basis between the Parties hereto. Nothing contained in this MoU shall be construed or deemed to create any association, partnership or joint venture or employer-employee relationship or principal-agent relationship in any manner whatsoever between the parties.

8. Confidentiality:

BOB agrees that it shall always maintain the confidentiality of all information relating to the accounts of State Government of Chhattisgarh and its Employees. However, this clause shall not include any disclosures under orders of Courts or other authorized bodies where disclosure is mandatory. Any disputes and difference among the parties shall be settled amicably amongst themselves at senior levels and no third-party interference shall be allowed.


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GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

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9. Termination:

This MoU may be terminated by either party by giving three months' notice of termination in writing to the other party. In the event of termination or expiry of the terms of the MoU, the disbursement of salaries to the individual account holders may be done through the same account, but without the Special Salary Package benefits as offered through this MoU. Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Life insurance, Personal Accidental Insurance cover, Total Disability, Partial Disability etc. under this MoU prior to the termination of the MoU. Such Claims be dealt with in accordance with the norms/guidelines as per the provision of the insurance policies of the insurance company with whom the bank has a tie up and Insurance Regulatory and Development Authority of India.

10. Amendment:

Any provisions of this MoU may be amended or waived only by an instrument in writing signed by both Parties.

11. Entire MoU:

This entire MoU constitutes the entire MoU between the parties concerning the services and all other matters covered herein, and supersede all prior and contemporaneous MoU's, written or oral, other than any written, fully executed contemporaneous MoU which specifically acknowledges the existence of this MoU.

12. Counterparts:

This arrangement may be executed simultaneously in any number of counterparts, each of which shall be deemed to be an original, but all of which together shall constitute one and the same instrument.

13. Miscellaneous:

- a) As most of the benefits of the Government Salary Package account variant are linked to the variant of salary account based on gross salary credited to the salary account of employees, when there is a change in gross salary, the Salary account holder will have to intimate the new gross salary (with salary slip/ certificate) to the BOB branch where his/ her Salary Package account is maintained for change of variant of account in Bank's system.
- b) In the event of non-credit of salary for more than three (03) months in the Government Salary Package account or default in loan accounts of any employee, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary Package account holders shall stand withdrawn, after intimation to the account holder. After resumption of salary credits in the account and/or repayment of defaulted amount of loan, employee may apply to Bank again for converting the concerned account into Corporate/ Government Salary Package.
- c) Benefits of Salary Package Accounts are available only to Government Salary Package categorized accounts. The Regular employees of State Government of Chhattisgarh to verify/ ensure from their Passbook/ Statement of account/ Internet Banking / Branch that their account is categorized under applicable Government Salary Package as per their gross salary.
- d) If account is not categorized properly as mentioned in (c) above, serving employees, Family members have to submit his / their application with required documents at their Branch of the Bank for categorizing the account properly as a Government Salary Package account.


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e) As regards "Know Your Customer norms" as per RBI guidelines, PAN /Form-16 (mandatory) and one Officially Valid Documents (OVDs) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time. Along with PAN & OVD, a certificate/ letter issued/ countersigned by the authorized signatory from the individual's office, certifying his identity and present address along with certified copy of salary slip/certificate will be acceptable to the Bank.

f) This MoU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in Raipur, Chhattisgarh.

g) No failure or delay by any Party in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power, or privilege. The rights and remedies herein provided shall be cumulative and not exclusive of any rights or remedies provided by law.

h) Neither this MoU nor any provision hereof is intended to confer upon any Person other than the Parties to this MoU any rights or remedies hereunder.

i) Bank shall be at liberty to withdraw or modify the benefits mentioned in this MoU from eligible account holders at any point of time, subject to prior intimation to the State Government of Chhattisgarh through Notice.

j) The invalidity or unenforceability of any provisions of this MoU in any jurisdiction shall not affect the validity, legality or enforceability of the remainder of this MoU in such jurisdiction or the validity, legality or enforceability of this Agreement, including any such provision, in any other jurisdiction, it being intended that all rights and obligations of the Parties hereunder shall be enforceable to the fullest extent permitted by law.

k) The captions herein are included for convenience of reference only and shall be ignored in the construction or interpretation hereof.

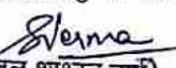
l) Neither Party may assign, in whole or in part, the benefits or obligations of this MoU to any other person without the prior written consent of the other Party, such consent not to be unreasonably withheld.

m) State Government of Chhattisgarh shall not make any commitment or impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from the State Government of Chhattisgarh.

n) Each Notice, demand or any other communication to be given or made hereunder shall, be given or made in writing and may be sent by one party to the other party by registered post, hand or official e-mail to the address or such other address and email ID as one party may inform the other in writing. (Such addresses / email addresses may be mentioned hereunder)

State Government of Chhattisgarh	Bank of Baroda
Special Secretary, Finance, Government of Chhattisgarh Email: sec.fin-cg@gov.in	Shri Diwakar Prasad Singh (General Manager & Zonal Head) Zonal office Raipur, Raipur (C.G.) Email: zm.zoraipur@bankofbaroda.bank.in

o) This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the State


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Government of Chhattisgarh, or any of its Departments, Agencies, or Organizations, from entering similar Memorandum of Understandings with other banks for the provision of salary account services to its employees. This provision ensures that the Government retains the flexibility to offer its employees a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of Understanding is intended to promote transparency, competition, and choice for the employees of the State Government of Chhattisgarh.

p) The Parties agree that all employee data shared under this MoU (including personal, financial and employment -related information) shall be treated as confidential and used exclusively for the purpose for BOB- CG State Salary account package only. The Bank shall implement industry-standard security measures to safeguard the data against unauthorized access, disclosure, or misuse, and shall use it only for the purpose the data is intended for.

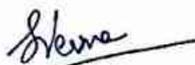
q) A Complaint Redressal Mechanism has been structured for regular employees of State Government of Chhattisgarh, and the Bank has appointed Corporate Salary Relationship Manager (CSRM) to co-ordinate. The CSRM will act as a conduit between the State Government of Chhattisgarh Establishments and the Bank and ensure that complaints are passed on/ directed to the concerned Circle and shall monitor the same until resolution. List of concerned persons (CSRM) is marked in Annexure V. (Subject to change based on internal posting and transfer. Any changes shall be intimated to the concerned parties in due course). In the occasion of a dispute or a difference of opinion between the parties, the same team can address and resolve the issue.

Apart from the above, bank also has a very well-laid-down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioners. It also covers the timeframe for redressal as well as the various channels available for lodging the complaint. The policy details are available on bank's website for public information. The Salary account holder have the additional option to use such channels for redressal of their individual grievances/complaints.

In witness whereof, parties have scribed their respective hands through its duly authorized representative on day and year mentioned above.

Signed on behalf of
State Government of Chhattisgarh

Signed on behalf of
Bank of Baroda




Name: Smt. Sheetal Ghagawat
Designation: Special Secretary
State Government of Chhattisgarh

Name: Shri Diwakar Prasad Singh
Designation: General Manager & Zonal Head
Bank of Baroda, Raipur Zone

Witness:

Amol
10/02/26 (Ankit Kumar Modi)
Additional Director, Directorate
↳ Institutional Finance

Kishay Prasad (KISLAY PRASAD)

Annexure I (a)**Consent / Undertaking-cum-Application Form**

(To be obtained from all account holders new/existing/ applying for conversion)

From
 (Your Name),
 Designation,
 Department Name,
 Address

To
 The Branch Manager,
 [Bank Name],
 [Branch Name]

Subject: Request to Convert Existing SB Account to Baroda Government Account Salary Package

Dear Sir/Madam,

I, [Your Full Name], am an existing account holder of your esteemed bank and maintain a Savings Bank Account with your Bank Branch. I am currently employed as [Your Designation] in the [Department Name] on(Regular) basis.

My Savings / Salary Account credentials are as under:

Account Number: IFSC:
 Mobile Number:
 Nominee Name : Relationship: DOB:...../...../.....

I have gone through the benefits offered by your Bank for the **Baroda Government Account Salary Package** I hereby request you to kindly convert my existing SB Account into a **Baroda Government account Salary package** to avail the benefits associated.

Further, I hereby give my consent to your bank to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features. I am providing nominee details for my account as under:

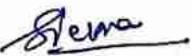
Nominee Name: Relationship: DOB:...../...../.....

Date :
 Place:

Yours faithfully,

(Signature)

Documents to be submitted: PAN, AADHAR, Salary Slip, Employee ID proof/Employment letter.


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 मंत्रालय, नया रायपुर, जटल नगर


 दिवाकर पी. सिंह
 DIWAKAR P. SINGH
 महाप्रबंधक (अंचल प्रमुख)
 GENERAL MANAGER (ZONAL HEAD)
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Annexure I(b)

Application-cum-undertaking to be taken at the time of Baroda Government Account Salary Package opening (New Employees / Switching to our Bank).

From

.....{Your Name},

Mob No:

Designation:

Department Name:

Address:

To

The Branch Manager,

Bank of Baroda

Branch: _____

Subject: Request to Open a Salary Account under Baroda Government Account Salary Package

Dear Sir/Madam,

I, _____ [Your Full Name], presently having salary account with _____ Bank and willing to switch over / open a Salary Account with your Bank. I am currently employed as _____ [Your Designation] in the _____ [Department Name] on _____ (Probationary / Regular) basis.

I have gone through the benefits offered by your Bank for the **Baroda Government Account Salary Package** and I hereby request you to kindly open the Salary Account under **Baroda Government Account Salary Package** scheme to avail the benefits associated with it. Kindly provide the Account number in order to share the same to my Employer for salary credit.

Further, I hereby give my consent to your bank to share my personal data with the companies/entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features. I am providing nominee details for my account as under :

Nominee Name:

Relationship:

DOB: .../.../.....

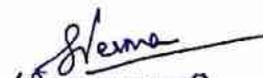
Yours faithfully,

Date :

Place:

(Signature)

Documents to be submitted: PAN, AADHAR, Salary Slip, Employee ID proof/Employment letter.


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Annexure II**Salary Accounts:**

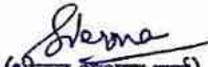
BOB shall open Zero Balance Salary Account of eligible employees. The employees of the first party holding account with the second party should check whether their account is properly categorized as per their eligibility under Government Salary package as mentioned on passbook/ account statement/ internet banking / branch, as Salary Package benefits are linked to product code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of concerned Branch by the account holder immediately.

Package Benefits: -

Sr	PARAMETERS	Features	Features	Features	Features
1	Gross Salary band (Excluding one Time Benefits)	Above 20000/- and Upto Rs 50,000/-	More than Rs. 50,000 to Rs. 1 Lakh	More Than Rs. 1 lakh to Rs. 2 Lakhs	More than Rs. 2 Lakhs
2	Eligibility	Only Serving and Regular employees of the State Government of Chhattisgarh.			
3	Eligible Branches	All Branches in India			
4	Documents	† Applicable documents for opening Savings account as per extant guidelines. † Salary related documents such as Latest Salary Slip AND Appointment Letter etc. † Declaration stating the Terms and Conditions of the benefits under the Baroda Government Salary Package Savings Account Scheme (AS ATTACHED)			
5	Minimum Quarterly Average Balance (QAB)	Zero	Zero	Zero	Zero
6	Free Personal Accident Insurance (PAI+PPD+PTD)*	₹ 100 Lakh	₹ 100 Lakh	₹ 100 Lakh	₹ 100 Lakh
7	Free Additional Air Accident Cover	₹ 100 Lakh	₹ 100 Lakh	₹ 100 Lakh	₹ 100 Lakh
8	Total Accident Insurance Cover**	₹ 100 Lakh + ₹ 100 Lakh	₹ 100 Lakh + ₹ 100 Lakh	₹ 100 Lakh + ₹ 100 Lakh	₹ 100 Lakh + ₹ 100 Lakh
9	Life Insurance	Rs 5.00 Lakhs (GMI Above Rs 20,000/- to Rs 50,000/-)	Rs 10.00 Lacs	Rs 10.00 Lacs	Rs 12.00 Lacs
10	Debit Card Variant	RUPAY PLATINUM CARD	RUPAY PLATINUM CARD	VISA SAPPHERE CARD	VISA SAPPHERE CARD
11	Debit Card Issuance and Renewal charges	LIFETIME FREE	LIFETIME FREE	LIFETIME FREE	LIFETIME FREE

* Personal Accident Insurance [Death] (PAI)/ Permanent Total Disability (PTD)/ Permanent Partial Disability (PPD)/ Air Accident Insurance [Death] (AAI)

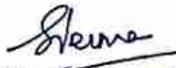
** Total Accidental Insurance cover = PAI + AAI


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12	ATM Usage	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from our Bank's ATMs	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from our Bank's ATMs	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from our Bank's ATMs	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from our Bank's ATMs
13	Credit Card Variant	SELECT	SELECT	PREMIER	PREMIER
14	Free Cheque Leaves	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
15	Demand Draft	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
16	Banker cheque	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
17	RTGS/NEFT	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
18	IMPS / UPI	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
19	Transaction Charges	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
20	SMS / Email Alerts	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
21	Discount on Depository Services / Demat AMC (1st Year AMC is Free)	50%	75%	100%	100%
22	Discount on Issuance / Renewal Fee of Prepaid cards / Gift cards	50%	50%	75%	100%
23	Discount on Annual Locker Rent (Subject to Availability)	20%	30%	40%	50%
23	Additional Discount on Locker Charges	Additional Discount of 5% if availed Customer has availed Auto Loan from BOB. Additional Discount of 10% if availed Home Loan from BOB. NOTE: Maximum Additional Discount is 10% if the customer has availed both Auto Loan and Home Loan			
24	Sweep facility Allowed (On request)	Yes	Yes	Yes	Yes


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25	Sweep minimum threshold	Rs. 1,00,000/-	Rs. 1,00,000/-	Rs. 2,00,000/-	Rs. 2,00,000/-
26	Flexi Fixed Deposit (FFD) Scheme Code	TD179	TD179	TD180	TD180
27	FFD Period	181 Days	181 Days	181 Days	181 Days
28	Sweep out in Multiple of	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-
29	Sweep in multiple of	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-
30	Spouse Account	Zero Balance with Lifetime free Rupay Platinum Debit Card	Zero Balance with Lifetime free Rupay Platinum Debit Card	Zero Balance with Lifetime free Rupay Platinum Debit Card	Zero Balance with Lifetime free Rupay Platinum Debit Card
31	Family Accounts (upto 4- Accounts)	Zero Balance with Free Rupay Classic Debit Card	Zero Balance with Free Rupay Classic Debit Card	Zero Balance with Free Rupay Classic Debit Card	Zero Balance with Free Rupay Classic Debit Card
32	Credit Card	Lifetime free SELECT Credit Card	Lifetime free SELECT Credit Card	Lifetime free PREMIER Credit Card	Lifetime free PREMIER Credit Card
33	Free Personal Accidental Insurance (PAI) Cover on Credit Card (Issued on specific request & as per Eligibility Criteria)	<ul style="list-style-type: none"> ➤ Select Credit Card: PAI Rs. 5 Lakh Non air & Rs. 15 Lakh Air. (Above Rs. 40,000/- Net Salary) ➤ Premier Credit Card: PAI Rs. 10 Lakh Non air & Rs. 50 Lakh Air. (Above Rs. 60,000/- Net Salary) 			
33	Free PAI on Debit Card (Issuance on written request of customer)	<ul style="list-style-type: none"> ➤ Rupay Platinum: PAI Rs. 2 Lakh (Issued to Upto Gross Salary 1 Lakh Category) ➤ Visa Sapphire Card: Nil (Issued to Gross Salary Band More than 1 Lakh) 			
34	Waiver in processing charges on HOME Loans. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc).	50%	50%	100%	100%
35	Waiver in processing charges on Auto,	50%	50%	100%	100%

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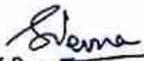
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	Personal Loans and Education Loans.				
Inbuilt- Overdraft facility (No Modifications in Standard Operating Procedure of Granting OD in Salary Accounts, ROI and other extant Guidelines)					
36	Available immediately after	3 Salary credits	2 Salary credits	1st Salary credit	1st Salary credit
37	Amount of Overdraft - Average of (Equivalent of rounded off to '000))	Last -3- salary credit	Last -2- salary credit	Last Salary credit	Last Salary credit
38	Maximum Amount of Overdraft	Rs. 50,000/-	Rs. 100,000/-	Rs. 200,000/-	Rs. 300,000/-
39	Overdraft is to be adjusted in full	Once in 60 days of avallment			
<p>1. Fresh Pension Accounts are not allowed to be opened in the SB182 (Government Salary Package) Scheme. <u>However, Account opened / receiving Salary in the Scheme before retirement can continue the account till the age of 70 years, subject to customer using the captioned Account as Pension Account.</u> The PAI cover will continue till age of 70 years, and GTL (Group Term Life insurance) cover will not be available after age of 62.</p> <p>2. Joint Accounts are allowed as per existing guidelines. However, the PAI will be provided to Accounts where Salaried Person is 1st holder only. Further, in case Salaried Account holder is 2nd holder, No benefit will be made available to the Customers.</p> <p>3. Benefits of Salary Accounts will be available to the Accounts where regular Salary is being received. In case Salary in the Account is not received for continuous period of -3- months, all the benefits of Salary Scheme will lapse. Bank can transfer the Account to any scheme code of Bank's choice or mark account as non-salaried.</p>					

Add-on covers included with Base Covers as per the Insurance policy terms

(Applicable on admissibility of Personal Accidental Insurance Cover)

SN	Salary Band	INBUILT FACILITIES WITH PAI			
		Girl Child Marriage (18-25 Years)	Higher Education Cover	ON Duty Cover	PTD & PPD
1	All Eligible Employees	10% additional limit of base PAI maximum INR 10 Lakhs	10% additional limit of base PAI maximum INR 10 Lakhs	25% additional limit of base PAI sum insured maximum INR 25 Lakhs	PTD is equal to the base PAI Cover whereas PPD is upto 75% of the base PAI Cover.


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PTD & PPD Sum Insured payable as per prevailing policy and regulatory guidelines

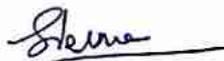
Other facilities as detailed:

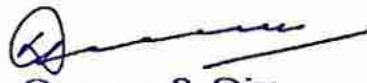
1. **Loan facilities**

a) Bank of Baroda may endeavour to provide the BOB Personal Loan to eligible Salary Package account holder. The Personal Loan will be sanctioned solely at the discretion of the Bank and will be subject to the fulfilment of conditions as laid down by the Bank from time to time.

b) State Government of Chhattisgarh does not undertake any liability for loans given by BOB to State Government of Chhattisgarh employees in their individual capacities. State Government of Chhattisgarh will not be impleaded in any claim, action, lawsuit which an account holder may file against BOB or vice versa, i.e. BOB may file against the account holder.

c) Bank of Baroda may endeavour to provide home loan to Government Salary Package account holders, subject to fulfilling of other terms and conditions and in accordance with Bank's extant guidelines.


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Annexure III**Personal Accidental Insurance [Death] (PAI) Cover/ Permanent Total Disability (PTD)/ Permanent Partial Disability (PPD) Cover/ Air Accidental Insurance (AAI) Cover:**

All Personal Accidental Insurance (Death/Disability) claims of the salary package account holders of State Government of Chhattisgarh should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom BOB has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company with which bank has arranged the accidental insurance policy, have been placed by BOB on Bank's website <https://www.bankofbaroda.in/personal-banking/accounts/salary-accounts/salary-and-pension-solutions> which can be accessed by the employee of State Government of Chhattisgarh for getting know how of terms and condition of personal accidental insurance benefits and related claim process / grievance mechanism thereon. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per terms and conditions of the Insurance Policy. A Broker hired by BOB will monitor and assist in early settlement of all legitimate claims, the details of which are also placed on bank's website. General term and conditions of Personal accidental policy, in brief, placed below.

General Terms and Conditions of Personal Accident Insurance [Death] (PAI)/ Permanent Total Disability (PTD)/ Permanent Partial Disability (PPD)/ Air Accident Insurance [Death] (AAI)

The Bank is having Master GPA policy to provide Accidental Insurance for Civilian Account holders operating their accounts with the Bank of Baroda as per details mentioned below:

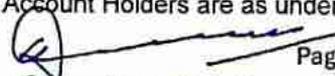
A) Scope of cover/Definitions

1. **Personal Accident Insurance Death** – The Insurance Company will pay the nominee 100% of the sum assured plus eligible add on covers if during the Policy Period the Insured Person (s) meets with Accidental Bodily Injury that causes death within policy period.
2. **Permanent Total Disability (PTD)** – In event of injury occurring to the Insured Salary Package Account holder, solely and directly from accident caused by external, violent and visible means within 12 calendar months of its occurrence resulting in total and irrecoverable loss as total disablement, the claim will be settled as per IRDA guidelines.
3. **Permanent Partial Disability (PPD)** - In event of injury occurring to the Insured Salary Package Account holder, solely and directly from accident caused by external, violent and visible means within 12 calendar months of its occurrence resulting in partial irrecoverable loss of use or the actual loss by physical separation where a part of the body becomes partially disabled (i.e. partial loss as defined by IRDA)
4. **Air Accident Insurance** – In the event of sustain death resulting solely directly from accident caused by external, violent and visible means in Air Accident occurring while undertaking journey by Airlines covered subject to booking of tickets through any type of mode of payment (UPI/Debit Card/Credit Card/Internet Banking etc) linked with BOB account.

SPECIAL CONDITIONS

Various Lives & conditions of Insurance offered in Civilian Account Holders are as under:


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1. Insurance coverage Capital Sum insured under PAI/AAI/PPD/PTD and Add on Covers proposed by Bank.
2. Claim will be paid in full up to Capital Sum Insured declared irrespective of monthly gainful income.
3. That in accounts where salary is not received for 3 Months (Consecutively in a FY), PAI & AAI cover will not be available.
4. Bank reserves the right to exit the MoU at any time at its discretion, if the CBA (Cost Benefit analysis) remains negative for 2 quarters (CBA to be calculated by Bank in its own template), MoU will be terminated
5. On exit/ termination of MoU, all benefits extended will be withdrawn and accounts will be converted into the general scheme after intimation to account holder and charges will be levied/ recovered as per extant guidelines.
6. Air Accident cover will cover travel by Civilian commercial aircraft.
7. The AAI cover claim will be treated as a valid claim only in event of death occurring while undertaking journey by Commercial Airlines.

STANDARD EXCLUSIONS UNDER THE POLICY

THE FOLLOWING EXCLUSIONS NEED TO BE TAKEN NOTE OF BESIDES THE OTHERS AS PER THE STANDARD GROUP PERSONAL ACCIDENT CLAUSE:

A. Payment of compensation in respect of Death, injury of Disablement of the Insured person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) directly or indirectly caused by venereal diseases, aids or insanity, (d) arising or resulting from the insured person committing any breach of law with criminal intent, (e) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

B. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not). Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality.

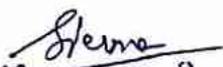
C. Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person -

- Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
- Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

D. The Insurance under this Policy shall not extend to cover death disablement resulting directly or indirectly caused, contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

BREAKUP UP OF INSURANCE:

Personal Accident Benefit through the Civilian Govt. Salary account holders in BOB as mentioned in Annexure II i.e Disability percentage sheet (IRDAI Guidelines)


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Claims Administration

Intimation of claim- within 180 days of the death of the Account holders.

Submission of the document - The claimant shall arrange for submission for the documents towards substantiation of the claim within 180 days of date of Accident to Bank for onward submission.

1. Completely filled Claim Form by the claimant.
2. Attested copy of FIR Report (In case of case of accidental death).
3. Attested copy of Post Mortem Report (In case of case of accidental death).
4. Attested copy of Death Certificate (Mandatory in all types of event of death).
5. Letter from the Bank's Authorized Signatory certifying the account of the deceased.
6. Notarized translations in English of any provided document which is in regional language.
7. Operative Account along with its variant and name of nominee/ joint account holder as per Bank record.
8. PAN card copy of the claimant. If PAN (Account Number) card copy is not available, then form 60 may be submitted.
9. Original Cancelled cheque leaf of the claimant's bank account/ photocopy of the first page of the claimant's bank passbook containing the name of account holder. bank account number, IFSC code.
10. Nominee details to be furnished with details like Name, D.O.B and Relation while commencement of policy.
11. Other Suitable document to prove Legal heirs (Applicable in case if claimant is not a nominee/Joint account holder as per Bank's record)
12. The premium would be paid on number of accounts holders covered daily and on prorata basis.
13. The bank would share the soft copy of account details by 10th of every month and transfer of premium.

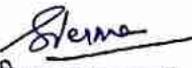
Others

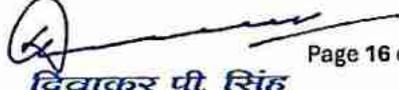
Claim Documents once received will be scrutinized by Insurance Brokers team and the same will be submitted to Insurer.

1. All supporting documents relating to the claim must be submitted within one eighty (180) days from the date of accident.
2. Bank shall share account opening date at the time of claim.
3. The eligible claims will be settled in thirty (30) working days from the date of receiving the complete documents set.
4. In case documents are not received within one thirty five (135) days of accident, 1st reminder in hard copy letter or email communication shall be issued to Member Bank
5. In case of no concrete response/requisite documents 2nd reminder in hard copy letter/email communication will be sent after 15 (Fifteen) days from the date of 1st reminder.
6. In case of no concrete response/requisite documents 3rd and Final reminder in hard copy letter/email communication will be sent after (15) days from the date of 2nd reminder
7. In case of no concrete response and complete requisite documents received within the 180 days from the date of accident, Claim Closure letter/repudiation letter shall be sent to the Bank through email as well as in hard copy.

CLAIM INTIMATION

The claims of the Insured will be intimated through the Insurance Broker, who will co-ordinate with Insurer. Nodal officer for Insurance Broker will be Aon Risk Insurance Brokers India Private Limited & for Insurance Co will be The National Insurance Company Limited.


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On receipt of the intimation, the Claim will be registered and the Insurance Company will be provided with a Letter of Requirements.

The notification of claim shall include:

- Name of the deceased Civilian/Pensioner Salary Package Account Holder
- Salary Account No
- Date of Accident
- Date of Death
- Place of accident
- Details of accident
- Name of the Claimant, their Mobile No. and Email ID
- Name of Bank and Branch/es where Defence salary/pension account is maintained
- Name of Bank and Branch/es where claimant's account is maintained

Claim intimation should be within one hundred eighty (180) days from the date of accident.

Dept. – Personal Accident for Bank of Baroda A/c holders through Baroda Government Salary/Pension Accounts.

It is agreed and understood that documentation forms an important component of any insurance claim.

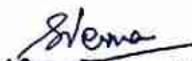
Claimant will submit the details to branch and Branch Manager of the Bank where the account exists will send submitted duly filled, signed & stamped claim form along with all the relevant claim documents to the Insurance Company.

DOCUMENT CHECK LIST

(Scan copy of documents followed by hard copy to be submitted in the event of claim)

A. Personal Accidental (death) claim:

1. Completely filled Claim Form by the claimant
2. Attested copy of FIR Report (In case of case of accidental death)
3. Attested copy of Post Mortem Report (In case of case of accidental death)
4. Attested copy of Death Certificate (Mandatory in all types of event of death)
5. Letter from the Bank's Authorized Signatory certifying the account of the deceased.
6. Notarized translations in English of any provided document which is in regional language.
7. Operative Account along with its variant and name of nominee/ joint account holder as per Bank record.
8. PAN card copy of the claimant. If PAN (Account Number) card copy is not available, then form 60 may be submitted.
9. Driving License (in case of Deceased Driving Vehicle).
10. Aadhar Card of the Nominee/Legal Heir/claimant and deceased member.
11. Original Cancelled cheque leaf of the claimant's bank account/ photocopy of the first page of the claimant's bank passbook containing the name of account holder. bank account number, IFSC code.
12. NEFT details of the claimant/nominee certified by the claimant's bank.
13. Viscera Report/chemical analysis report in case where post-mortem report shows the viscera is preserved. It is a mandatory requirement.
14. Nominee details to be furnished with details like Name, D.O.B and Relation while commencement of policy.
15. Hospital Paper/ Treatment Paper.


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16. Discharge Summary.
17. Indoor Case Paper.
18. 1st page of passbook copy duly stamped by Bank showing Deceased member and Nominee, joint account holder as per bank record.
19. Application letter from Nominee to Bank requesting for claim.
20. Letter / Declaration from Police authority confirming deceased member working with police and posting job location.
21. Other Suitable document to prove Legal heirs (Applicable in case if claimant is not a nominee/Joint account holder as per Bank's record).
22. Any other Document necessary at the time of Claim Processing/Verification.
23. Insurance company may ask any additional document on case-to-case basis for any clarification required.

B. Disability Claims

1. Completely filled Claim Intimation form and Disability Claim Form duly signed by the claimant.
2. Self-Declaration from claimant for 'No Objection' for settling the insurance claim with Bank of Baroda.
3. MLC (Medico Legal Case Paper) (wherever applicable)
4. Medical Certificate from registered Doctor specifying the disability
5. Branch Certificate
6. Disability certificate from Government approved Authority
7. Attested FIR copy with incident (For Armed forces: Defence Authority report in case FIR is not available)
8. Hospitalization papers including indoor case paper, x-ray report, laboratory test report etc
9. Clear visible Amputation Photograph of the Claimant, duly verified and stamp by branch.
10. Insurance co may ask any additional document on case-to-case basis for any clarification required.

C. Documents and Term and condition for add-on-cover

In addition to documents applicable for submission of PAI claims, undernoted Certificates/ documents are also required:

1. Air Accident Insurance

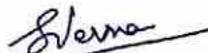
In the event of sustain death resulting solely directly from accident caused by external, violent and visible means in Air Accident occurring while undertaking journey by Airlines

Documents Required for Journey by Airlines:

1. Air Ticket,
2. Boarding Pass

Note: The above requisite details/documents (mentioned above) are not exhaustive, and any necessary details/Documents may be sought at the time of Claim Process/Investigation. All coverages as per the Policy.

Note : If any changes of Insurance company/Insurance Brokers, same will be intimated by bank separately on time to time.


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Annexure IV

Please go through with below mention checklist for claim submission.

(All docs to be attested by the concerned bank branch also)

DOCUMENT CHECK LIST**DOCUMENTS TO BE SUBMITTED ALONG WITH CLAIM FORM**

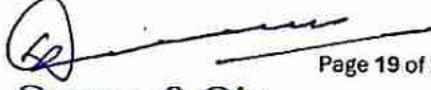
S. No	Document	S. No	Document
I	Completely filled Claim Form by the claimant	IX	Aadhar Card of Nominee/Joint Account holder /Claimant in the account
II	Bank Certificate Duly stamped and signed Certificate by Bank of Baroda Branch Manager on Bank Letter head	X	PAN Card copy of the Nominee/Joint Account holder/ Claimant in the account. if not available, then form 60
III	Bank details/ NEFT Form of Nominee/Joint Account /Claimant holder in the account	XI	Bank Certified copy of the first page of the Bank Passbook or cancelled Cheque containing the Name of Account Holder (claimant), IFSC Code of the Bank, Bank Account Number of Nominee/Joint Account holder/ Claimant
IV	Attested Copy of Medical Certificate	XII	Driving License (In case of Deceased Driving Vehicle)
V	MLC (Medico Legal Case Paper) (wherever applicable)	XIII	Vernacular Language Document in English Translation (Notarised copy)
VI	Attested Copy of FIR Report	XIV	Salary/Pension/Income Proof (at least of 3 Months)
VII	Certified Copy of Final Police Investigation Report in case of train accident/ drowning/ murder	XV	Notarised copy of Disability Certificate from the Competent Authority - Medical Board of a Government Hospital at District/State Level or any other competent Authority (as per Gov. of India, Direction)
VIII	Viscera Report / Chemical Analysis Report in case where postmortem report shows the cause of death due to poisoning or alcohol or confirm after Viscera/ Chemical Analysis Report	XVI	All Hospitalisation Record Any other Document necessary at the time of Claim Processing/Verification

List of Document for Add-on Cover.

In addition to documents applicable for submission of PAI claims, undernoted Certificates/ documents are also required:

- I. **Air Accident Insurance Documents required.**
 - Air Ticket
 - Boarding Pass


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II. Girl Child Marriage Cover (18 - 25 years) - 10% additional limit of base PAI cover
If a claim is accepted as a valid claim, then this benefit is extended to a one Girl Child of the insured person, whose age is between 18-25 years

Documents Required

- Birth certificate/ Date of birth proof of girl child.
- Adhaar Card/Pan Card
- Declaration on No-judicial Stamp Paper that Girl is unmarried.
- Document showing relationship with deceased Salary Account holder.

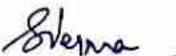
III. Higher Education Cover - 10% Additional limit of Base PAI Cover

If a claim is accepted as a valid claim, Education cover is extended for Graduation of children of the insured person, pursuing fulltime Graduation course in a recognized college/university in case the insured person has died due to accident.

Documents Required

- Copy of admission confirmation and certificate from educational institute stating details of full-time course in a recognized college in India for Graduation along with duration of course and date of enrolment.
- Fees receipt

Note: The above requisite details/documents (in the attached list) are not exhaustive and any necessary details/Documents may be sought at the time of Claim Process/Investigation. All coverages as per the Policy.

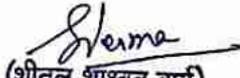

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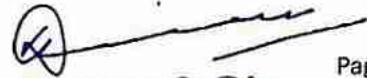

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Disability percentage sheet (IRDAI Guidelines)

Sr. No	Table of Benefits	% of Capital Sum Insured
1	Accidental Death	100
2	Total Disability:	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
	4. total and absolute disablement as certified by Medical Practitioner	100
3	Partial Disability	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing-both ears	75
H	Loss of hearing-one ear	30
I	Loss of speech	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i)Three phalanges	10
	ii)Two phalanges	10
	iii)One phalanges	10
O	Loss of Middle finger	
	i)Three phalanges	6
	ii)Two phalanges	6
	iii)One phalanges	6
P	Loss of Ring Finger	
	i)Three phalanges	5
	ii)Two phalanges	5
	iii)One phalanges	5
Q	Loss of little finger	
	i)Three phalanges	4
	ii)Two phalanges	4
	iii) One phalanges	4
R	Any other partial disablement	% as assessed by Medical Practitioner appointed by Insurance company
S	Loss of Metacarpals	
	(i) First or Second (Additional)	3
	(ii) Third, Fourth or Fifth (Additional)	3


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ANNEXURE – V

Contact Detail of Corporate Salary Relationship Manager (CSRM)*

S/No.	Name	Designation	Place	Contact No.
1.	Mr. Pankaj Kumar	CASA Head, Raipur Zone (Chhattisgarh)	Raipur	9201959728
2.	Mr. Rahul Singh	Govt CASA, Raipur Zone (Chhattisgarh)	Raipur	8964017766
3.	Mr. Aakash Singh Jogi	CASA officer, Raipur Zone (Chhattisgarh)	Raipur	8462020620
4.	Mr. Nitesh Kumar	RBDM, Raipur Region	Raipur	8541947939
5.	Mr. Vinay Prakash	RBDM, Durg Region	Durg	9881526879
6.	Mr. Deepu Singh Tomar	RBDM, Bilaspur Region	Bilaspur	6392631215
7.	Mr. Jagyenswar Samal	RBDM, Dhamtari Region	Dhamtari	9408227557

* Subject to change based on internal posting and transfer. Any changes shall be intimated to the concerned parties in due course


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MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is made on 23.02.2026 between The Government of Chhattisgarh, represented by Smt. Sheetal Shashwat Verma, Special Secretary, Finance, having its headquarters at Nava Raipur, Atal Nagar, Chhatisgarh-492018 (hereinafter called The Government of Chhattisgarh) which expression shall unless the context otherwise requires include its successors /legal heirs/administrators/Executors and Permitted assigns).

AND

Union Bank of India, a nationalized public sector bank and carrying on the business of banking under the Banking Regulation Act 1949 having its registered office at Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai – 400021, Maharashtra, India (hereinafter called "Union Bank of India" with expression shall unless the context otherwise requires include its successors in business through Shri Anuj Kumar Singh, Regional Head, Raipur ,Union Bank of India

WHEREAS

a) The Government of Chhattisgarh in its efforts to make available modern banking facilities to its regular employees has decided to accept the proposal submitted by Union Bank of India to consider the bank for holding salary accounts of its regular employees under Customized Salary Accounts scheme specially offered for regular employees and pensioners of The Government of Chhattisgarh.

b) Union Bank of India possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed herein below to The Government of Chhattisgarh employees operating their Salary accounts with the Bank.

Now therefore this Memorandum of Understanding witnessed as under.

Both parties have agreed as follows:

1. PERIOD OF MOU

This MOU shall be operative for a period of three years w.e.f. 23.02.2026 , with an option to review every year for any amendment/ addition/ deletion of features of the Special Salary Account Scheme offered to The Government of Chhattisgarh by the bank after consultation with The Government of Chhattisgarh and on mutual consent. In case there is no amendment/addition/deletion in the features of Special Salary Account Scheme during the agreement period then there is no need for annual review of the MoU and the same will continue for three years.

2. SALARY / PENSION ACCOUNTS:

a) All new Salary Accounts of regular employees of The Government of Chhattisgarh including the employees working at State Headquarter, District Headquarters and offices at different locations in the State of Chhattisgarh , being opened by the Union Bank of India will be opened as Special Salary Account in terms of this MoU, as per the request of employees of The Government of Chhattisgarh submitted in the specimen format in Annexure -2.

Sheetal Shashwat Verma,
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
नवा राipur, अटल नगर



b) Existing salary accounts of The **Government of Chhattisgarh** with **Union Bank of India** will be converted to Special Salary Accounts subject to an application-cum-undertaking to be submitted by the account holder as per specimen attached in Annexure-2. All the benefits linked with the Customised / Special Salary Package will be effective from the date of conversion of account into special salary scheme offered to **The Government of Chhattisgarh** by the Bank. In case of non-submission of the undertaking letter by the account holder for conversion of existing account into Special salary account with customized features for The Government of Chhattisgarh as per specimen Annexure-2, the customized features of the Special salary account scheme will not be made available by the bank to the account holder.

c) The Government of Chhattisgarh does not undertake any liability for loans availed by the Employees of The Government of Chhattisgarh from **Union Bank of India** in their individual capacities. **The Government of Chhattisgarh** will not be impleaded in any claim, action, lawsuit which an account holder may file against **Union Bank of India** or vice versa, which **Union Bank of India** may file against the account holder. However, in case of need, bank may seek assistance from State Government regarding information about defaulters as regard their current postal address maintained in the records subject to denial due to exigencies of services./ security considerations

3. FACILITIES TO THE ACCOUNT HOLDERS

Salary Account offerings for regular Salaried employees and Pensioners of The **Government of Chhattisgarh** up to the age of 70 years having salary account in active services and routing their pension in existing salary account except Term Life Insurance Coverage & Hospi Cash Facility. Term Life Insurance Coverage & Hospi Cash facility is available up to the Date of retirement or up to the age of 62 Years, whichever is earlier.

SALARY/ PENSION ACCOUNTS WITH ZERO BALANCE

Union Bank of India offers its Salary Account in following variants which are based on Salary of the employee. Product details are as per Annexure-1.

Features & Benefits	CLASSIC	EXECUTIVE	PREMIER	ELITE
Eligibility	Employees drawing Regular Salary			
Gross Salary (Average of last 3 months gross Salary)	Less Than Rs. 25,000/-	Rs. 25000/- to Rs. 74,999/-	Rs. 75,000/- and above	Rs. 1,80,000/- and above
Quarterly Average Balance	NIL	NIL	NIL	NIL

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SALARY ACCOUNT ELIGIBILITY CRITERIA:**For salaried employee:**

- The Special Scheme is applicable for all the regular employees of **The Government of Chhattisgarh**.
- The Scheme will be applicable after credit of one-month salary of the employee and there after regular salary credit in the account.
- For any reason not specified, salary credit ceases for consecutive 3 months, the benefits under this MoU shall stand withdrawn to that account holder and the account automatically will be downgraded to **General Savings Account (SBGEN)**. In case of reinstatement of the salary credit, the employee to bring the above to the notice of the concerned branch to upgrade the account.

For pensioner.

- Personal Accident Insurance cover will be continued and made available to **The Government of Chhattisgarh** employees after retirement up to 70 years of age subject to routing of pension through their existing salary accounts i.e. Classic, Executive Premier, Elite Salary accounts. The existing salary account will be upgraded / downgraded as per gross pension amount and the respective features will be extended accordingly.

If the Salary /Pension will not be routed through the salary account maintained with our bank consecutively for three months, the account will be converted into normal saving account and all the linked benefits of the customised salary scheme will be withdrawn immediately from the date of Conversion of account.

INSURANCE FACILITIES OFFERED:

- i. **Free Term Life Insurance cover for Normal Death cover: Rs.10 lakhs** (applicable to employees aged between 18-62 years till retirement or attaining age of 62 whichever is earlier.) This facility is not available for Pensioners.
- ii. **Personal Accidental Insurance Scheme (PAIS) Offerings as under** *:

Features & Benefits	CLASSIC	EXECUTIVE	PREMIER	ELITE
FREE Personal Accident Insurance (Death/PTD/PPD)	Up to ₹120 lacs			

* **Personal Accident Insurance** cover available up to age of 70 years, subject to routing pension through existing salary accounts.

*PPD: Permanent Partial Disability/ PTD: Permanent Total Disability

*The benefit of Personal Accident Insurance Scheme (PAIS) shall be continued to those employees even after superannuation and who opt to maintain their Pension accounts and where the pension is credited regularly into the designated account with Union Bank of India. PAIS shall be extended to such pensioners up to 70 years of age.

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- iii. **Air Accident Insurance with Debit card:** Sustain death resulting solely directly from accident caused by external, violent and visible means through air accident occurring while undertaking journey by a commercial airline.

Features & Benefits	CLASSIC	EXECUTIVE	PREMIER	ELITE
Free Air Accident Insurance	Up to ₹200 Lakhs			

Criteria for lodging insurance claim are as under:

For Accidental Death -

- Death of cardholder due to accident.
- Debit card should be in active status.
- Debit card must be used for financial or non-financial transaction, 90 days within the date of accident of the card holder.

- iv. **Add on cover applicable on admissibility of Personal Accident (Death) Insurance Cover**

Free Addon Benefit with PAI	Up to ₹ 16.40 Lakh (as under)
Features	Quantum
Higher Education (Graduation) Cover	10% of PAI cover or ₹ 6 Lakh (whichever is lower)
Transportation of Imported Medicine	5% of PAI cover or ₹ 2 Lakh (whichever is lower)
Cost of Plastic Surgery (Burn)	5% of PAI cover or ₹ 2 Lakh (whichever is lower)
Air Ambulance	10% of PAI cover or ₹ 6 Lakh (whichever is lower)
Family transportation to reach place of accident (immediate 2 family members)	Actual cost or ₹ 20,000 (whichever is lower)
Repatriate of mortal remains	Actual cost or ₹ 20,000 (whichever is lower)

All insurance features are subject to annual review by the bank and as per the policy renewal from time to time.

Super Top-up Health Insurance Scheme: All the employees would be eligible to avail a super top up Health insurance Policy of Rs.30 Lacs at premium of Just Rs.2499/- (Premium Inclusive of GST) borne by the employees under which the existing base policy/deductible amounts Rs.3 Lacs only.

Super Top Up Health Insurance Scheme	Sum Insured / Deductible	2 Adult + 2 Child
	Rs. 30.00L / Rs. 3.00L	Rs. 2499/- (Premium inclusive of GST)

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मंडल कार्यालय, रायपुर



*Premium plus GST will be borne by the account holder only. Premium rate and other terms and conditions are subject to annual review by the insurance company and acceptance of the proposal as per the Insurance Company's discretion.

OFFERS IN LOAN FACILITIES:

i. Temporary Overdraft Facility: (As per Discretion of Bank on the request of Salary Account Holder)

Feature/ Scheme Variant	Classic	EXECUTIVE	PREMIER	Elite
Temporary Overdraft Facility	90% of the one months net salary credited to account with maximum of Rs 20,000/- in the same account.	90% of the one months net salary credited to account with maximum of Rs 50,000/- in the same account.	90% of the two months net salary credited to account with maximum of Rs 2,00,000/- in the same account.	90% of the two months net salary credited to account with maximum of Rs 5,00,000/- in the same account.

ii. Concession in Processing Charges:

Features & Benefits	CLASSIC	EXECUTIVE	PREMIER	ELITE
Processing fee for Home Loan (Rs 25 Lacs and above)	100% Concession			
Processing fee for Home Loan (< ₹ 25 Lacs)	50% Concession			
Processing fee for Other Retail Loans	50% Concession			
ROI concession on Home Loan on applicable rate	0.05% per annum			0.15% per annum
ROI concession on Vehicle Loan	0.10% on applicable rate			0.15% on applicable rate
ROI concession on Mortgage/ Personal Loans	0.10% on applicable rate			0.10% on applicable rate
ROI concession on Education loan for study abroad/premier institution (>₹ 7.50 Lakh)	0.10% on applicable rate			0.50% on applicable rate

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iii. Concession in Applicable RoI *: (Rate of Interest)

Features & Benefits	CLASSIC	EXECUTIVE	PREMIER	ELITE
Processing fee for Home Loan (Rs 25 Lacs and above)	100% Concession			
Processing fee for Home Loan (< ₹ 25 Lacs)	50% Concession			
Processing fee for Other Retail Loans	50% Concession			
ROI concession on Home Loan on applicable rate	0.05% per annum			0.15% per annum
ROI concession on Vehicle Loan	0.10% on applicable rate			0.15% on applicable rate
ROI concession on Mortgage/ Personal Loans	0.10% on applicable rate			0.10% on applicable rate
ROI concession on Education loan for study abroad/premier institution (>₹ 7.50 Lakh)	0.10% on applicable rate			0.50% on applicable rate

***Concession on Rate of interest (ROI) under Retail loans are subject to maintaining salary accounts for more than 6 months with our bank.**

****FREE DEBIT CARD:**

Features & Benefits	CLASSIC	EXECUTIVE	PREMIER	ELITE
Type of ATM Card	RuPay Platinum	RuPay Select/Visa Signature	RuPay Select/Visa Signature	RuPay Select/ RuPay Metal Debit Card
Debit Card Charges	No issuance charges and no annual maintenance charges			
Cash Withdrawal Limit at ATM	₹75000/-per day	₹1,00,000/-per day	₹1,00,000/- per day	₹2,00,000/- per day
POS/E-Comm. Limit	₹1,50,000/- per day	₹3,00,000 per day	₹3,00,000 per day	₹5,00,000 per day
Free ATM Access at Own Bank	5 per month	Unlimited Free		
Free ATM Access at Other Bank	5 per month (Urban area) 3 per Month Metro Area			

****Visa Signature Debit Card can also be issued but benefits offered by NPCI are with RuPay Debit Card only.**

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OTHER FACILITIES:

Features & Benefits	CLASSIC	EXECUTIVE	PREMIER	ELITE
Free Personalized Cheque Book	40 Leaves	60 Leaves	100 leaves	Unlimited
Joint Account Facility	Available (With Spouse Only)			
Zero Balance Account to family members	Available for 3 Family members (Spouse + 2 Children) Elite: Available for 4 Family members (Spouse, Sibling, parents & Children)			
SMS Charges, IMPS, RTGS	As per applicable charges	Free ** RTGS Charges as Applicable	Free	Free
FREE Remittances from the Account	2 PM (Max-Rs.25000) DD/NEFT	5 PM(Max- ₹50000(DD/NEFT)	Unlimited	Unlimited
Locker facility Charges	As per Charges	25% Concession for 1 st year	50% Concession for 1 st year	100% Concession for 1 st year, 50% from 2 nd Year Onwards
Free Hospital Cash (IPD)	Up to Rs. 15000/-Per annum for 30 days	Up to Rs. 30000/- Per annum for 30 days	Up to Rs. 60000/-Per annum for 30 days	Up to Rs. 90000/-Per annum for 30 days

- **Union Ease (Mobile App):** This mobile application can be downloaded by all account holders, wherein 350+ features are available like facility of opening Fixed Deposit online, investment in Mutual Funds, Account balances and Statements, etc.
- Digital mode of payment Facility: BHIM UPI, Bharat Bill Payment services.

The facilities under Salary Account is detailed in ANNEXURE 1.

DISSEMINATION

The MoU, once entered by both Parties, will be widely disseminated to all employees of **The Government of Chhattisgarh** by means of service letters, **The Government of Chhattisgarh** Data Network, Internet or any other means.

4. TERMINATION

a. In the event of termination of the MOU before its terms as per Para 1 earlier, the disbursement of salaries to the individual may continue with the bank of the discretion of the Bank as an ordinary account holder, without any special salary benefits under this MOU.

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अखिल भवन, नवा रायपुर, अखिल भवन



This MOU may be terminated by either party by giving three months advance notice of termination in writing to the other Party [the "Defaulting Party"] provided:

"If the Defaulting Party has committed a material breach of any term of this agreement and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do so

Or

If the defaulting party repeatedly commits the same breach of any of the terms of this MOU, then the MOU may be terminated without any further notice after mutual consultation.

Or

If there is a material adverse change in any applicable law affecting Banks generally.

Or

In case, if, due to any reason the employee's salary is not credited for continuously 3 months in to the account, the benefits will seize to continue and will regain after the credit of the salary regularly (the same to be brought to the notice of the concerned branch where employee is operating the account).

In the event of termination, health insurance (Super Top-Up Health Insurance) coverage availed by the employee, where the employee contributes the premium to the Insurance company, shall be maintained until the expiration of the policy term as per norms or guidelines prescribed by the Insurance Regulatory and Development Authority of India (IRDAI).

Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Personal Accidental Insurance Cover, Air Accidental Insurance Cover, Permanent Total Disability, Permanent Partial Disability, Group Term Life Insurance cover provided under this MOU prior to the termination of the MoU. Such claims shall be dealt with in accordance with the norms/ guidelines as per the provision of the insurance policies of the Insurance Company with whom the bank has a Tie up and Insurance Regulatory and Development Authority of India. However such claims in the accounts where salary credit ceases for consecutive 3 months, the benefits under this MoU shall stand withdrawn to that account holder as the account automatically will be downgraded to **General Savings Account (SBGEN) i.e. as on occurrence of the event ,the status of the account should have been a Salary Account as per the MOU**

5. COMPLAINT REDRESSAL AND REVIEW MECHANISM

(a) A Review Mechanism is in place for complaints and other pending issues. All pending issue will be reviewed periodically. Bank will appoint nodal officers & such nodal officers may be changed from time to time. List of concerned persons is marked in Annexure 4.

(b) Apart from the above, bank also has a very well laid down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioners. It also covers the timeframe for redressal as well as the various channels available for lodging the complaints. The policy details are available at Bank's website for public information. The Salary Account holders have the additional option to use such channels for redressal of their individual grievances/ complaints.

(c) In the event that a dispute remains unresolved, it may be referred to the Banking Ombudsman appointed by RBI under Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

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रायपुर



6. PUBLICITY

Union Bank of India may publish/ market about its services extended to The Government of Chhattisgarh employees under this MOU and / or promote its business objectives from time to time.

7. PERSONAL ACCIDENTAL INSURANCE- CLAIM MECHANISM

The Nominee / Next of Kin to submit the required documents to the Bank Branch through local office/ Head Quarter of The Government of Chhattisgarh. The Bank Branch will forward the same to the Insurance Partner.

8. AMENDMENT

Any provisions of this MoU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the party against whom enforcement of the amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of the MoU by either party may be waived or discharged without the other party's written consent thereto.

9. NOTICES

Each notice, demand or any other communication to be given or made hereunder shall, except as otherwise provided herein be given or made in writing and maybe sent by one party to the other party by Registered Post, telex, facsimile, hand to the address of numbers mentioned above or through email on official insurer's email or such other address and numbers as one party may inform the other in writing.

Party	Name & Address
Government of Chhattisgarh	Shri. /Smt. Special Secretary Finance Govt. of Chhattisgarh Email: sec.fin-cg@gov.in
Union Bank of India	The Regional Head Union Bank of India, Regional office, Plot No. 71, 2 nd Floor, Sector-24, Atal Nagar, Naya Raipur, Chhattisgarh-492018 Email: rh.raipur@unionbnakofindia.bank.in

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मंत्रालय, नवा रायपुर, छत्तल



10. FORCE MAJEURE

The parties shall not be liable for any failure to perform any of its obligation under this MOU if the performance is prevented, hindered or delayed by a Force Majeure event (defined below) and in such case its obligation shall be suspended for so long as the Force Majeure Event continues (provided that this shall not prevent the accrual of interest on the principal amount which would have been payable but for this provision). Each party shall within a week inform the other of the existence of a Force Majeure Event and shall consult together to find a mutually acceptable solution.

"Force Majeure Event" means any event due to any cause beyond the reasonable control of the Party, including, without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

11. DISPUTES RESOLUTION

Any dispute may be made challengeable exclusively to the jurisdiction of courts of law in Raipur.

12. MISCELLANEOUS

(a) In the event of non - credit of salary /pension for more than three months in the Salary Account/Pension Account as the case may be, Union Bank of India has the discretion to convert such account to normal Saving Bank account and shall withdraw all benefit extended to the Salary Account holder.

(b) The Bank will consider the installation of ATMs and setting up of branches / extension counters at locations that are mutually convenient. **The Government of Chhattisgarh** on its part will make efforts to provide space for setting up ATMs and Branches which is suitable for the Bank's requirements. The space, if available, will be provided on rent as mutually agreed by both the parties. If **the Government of Chhattisgarh** is unable to provide so, Union Bank of India shall try to find the suitable place to set up its ATMs. In such an event, if Union Bank of India is also unable to get such space, Union Bank of India shall not be liable to set up ATMs/Branch/Extension Counters as contained above. **Union Bank of India** shall use its best efforts to procure such space should **The Government of Chhattisgarh** fail to provide the space.

(c) As regards "Know Your Customer norms", a certificate/ letter issued/ countersigned by the authorized signatory from the individual's unit, certifying the identity and present address of the employees, will be acceptable to the Bank. In addition, as per recent RBI guidelines, Aadhaar & PAN are no longer in the list of mandatory Officially Valid Documents (OVDs) but these two documents have been made mandatory submit to the bank.

(d) **Union Bank of India** committed to the business development with **The Government of Chhattisgarh** and will continuously strive to improve the offerings through the Union Bank of India Salary Package. These improvements will be applicable to all the Salary Accounts.


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 मंत्रालय, नया रायपुर, अटल



13. Employee Discretion in Bank Selection

The Government of Chhattisgarh shall not make any commitment or impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from The Government of Chhattisgarh.

14. Non-Exclusivity

This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict The Government of Chhattisgarh, or any of its Departments, Agencies, or Organizations, from entering into similar Memorandum of Understandings with other banks for the provision of salary account services to its employees. This provision ensures that the Government retains the flexibility to offer its employees a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of Understanding is intended to promote transparency, competition, and choice for the employees of the Government of Chhattisgarh.

15. Confidentiality & Data Protection

The Parties agree that all employee data shared under this MoU (including personal, financial and employment -related information) shall be treated as confidential and used exclusively for the purpose for salary package only.

The Bank shall implement industry-standard security measures to safeguard the data against unauthorized access, disclosure, or misuse, and shall use it only for the purpose the data is intended for.

In witness whereof, each Party has scribed their respective hands through its duly authorized representative.

Signed on behalf of

The Government of Chhattisgarh

Shital Shrivastava
 23.03.2026
 विशेष प्रतिबन्धित शासन
 वित्त विभाग, मुख्य कार्यालय
 रायपुर, छत्तीसगढ़

Name: SHITAL SHRIVASTAVA, IRS
 Designation: SPECIAL SECRETARY, FINANCE
 State Government of Chhattisgarh DEPT.

Witnesses:

Ankit Modi
 23/03/26

Name: ANKIT KUMAR MODI
 Designation: ADDITIONAL DIRECTOR,
 DIRECTORATE OF INSTITUTIONAL
 FINANCE, GOVT. OF CHHATTISGARH 57

Signed on behalf of

Union Bank of India

Anuj Kumar Singh
 23.03.2026

Name: Anuj Kumar Singh
 Designation: DGM, Regional Head
 Union Bank of India

B.R. Prade
 23.03.2026

Name: B.R. Prade
 Designation: ASST. General Manager

INDEX

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Hema
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 वित्त विभाग
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Annexure:1: Product Details

1. Classic Salary Account: -

Banking Facilities to Account Holders	
Gross Salary (Average of last 3 months gross salary)	Less than ₹ 25,000 per month
Quarterly Average Balance	Nil
Type of ATM Card	Platinum
Debit Card Charges	Issuance & AMC – Nil
ATM Cash Withdrawal Limit	₹ 75,000 per day
POS Limit	₹ 1,50,000 per day
Free ATM card access at own ATM	5 transactions (financial + non-financial) per month
Free ATM card access at other ATM	3 transactions (financial + non-financial) per month at Metro or 5 transactions (financial + non-financial) per month at other centers
Personalized Cheque Book	40 leavers free per year
Temporary Overdraft Facility	90% of one-month net salary with max of ₹ 20,000 in the same account
SMS Charges	As per Applicable Charges
Free Remittances (DD/NEFT)	2 per month (Max ₹ 25,000)
RTGS	As per Applicable Charges
NEFT	As per Applicable Charges
Locker Facility (allotment subject to availability)	As per Applicable Charges
Joint Account Facility	Available (with Spouse only)
Zero Balance Account to family members	Available for 3 family members (Spouse + 2 Children)
Insurance Benefits to Account Holders	
Free Personal Accident Insurance with Account	₹ 120 Lakh
Free Air Accident Insurance	₹ 200 Lakh
Free Hospital Cash for IPD	₹ 0.15 Lakh
Free Term Life Insurance	₹ 10 Lakh
Free Addon Benefit with PAI	Up to ₹ 16.40 Lakh (as under)

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 वित्त विभाग
 मंत्रालय, नवा रायपुर, मध्य प्रदेश



2. Executive Salary Account: -

Banking Facilities to Account Holders	
Gross Salary (Average of last 3 months gross salary)	₹ 25,000 to ₹ 74,999 per month
Quarterly Average Balance	Nil
Type of ATM Card	RuPay Select
Debit Card Charges	Issuance & AMC – Nil
ATM Cash Withdrawal Limit	₹ 1,00,000 per day
POS Limit	₹ 3,00,000 per day
Free ATM card access at own ATM	Unlimited
Free ATM card access at other ATM	Unlimited
Personalized Cheque Book	60 leavers free per year
Temporary Overdraft Facility	90% of one-month net salary with max of ₹ 50,000 in the same account
SMS Charges	Free
Free Remittances (DD/NEFT)	5 per month (Max ₹ 50,000)
RTGS	As per Applicable Charges
NEFT	Free
Locker Facility (allotment subject to availability)	25% Concession on 1 st year rent
Joint Account Facility	Available (with Spouse only)
Zero Balance Account to family members	Available for 3 family members (Spouse + 2 Children)
Insurance Benefits to Account Holders	
Free Personal Accident Insurance with Account	₹ 120 Lakh
Free Air Accident Insurance	₹ 200 Lakh
Free Hospital Cash for IPD	₹ 0.30 Lakh
Free Term Life Insurance	₹ 10 Lakh
Free Addon Benefit with PAI	Up to ₹ 16.40 Lakh (as under)

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 रायपुर, छत्तीसगढ़



3. Premier Salary Account: -

Banking Facilities to Account Holders	
Gross Salary (Average of last 3 months gross salary)	₹ 75,000 and above per month
Quarterly Average Balance	Nil
Type of ATM Card	RuPay Select
Debit Card Charges	Issuance & AMC – Nil
ATM Cash Withdrawal Limit	₹ 1,00,000 per day
POS Limit	₹ 3,00,000 per day
Free ATM card access at own ATM	Unlimited
Free ATM card access at other ATM	Unlimited
Personalized Cheque Book	100 leavers free per year
Temporary Overdraft Facility	90% of two-months net salary with max of ₹ 2,00,000 in the same account
SMS Charges	Free
Free Remittances (DD/NEFT)	Free
RTGS	As per Applicable Charges
NEFT	Free
Locker Facility (allotment subject to availability)	50% Concession on 1 st year rent
Joint Account Facility	Available (with Spouse only)
Zero Balance Account to family members	Available for 3 family members (Spouse + 2 Children)
Insurance Benefits to Account Holders	
Free Personal Accident Insurance with Account	₹ 120 Lakh
Free Air Accident Insurance	₹ 200 Lakh
Free Hospital Cash for IPD	₹ 0.60 Lakh
Free Term Life Insurance	₹ 10 Lakh
Free Addon Benefit with PAI	Up to ₹ 16.40 Lakh (as under)

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 वित्त विभाग
 कार्यालय, नवा रायपुर, जखम कला



4. Elite Salary Account: -

Banking Facilities to Account Holders	
Gross Salary (Average of last 3 months gross salary)	Net Salary ₹ 1,80,000 and above per month
Quarterly Average Balance	Nil
Type of ATM Card	RuPay Metal
Debit Card Charges	Issuance & AMC – Nil
ATM Cash Withdrawal Limit	₹ 2,00,000 per day
POS Limit	₹ 5,00,000 per day
Free ATM card access at own ATM	Unlimited
Free ATM card access at other ATM	Unlimited
Personalized Cheque Book	Unlimited
Temporary Overdraft Facility	90% of two-months net salary with max of ₹ 5,00,000 in the same account
SMS Charges	Free
Free Remittances (DD/NEFT)	Free
RTGS	Free
NEFT	Free
Locker Facility (allotment subject to availability)	100% Concession on 1 st year rent, 50% from 2 nd year onwards
Joint Account Facility	Available (with Spouse only)
Zero Balance Account to family members	Available for 4 family members (Parents, Spouse, Siblings & Children)
Insurance Benefits to Account Holders	
Free Personal Accident Insurance with Account	₹ 120 Lakh
Free Air Accident Insurance	₹ 200 Lakh
Free Hospital Cash for IPD	₹ 0.90 Lakh
Free Term Life Insurance	₹ 10 Lakh
Free Addon Benefit with PAI	Up to ₹ 16.40 Lakh (as under)

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 नया रायपुर, अछल



RuPay Select/Metal Debit Card –

- ❖ With no joining & Annual Maintenance Charges/fees, the debit card holders are eligible for the following lifestyle benefits.

Lifestyle Benefits		
Reward Points	One Point (value ₹ 0.25/-) for every ₹ 100/- transaction from POS/E-Com	
Health Check UP	Basic Health check-up package at SRL/Agilus Diagnostics per quarter	
Gym/Fitness	3 Month cure. Fit live subscription (Online) per year	
OTT Subscription	Amazon Prime-12 months subscription Per Year	
Cab aggregator	One ₹ 100 voucher per quarter-OLA/UBER	
Golf	Golf Lesson or Golf round (1/quarter)	
SPA	Spa services at four fountains Spa/HR Wellness/Aroma Thai/ Kairali /O2/Lakme Saloon (1/quarter)	
Domestic Concierge	Personal 24*7 assistance available in Hindi, English, Marathi, Gujrati, Punjabi and 4 south Indian language	
Checked In Baggage Loss	₹ 15,000/- or actual loss, whichever is lower subject to booking of Air Ticket through Debit card of Union Bank.	
Complimentary Lounge Visits	International	2 complementary visits every calendar year at 100+ participating international airports in the world
	Domestic	1 complementary visit every quarter at 20+ participating Domestic airports in India

Additional Lifestyle benefit with Elite Salary Account		
Entertainment	Flat INR 500 off on minimum booking of two tickets once every month at Book MY Show	
Swiggy One	Three Months complementary membership in a Financial Year	
MakeMyTrip	Flat 10 % discount on International or domestic flights up to ₹ 1500/- (Per quarter)	
Complimentary Lounge Visits	International	4 complementary visits every calendar year at 100+ participating international airports in the world
	Domestic	4 complementary visits every quarter at 20+ participating Domestic airports in India

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 नया रायपुर, जखम ब्लॉक



5. Concessions in Retail Loans: -

Concession in Processing Charges				
Processing Fee for	Classic	Executive	Premier	Elite
Home Loan of ₹25 Lakh and above	100% concession	100% concession	100% concession	100% concession
Home Loan below ₹25 Lakh	50% concession	50% concession	50% concession	50% concession
All other Retail Loans (other than Home Loans), i.e. Vehicle Loan, Education Loan, Personal Loan etc.	50% concession	50% concession	50% concession	50% concession

Concession in Rate of Interest (in applicable ROI)				
Rate of Interest on	Classic	Executive	Premier	Elite
Home Loan	0.05% p.a.	0.05% p.a.	0.05% p.a.	0.15% p.a.
Vehicle Loan	0.10% p.a.	0.10% p.a.	0.10% p.a.	0.15% p.a.
Mortgage Loan	0.10% p.a.	0.10% p.a.	0.10% p.a.	0.10% p.a.
Personal Loan	0.10% p.a.	0.10% p.a.	0.10% p.a.	0.10% p.a.
Education Loan more than ₹7.50 Lakh for study abroad / premier institution	0.10% p.a.	0.10% p.a.	0.10% p.a.	0.50% p.a.

6. Special Features for Govt. Employee under Retail Lending Schemes: -

Retail Schemes	Additional Benefits
Home Loan	<ul style="list-style-type: none"> - Concessional Rate of Interest - NIL Processing charges - Absorption of Legal & Valuation charges up to Rs.10000.00 for existing Vehicle Loan & Personal Loan Borrowers for Loan amount above Rs.25.00 lakh - Absorption of Legal & Valuation charges up to Rs.10000.00 in case of Takeover of Home Loan
Vehicle Loan	<ul style="list-style-type: none"> - NIL Processing charge - NIL margin for existing Home Loan & Mortgage Loan Borrowers
Mortgage Loan	<ul style="list-style-type: none"> - Concession in Rate of Interest up to 0.10% - NIL Processing charges
Education Loan	<ul style="list-style-type: none"> - Special Rate of Interest: Irrespective of loan amount under General Education Loan Scheme (The loan can be considered for the ward of the Government Employee) - NIL Processing Charges
Personal Loan	<ul style="list-style-type: none"> - Offering Higher quantum of loan - NIL Processing charges - Concessional Rate of Interest if employer undertaking is available - Extended Repayment Tenure

Concession on rate of Interest on retail loans (Retail Lending schemes as above) will apply only if salary account is maintained for more than 6 months

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 राज्य सरकार



Annexure 2**Application cum undertaking to be taken from account holders, whether new or converted**

I maintain a SB account with your branch and the account number is..... and I intend to open a new Union Super Salary Account (SB Account). I am presently employed aswith, my employee Number is....._ and my Date of Birth is_, My mobile number is.....

My present address is appended below which may please be incorporated in your records for which I am enclosing , certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other document[s] as prescribed by the RBI.

In this connection, I request that my existing account be converted into a Union Super Salary Account with all its special features.

Since I am presently posted at/ is being posted to.....I request that my account should be transferred to..... Branch of Union Bank of india for ease of operation.

Yours faithfully,

Name

Date

Address:

Place:

(with Rank and Decoration/ Address)

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मंत्रालय, नवा रायपुर, अटल भवन



Annexure 3**Request Letter for availing Overdraft Facility**

Date:

From

To

The Branch Manager
Union Bank of India

_____ Branch

Sir/Madam,

Sub: - Request for Overdraft Facility in my USSA No. _____ with your Branch

I am working with _____ as _____. I am maintaining USSA A/c No. _____ with your Branch. My salary of ₹ _____ is credited to the said A/c with you every month. I request you grant me a temporary overdraft facility of ₹ _____ (Rupees _____ Only), subject to the maximum of 90% of the salary being credited every month for which I shall be making a separate request for withdrawal as per my financial requirements.

I agree that the said overdraft facility shall be granted on the specific request made by me vide this application form with the following terms.

I undertake to repay the outstanding amount along with interest at the rate stipulated by Bank from time-to-time out of the salary credited to my account subsequently.

I undertake to repay the outstanding amount along with interest at the rate stipulated by Bank from time-to-time under EMI option of 3 / 6 / 9 / 12 months tenor. (*strike out whichever is not applicable*)

I also agree that any amounts credited to the said account subsequent to such withdrawal can be adjusted by you towards the amounts due on such withdrawals.

I am enclosing herewith a Demand Promissory Note dated _____ for ₹ _____ (Rupees _____), which is given to you as security for the repayment of the overdraft, which I am availing now and for the repayment of the ultimate balance or sum remaining unpaid on the said overdraft.

In case of cessation of my services from _____, for any reason I undertake to inform you and hereby authorize you to recover all outstanding amounts towards the overdraft and interest thereon directly from all amounts payable to me by M/s _____. In that event I, further, authorize you to directly approach M/s _____, my employer/s in this regard. I understand the terms and conditions of the Overdraft facility and undertake to abide by all rules and regulations of the Bank in this regard.

Thanking you
Yours faithfully,

Hema
(**श्रीमती शाश्वत कर्मा**)
विशेष सचिव
मन्त्रीसचिव शासन
वित्त विभाग
मन्त्रालय, नवा रायपुर, जयपुर



Annexure 4:**Complaint Redressal & Review Mechanism**

Bank	Name & Address
Union Bank of India	<p>Shri Alok Kumar</p> <p>Chief Manager-CASA & LEAP</p> <p>Union Bank of India, Regional office, Plot No. 71, 2nd Floor, Sector-24, Atal Nagar, Naya Raipur, Chhattishgarh-492018</p> <p>Email ID: rco.raipur@unionbankofindia.bank.in</p> <p>Mob: 9073794290</p>

The name of the officials may change from time to time.

Sherma
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 मंत्रालय, नवा रायपुर, जयपुर



MEMORANDUM OF UNDERSTANDING

Between

CHHATTISGARH STATE GOVERNMENT
(CG GOVT.)

And



PUNJAB NATIONAL BANK

Hema (श्रीमती शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
राजधानी नवा रायपुर, अठ्ठल ब्लॉक



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is made on 20.02.2026 at Raipur between **CHHATTISGARH STATE GOVERNMENT (C.G Govt)**, represented by Secretary, Finance Department, Govt of Chhattisgarh having headquarters at Naya Raipur (hereinafter called the "**CG GOVT.**" which expression shall unless the context otherwise requires include its successors / legal heirs / administrators / Executors and permitted assigns).

AND

Punjab National Bank (PNB), a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970, having its Corporate Office at Plot No.4, Sector 10, Dwarka, New Delhi-110075, (hereinafter called "**PNB**" which expression shall unless the context otherwise requires include its successors in business) through Shri Ashish Chaturvedi, Zonal Manager(GM), Raipur Zone.

Whereas

PNB, possessing technologically advanced and sustainable infrastructural facilities, has offered a consolidated, customized and specialized personal banking product named as '**PNB Salary/Pension Saving Scheme for the Employees of CG GOVT.**' to the **Regular Employees of CG GOVT.** for their salaried/Pension personnel.

AND

The **CG GOVT.** in its efforts to simplify, strengthen and streamline the salary disbursement procedure and to make available modern banking facilities to its personnel, has accepted the '**PNB Salary/Pension Saving Scheme for the Employees of CG GOVT.**' package offered by PNB, the details of which are outlined in succeeding paragraphs.

Now therefore this Memorandum of Understanding witnessed as under:

Both parties have agreed as follows:

1. Period of MOU

This MoU shall be operative initially for a period of 3 years w.e.f. 20.02.2026 and will be in force, unless terminated earlier or till the next MoU is signed, if mutually agreed by both parties. However, there shall be a review every year for any amendment/ addition/ deletion of features of the Salary package.

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मंत्रालय, नया रायपुर, अटल नगर



2. Salary/Pension Accounts

- (a) All accounts eligible under this arrangement of MoU will have features as per **Annexure –A**. The facilities provided to Pensioners (upto age of 70 years) is as per **Annexure A1**. All new salary accounts being opened by PNB under this MoU for the members of the **CG GOVT.**, whether at the Training Academies/ Centre or elsewhere, will be opened as '**PNB Salary Saving Scheme for the Employees of CG GOVT.**' accounts, subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure – B**.
- (b) Existing salary accounts of personnel will be converted to **PNB Salary Saving Scheme for the Employees of CG GOVT.** accounts subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure – B**. All new salary accounts being opened by PNB for the members of the **CG GOVT.** whether at the Training Academies/ Centres or elsewhere, will be opened as **PNB Salary Saving Scheme for the Employees of CG GOVT.** accounts.
- (c) **Salary:** PNB undertakes to credit the salary into the account of all **CG GOVT.** personnel, who will be holding their accounts under '**PNB Salary Saving Scheme for the Employees of CG GOVT.**' Scheme in various branches of PNB at various locations of the Bank, as and when the Salary is received from the authority and is available for withdrawal at the start of the normal banking hours, after the salary is credited into the account.
- (d) All Insurance related benefits will be provided in the salary account provided the monthly salary has been credited for **the past 1 month immediately** preceding the month of the incident, in his/ her account under "**PNB Salary Saving Scheme for the Employees of CG GOVT.**".
- (e) The loans will be offered by PNB solely at its own discretion and will be subject to the fulfillment of conditions as laid down by PNB rating from time to time. The employees of **CG GOVT.** may approach PNB for grant of personal loans or any other loans. PNB from time to time may consider sanctioning such loans at its sole discretion upon terms and conditions as deemed fit and proper prescribed by the PNB.
- (f) **CG GOVT.** does not undertake any liability for the Loans/Advances/Overdraft that may be given by the Bank to the employees of **CG GOVT.** The **CG GOVT.** will not be impleaded in any claim, action, lawsuit which an account holder may file against the bank or vice versa i.e., which the Bank may file

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against the account holder. However, in case of default in repayment by employee of **CG GOVT.**, with a view to fostering cooperative mechanisms for administrative efficiency and recovery facilitation, the Government of Chhattisgarh furnish such information as is routinely maintained in its official records pertaining to any employee defaulter—including last known postal address or other non-sensitive particulars—always subject to overriding administrative exigencies, service interests, and security considerations.

- (g) If an account holder is eligible for claim under more than one facility, the total claim amount shall not exceed the maximum cover/limit of Personal Accident Insurance (PAI) or Air Accidental Insurance (AAI). However, other add on benefits with PAI policy mentioned in **Annexure A** will be covered over and above the PAI/AAI limit.
- (h) **Sundry Payments during the Month.** All other sundry payments during the month would also be remitted to respective individual accounts as per the details provided by the Paying Authority. For all non-salary payments, money will be transferred to respective accounts within 24 hours / one working day of realization of cheque. For postings done by the paying authority through Corporate Internet banking, the transactions will be carried out as scheduled at the time of upload.
- (i) **Failed Transactions.** In case of failed transaction(s), details of the accounts along with amount, where money could not be transferred to the designated/ specified account, will be intimated in writing to the paying authority within 03 working days by the bank.
- (j) **Recall of Salary Disbursed:** In exceptional circumstances, the **CG GOVT.** may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the **CG GOVT.**, communicating specific details of such personnel, bank account, period and amount of salary, and further subject to availability of funds in the specified account, PNB will comply with the request and refund the amount by a Bank Draft to the **CG GOVT.** PNB will not be liable or be held accountable for any consequential or related action(s) arising from such act of debiting the specified amount and refund of amount to the **CG GOVT.** Pending refund of the amount recalled, the Bank will mark a hold on the required amount(s) so notified by the **CG GOVT.** in the concerned salary account with PNB to prevent fraudulent withdrawals from it. The above will not apply for salary accounts with other banks, even if the salary credit is posted through PNB.

Sharma (शीतल शाश्वत कर्मा)
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मंत्रालय, नवा रायपुर, मटल ब्लॉक



(k) **Nature of Account:** Salary Accounts of the employees of **CG GOVT.** will be of saving nature. Banks may extend additional facilities to the account holders as per their rules/provisions and schemes from time to time. The bank should keep on updating by sharing the information through bank's website about various benefits offered against respective salary accounts.

3. PNB will not charge any commission or service charges either from the CG GOVT. or the account holder(s) for the services rendered as enumerated at Para 2 above.
4. PNB will also arrange for credit of salary and sundry payments to the account holders of other Banks through RBI's platform using Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). PNB will however, not be held liable for any delay / noncredit of salaries on time for reasons attributable to other parties.

5. **Grievance Redressal**

Timely and adequate redressal of queries and grievances of serving as well as retired personnel of the CG GOVT. is very vital. The bank has a very well-established policy on Customer Grievance Redressal which covers all types of customers. The policy details, including the various channels available for lodging the complaints are available at Bank's website for public information. Grievance redressal structure includes the PNB Call Centre (Toll free numbers 18001800 and 18002021), Customer Care Division of Bank (E-mail: care@pnb.bank.in). Relationship Manager (RM) officers are also appointed by the Bank for facilitating account holders for grievance redressal. List of concerned person (RM) is marked in Annexure-D (Subject to change based on internal posting and transfer. Any changes shall be intimated to the concerned parties in due course). In the event of a dispute remaining unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

6. **Termination**

In the event of termination of the MOU before its term as per Para 1 earlier, the disbursement of Salaries to the individual account holders may be done through the same account, which will continue, but without the special 'PNB

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Salary Saving Scheme for the Employees of CG GOVT. benefits.

This MOU may be terminated by either party by giving advance notice of 30 days in writing to the other Party.

MOU will be terminated if not renewed within three months of expiry of existing MoU.

Further, this MOU may be terminated by either party with immediate effect by giving notice of termination in writing to the other Party (the "Defaulting Party") provided that:

- a) If the Defaulting Party has committed a material breach of any term of this MOU and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do so.

OR

- b) If there is a material adverse change in any applicable law affecting Banks generally.
- c) Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Personal Accidental Insurance Cover, Air Accidental Insurance Cover, Permanent Total Disability, Permanent Partial Disability, Group Term Life Insurance cover provided under this MOU prior to the termination of the MoU. Such claims shall be dealt with in accordance with the norms/ guidelines as per the provision of the insurance policies of the Insurance Company with whom the bank has a Tie up and Insurance Regulatory and Development Authority of India.

7. Governing Law and Disputes

This MoU and all matters arising under it shall be governed in accordance with the laws of India and will be subject to the jurisdiction of the competent courts in Raipur.

8. Updation of Information

As the benefits of the salary account variants are linked to Rank of the individual personnel who operate their bank a/c under '**PNB Salary Saving Scheme for the Employees of CG GOVT.** Scheme. Account Holder shall be intimating about any change in their rank indicating the new rank, duly certified by his/ her immediate supervisor, to the PNB branch where his / her '**PNB Salary Saving Scheme for the Employees of CG GOVT.** account is maintained. In addition, amendments like change of address, nominee, marital status etc. should be

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राजपुर, उत्तरांचल



intimated and endorsed by him in the Bank records. PNB will not be liable in case of any loss to individual due to non-receipt of such information timely.'

9. Notices

Each notice, demand or any other communication to be given or made hereunder shall, except as otherwise provided therein, be given or made in writing and may be sent by one party to the other party by Registered Post, telex, facsimile, by-hand or official e-mail to the address or telephone numbers as mentioned or such other address(s) and telephone numbers as one party may inform the other in writing.

State Government of	Punjab National Bank
Chhattisgarh	
Special Secretary, Finance, Government of Chhattisgarh Email: sec.fin-cg@gov.in	Zonal Manager(GM) Zonal office Raipur, Raipur (C.G.) Email: zoraipur@pnb.bank.in

10. Confidentiality

- (a) Subject to provisions of Right to Information Act and other provisions of law applicable for the time being, the Parties acknowledge and agree that all tangible and intangible information obtained, developed or disclosed including all documents, data papers and statements and trade secret of either Party relating to its business practices and their competitive position in the market place provided to the other Party in connection with the performance of its obligations under this MoU shall be considered to be confidential and proprietary information ("Confidential Information").
- (b) The Confidential Information including all data, documents, papers and statements will be safeguarded and the Parties will take all the necessary action to protect it against misuse, loss, destruction, alterations or deletions thereof. In the event of a breach or threatened breach by either Party of this section, monetary damages may not be an adequate remedy; therefore, the other Party shall be entitled to injunctive relief to restrain the party committing the breach, from any such breach, threatened or actual.

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राजधानी



- (c) The receiving party shall not be liable for disclosure or use of any confidential information if the same:
- Is in or enters the public domain.
 - Is known to the receiving Party at the time of first receipt, or thereafter becomes known to the receiving Party prior to such disclosure without similar restrictions from a source other than the disclosing Party, as evidenced by written records.
 - Is disclosed pursuant to any law or order of any court or regulatory authority having jurisdiction over the receiving Party. Provided that the Receiving Party will immediately give a written notice of such order (if permitted by the applicable law or order) to the Disclosing Party and shall disclose only that part of the Confidential Information which it is legally required to disclose and take reasonable and lawful actions to minimize the extent of such disclosure.
 - is independently developed by one party without reference to any Confidential information of the other;
- (d) The receiving party for the purpose of this clause would be the Party to whom any such Confidential Information, including all documents, data papers and statements etc., has been disclosed by the other Party and the party disclosing confidential information is referred to as the "Disclosing Party".
- (e) Even if receiving party's employee/staff leaves the job or his services are terminated/expires, it shall ensure that he does not share any confidential information of the disclosing party with third parties nor uses such it to derive unauthorized profits out of it. Receiving Party shall continue to be responsible for any such act of its ex-employee/staff and agrees to indemnify the disclosing party against any loss suffered by disclosing party due to disclosure of confidential information in such circumstances.
- (f) Each Party will ensure the compliance by its employees, agents, etc. of the obligations of confidentiality assumed by that Party under this MoU in relation to the other Party.
- (g) The Parties to the MoU agree that they owe to other Party, during the term of this MoU and thereafter, a duty to hold all such confidential information in the

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 रायपुर, छत्तीसगढ़



strictest confidence and that it shall treat such confidential information with the same degree of caution and care as it treats their own confidential information. They further agree not to disclose it to any person, firm or corporation or to use it for any purpose whatsoever, except as necessary in carrying out the purpose of this MoU.

- (h) All Confidential Information (including copies thereof) shall remain the property of the disclosing party and shall be returned (or, at the disclosing party's option, certified as destroyed) upon written request or upon the receiving party's need for it having expired/purged and, in any event, upon expiration or termination of this MoU. Both Parties agree that they will within 15 days of written notification return or destroy all documents and tangible items in their possession, which contain any Confidential Information.

11. Force Majeure:

Neither Party will be liable for delays in performance that result from acts of God, acts of governmental or military authority, unavailability of required visas, fire, floods, civil disturbances, terrorism, weather conditions, riots and wars, or other act, omission or occurrence beyond either Party's reasonable control, provided that the Party whose performance is affected exercises reasonable diligence in the circumstances to mitigate the impact of the event and to recommence performance as soon as reasonably practicable; provided, further, that the Party whose performance is affected provides written notice to the other Party within Sixty (60) days of the occurrence of such event.

12. Intellectual Property Rights

- (a) Under no circumstances, shall the intellectual property rights, including trademarks, service marks, logos, trade names owned by one Party vest with the other, unless expressly agreed to in writing by the Party which owns the said Intellectual Property.
- (b) The Parties acknowledge and agree that each of them does not and shall not, nor shall either of them be deemed to acquire at any time hereafter any right, title or interest whatsoever in, to or over any of the other Party's Intellectual Property, even if permitted for use under this Agreement. The Parties hereby agree and undertake that they shall not claim or assert any right, title or interest in, to or over all or any of the Intellectual Property belonging to the

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नया रायपुर, अटल ब्क



other Party or take any action which shall or may impair any right, title or interest of such Party in or to the Intellectual Property belonging to them.

13. Dissemination & Publicity

The MoU, once entered by both Parties, will be widely disseminated to all regular employees of all ranks/staff by means of service letters/office memorandum/other modes, Data Network, Internet and any other means by State Government of Chhattisgarh and PNB.

PNB may publish/ market about its services extended to employees of CG GOVT. under this MOU and/or promote its business objectives from time to time.

14. Amendment:

Any provisions of this MOU may be amended, waived, discharged or terminated (in each case) except as in Para 1 only by an instrument in writing signed by or on behalf of the party against whom enforcement of the amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of this MOU by either party may be waived or discharged without the other party's written consent thereto. If PNB wants to increase the quantum of facilities under this MoU, they can review/amend the provisions after informing the State Government.

15. Statutory Framework:

Banking business conducted by the bank is subject to various statutory and regulatory guidelines including Banking Regulation Act, RBI Act etc. and all facilities extended by the bank under the present MOU will be subject to such statutory and regulatory framework. Further change in any condition or stipulation in the present MOU, on account of such statutory or regulatory guidelines/directions would not amount to breach of terms and conditions of this agreement. However, any such change will be intimated to the other party.

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 वित्त विभाग
 मंत्रालय, नवा रायपुर, जयपुर बजार



16. Miscellaneous

- (a) This MoU contains the entire agreement of the Parties with respect to the subject matter hereof. All prior correspondence, negotiations and agreements, oral or written, among the Parties with respect to the subject matter hereof are superseded by this MoU.
- (b) If any provision of the MoU is or becomes invalid that shall not affect the validity of any other provision of the MoU.
- (c) This MoU is not intended to establish any joint venture, partnership or other legal entity or to create any fiduciary relationship or any representative, agency or employment relationship among the Parties. This MoU shall neither in any way constitute an Association of Partnership nor an Association of Persons.
- (d) The Parties have expressly agreed that any liabilities or obligations set forth in this MoU by their nature and content are intended to survive the expiration/termination hereof, shall so survive despite such expiration or termination of this MoU.
- (e) State Government of Chhattisgarh shall not make any commitment or impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from the State Government of Chhattisgarh.
- (f) This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the State Government of Chhattisgarh, or any of its Departments, Agencies, or Organizations, from entering into similar Memorandum of Understandings with other banks for the provision of salary account services to its employees. This provision ensures that the Government retains the flexibility to offer its employees a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of

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 रायपुर, छत्तीसगढ़



Understanding is intended to promote transparency, competition, and choice for the employees of the State Government of Chhattisgarh.

- (g) This MOU has been signed in duplicate, each of which shall be deemed to be an original. In Witness Whereof the parties hereto have executed this MOU (in duplicate) on the day, Month and year first hereinabove mentioned.

Verma (शीतल शाश्वत वर्मा)
20-2-26 विशेष सचिव
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मंत्रालय, नवा रायपुर, जटल ककर

(Ms. Shital Shashwat Verma,
IRS)
Special Secretary
Finance Department
Chhattisgarh

Chaturvedi



(Shri Ashish Chaturvedi)
GM - Zonal Manager
Raipur, Chhattisgarh

Witnesses:

- 1- Ankit Kumar Modi, Additional Director, DIF, Govt. of CG.

A. Modi
20/02/2026

- 2- Chaturbhuja Barik, Assistant General Manager, PNB

Chaturbhuja Barik
20/02/2026

Date: 20.02.2026

Place: Raipur

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Annexure – A**Punjab National Bank 'PNB Salary Saving Scheme for the Employees of CG GOVT. Scheme**

PNB feels proud and privileged to serve the salaried personnel of the CG GOVT. and considers it a duty to provide them the best possible services and facilities. The same are enumerated as under:

S.No.	PARAMETERS	NEO	EXCEL	OPTIMA	IMPERIAL
1.	Eligibility	Regular Employees of Government Department, who is earning a Gross Monthly Salary of ₹10,000/- & above.			
2.	Target Salary Group (Gross Monthly Salary)	₹10,000/- to ₹25,000/-	Above ₹25,000/- to ₹75,000/-	Above ₹75,000/- to ₹1,50,000/-	Above ₹1,50,000/-
3.	Minimum Average Balance	NIL	NIL	NIL	NIL
4.	Customize Account No.	Not Available	Available on customer's request (subject to availability of Account Number)		
5.	Sweep Facility	Not Available			<ul style="list-style-type: none"> ➤ Threshold limit for Sweep out facility: ₹2.00 Lakh. ➤ Sweep in/out multiple of: ₹25,000/- ➤ Period of FDR: 7 to 179 days. ➤ Account holder will get the prevailing card rate of interest on FFD. No interest shall be paid if FFD is broken before 7 days. ➤ Frequency of Sweep out: upto 4 times in a month, as per account holder's choice. At least one date is mandatory.
6.	Personal Accident Insurance (PAI)	₹100 Lakh	₹100 Lakh	₹100 Lakh	₹125 Lakh
7.	Air Accidental Death Insurance cover (AAI)	₹200 Lakh	₹200 Lakh	₹200 Lakh	₹250 Lakh
	Personal Accident Permanent	₹100 Lakh	₹100 Lakh	₹100 Lakh	₹125 Lakh

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कलकत्ता, अठारक कक्षा



8.	Total Disability (PTD) Insurance				
		(%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured. Maximum amount payable in respect of multiple nature of disablements shall be restricted to sum insured chosen by the policyholder.)			
9.	Personal Accident Permanent Partial Disability (PPD) Insurance	Upto ₹50 Lakh	Upto ₹50 Lakh	Upto ₹50 Lakh	Upto ₹62.5 Lakh
		(%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured. Maximum amount payable in respect of multiple nature of disablements shall be restricted to sum insured chosen by the policyholder.)			
10.	Other Add-on Covers with PAI Policy	<ol style="list-style-type: none"> 1. Personal Accident Insurance (PAI) – Spouse & 1 or 2 Children: Upon the specific request of the Salary Accountholder during onboarding, a PAI (Death) cover of ₹5 lakh each shall be extended to the spouse and up to two children, within the overall sum assured of the primary account holder. 2. Education Cover for Dependent Children: Upto ₹8 Lakhs (Male Child) and upto ₹10 Lakhs (Girl Child) in aggregate, 25% of entitled PAI cover, (For any one child only) for 3 years. 3. Girl Child Marriage Cover (Additional Benefit): 20% of entitled PA Insurance cover upto ₹5,00,000/- for one girl child, max upto ₹10,00,000/- for two girl children (aged between 18–25 years) in the event of accidental death of the account holder. 4. Emergency Medical Expenses: Coverage of emergency medical expenses up to ₹25,000/- shall be available, as per policy terms. 5. Ambulance Charges: Coverage up to ₹50,000/- towards ambulance expenses incurred in case of emergency hospitalization. 6. Air Ambulance Charges: Coverage up to ₹10,00,000/- for air ambulance services, subject to conditions of the insurer. 7. Plastic Surgery in Burn cases - Max. Upto ₹10,00,000/- 8. Transportation of Imported Medicine - Max. 			

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		₹5,00,000/-			
		9. Death in Coma (More than 48 Hours after Accident) - Max. ₹5,00,000/- 10. Family Transportation – Max. Upto ₹50,000/- (Cost of travel incurred by immediate 2 Family members) 11. Funeral Expenses - upto ₹10,000/- 12. Additional cover for death while performing Official duties on foreign soil - ₹10,00,000/- 13. Repatriation of Mortal Remains – Max. ₹50,000/- Note: The Education Cover and Girl Child Marriage Cover are provided in addition to the overall sum assured of the primary account holder.			
11.	Term Insurance	Flat 10 Lakhs; Except in Neo variant			
12.	Hospi-cash	₹30,000/-	₹30,000/-	₹60,000/-	₹60,000/-
13.	Free Banking Services	1. Cheque Book issuance 2. RTGS/NEFT/IMPS 3. Demand Draft issuance 4. SMS Alert 5. Ledger Folio 6. Statement of Account			
14.	Locker Rent (Small Locker)	25% Discount for First Year	50% Discount for First Year	100% Discount for first year; thereafter 50% discount each year	100% Discount for first year; thereafter 75% discount each year
15.	Locker operations (Free Visits)	12 per annum	18 per annum	Free unlimited	
16.	Demat/ Trading AMC Charges	100% Discount			
17.	Debit Card	Rupay Select Debit Card Issuance charges: NIL AMC: NIL Cash Withdrawal at ATM: ₹1.50 Lakh per day POS/ eCom: ₹5.00 Lakh per day			
18.	Free ATM Withdrawals (PNB)	Free Unlimited (Domestic)			
19.	Free ATM Withdrawal (Domestic) (Other PNB ATMs)	3 Transactions	5 Transactions	5 Transactions	Free Unlimited

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भिलाई, ज.ग. रायपुर, छ.ग.



S.No.	PARAMETERS	NEO	EXCEL	OPTIMA	IMPERIAL
20.	Family Banking Benefits	Zero Balance Savings Account for upto 4 Family Member (including Salaried); Family Members include primary accountholder's spouse and Maximum 2 child (up to the age of 25 years).			
21.	Loyalty Reward Points (RP) Structure	<p>Reward Points (RP) shall be awarded to eligible Salary Account holders, subject to terms and conditions as prescribed by the Bank:</p> <ol style="list-style-type: none"> Account Opening: On successful opening of a Salary Savings Account – 100 Reward Points. First Financial Transaction through Debit Card: On completion of the first financial transaction (POS/e-commerce) – 400 Reward Points Birthday Month Spend: On a single transaction of ₹2,000 or above using the Debit Card during the account holder's birthday month – 400 Reward Points Monthly Debit Card Spend: On achieving cumulative monthly spends of ₹30,000 through the Debit Card – 400 Reward Points Additional Transactions through PNB One: Reward Points shall also be applicable for transactions conducted through PNB One, including but not limited to opening of Fixed Deposit (FD)/Recurring Deposit (RD), UPI transactions, etc. <p>Note: The accrual and redemption of Reward Points shall be governed by the Bank's prevailing Loyalty/Reward Program, and may be subject to change from time to time (detailed guidelines in this regard will be issued by BA&RM Division separately).</p>			
22.	Reward Points (RP) Milestones	Milestone I: 1000 RP on achieving 3.5 lakh transactions through Debit Card in a year.	Milestone I: 2000 RP on achieving ₹5 Lakh transactions through Debit Card in a year.	Milestone I: 4000 RP on achieving ₹5 lakh transactions through Debit Card in a year.	
		Milestone II: 2000 RP on achieving ₹ 5 lakh transactions through Debit Card.	Milestone II: 4000 RP on achieving ₹7.5 lakh transactions through Debit Card.	Milestone II: 6000 RP on achieving ₹7.5 lakh transactions through Debit Card.	

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23.	Credit Card : No Joining Fee & Life Time Free	Not eligible	Rupay Platinum Credit Card	Rupay Select Credit Card	
			Equal to 1 Month Gross Salary	Equal to 1.5 times of the Monthly Gross Salary	Equal to 2 times of the Monthly Gross Salary
			Limit calculated through Risk-based Underwriting Model (RUM) whichever is lower		
24.	Overdraft Facility	Overdraft available.			
25.	Retail Loans Vehicle Loan (VL) Loan Home (HL) Education Loan (EL) Personal Loan (PL)	Concession in Upfront Fees & Documentation charges in VL/HL/EL: 100% PL: 25%	Concession in Upfront Fees & Documentation charges in VL/HL/EL: 100% PL: 25%	Concession in Upfront Fees & Documentation charges in VL/HL/EL: 100% PL: 50%	Concession in Upfront Fees & Documentation charges in VL/HL/EL: 100% PL: 50%
			Special concession in ROI upto 0.05% in Housing Loan. Special concession in ROI upto 0.10% in Vehicle Loan.		

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DEBIT CARD FEATURES**PNB SALARY SAVING ACCOUNT SCHEME – “NEO”**

Rupay Select Debit Card
Card Variant Name: **Neo**, Card Type: **SAN**

Benefits	Offer Description
Lounge	Domestic Airport lounge program for RuPay Select Debit Card provides access to cardholders one (1) time per calendar quarter per card in any of the participating Domestic Airport lounges. International lounge program provides access to cardholders two (2) times per calendar year per card in any of the participating International Airport lounges.
OTT	1 Complementary 12 months Amazon Prime or Hotstar membership
Personal Accident	Upto ₹10 Lakh
Medical Check up	1 Complementary health check-up package every Quarter
Gym	1 Gym membership every quarter (90 days for Home Workouts or 30 days for the Offline Workouts)
SPA Services	1 Complementary SPA session Service per quarter
Golf	1 Complementary Golf Lesson or Round every quarter
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages

PNB SALARY SAVING ACCOUNT SCHEME – “EXCEL”

Rupay Select Debit Card
Card Variant Name: **Excel**, Card Type: **SAP**

Benefits	Offer Description
Lounge	Domestic Airport lounge program for RuPay Select Debit Card provides access to cardholders one (1) time per Half Year per card in any of the participating Domestic Airport lounges. International lounge program provides access to cardholders one (1) times per Half Year per card in any of the participating International Airport lounges.

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Benefits	Offer Description
OTT (Prime/Hotstar)	Annual Subscription (One OTT)
Personal Accident	Upto ₹10 Lakh
Gym	3 months Cult Lite Once per year
SPA	1 Complementary SPA session Service per year
Swiggy (Friday Offer)- Platinum	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month valid on Friday
Swiggy One	3 months membership Once per year
Merchant Offers	Exclusive Domestic & International offers from partner Merchants
Book My Show	Voucher worth ₹500 per year
Amazon (Friday Offer)- Platinum	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of ₹129/month valid on Friday
Kalyan	Voucher worth ₹2000 per Year
Myntra	Voucher worth ₹500 per Year
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages

PNB SALARY SAVING ACCOUNT SCHEME – “OPTIMA”

Rupay Select Debit Card

Card Variant Name: **Optima**, Card Type: **SAO**

Benefits	Offer Description
Clear Tax	Voucher worth ₹2,950/- per year
Lounge	Domestic Airport lounge program for RuPay Select Debit Card provides access to cardholders one (1) time per Quarter per card in any of the participating Domestic Airport lounges. International lounge program provides access to cardholders one (1) times per Quarter per card in any of the participating International Airport lounges.
OTT (Prime/ Hotstar)	Annual Subscription (One OTT)
Personal Accident	Upto ₹10 Lakh
Medical Checkup	Once per Year
Apollo Pharmacy	Voucher worth ₹250 per Half Year
Gym	3 months Cult Lite Once per year
SPA	1 Complementary SPA session Service per year

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Benefits	Offer Description
Blinkit	1 Voucher worth ₹250 per Half Year
Swiggy (Friday Offer)- Platinum	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month valid on Friday
Swiggy One	3 months membership Once per year
Merchant Offers	Exclusive Domestic & International offers from partner Merchants
Gaana	Annual Subscription
Book My Show	Voucher worth ₹500 per Half year
Amazon (Friday Offer)- Platinum	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of ₹129/month valid on Friday
Decathlon	Voucher worth ₹500 per Half Year
Kalyan	Voucher worth ₹2000 per Year
Myntra	Voucher worth ₹500 per Year
Reliance Digital	Voucher worth ₹500 per Half Year
Make my Trip	Flat 10% off upto ₹1500 per year
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages

PNB SALARY SAVING ACCOUNT SCHEME – “IMPERIAL”

Rupay Select Debit Card

Card Variant Name: **Imperial**, Card Type: **SAI**

Benefits	Offer Description
Lounge	Domestic Airport lounge program for RuPay Select Debit Card provides access to cardholders one (1) time per Quarter per card in any of the participating Domestic Airport lounges. International lounge program provides access to cardholders one (1) times per Quarter per card in any of the participating International Airport lounges.
OTT (Prime/ Hotstar)	Annual Subscription (One OTT)
Personal Accident	Upto ₹10 Lakh
Medical Checkup	Once per Year
Apollo Pharmacy	Voucher worth ₹250 per Quarter
Gym	3 months Cult Lite

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Benefits	Offer Description
SPA	1 Complementary SPA session Service per Half Year
Golf	1 Complementary Golf Lesson or Round every quarter
Blinkit	1 Voucher worth ₹250 per Quarter
Swiggy (Friday Offer)- Platinum	20% instant discount on Swiggy food order capped at ₹100, once per card/ month on order above 129/month valid on Friday
Swiggy One	3 months membership once per year
Merchant Offers	Exclusive Domestic & International offers from partner Merchants
Gaana	Annual Subscription
Book My Show	Voucher worth ₹500 per Quarter
Amazon (Friday Offer)- Platinum	20% instant discount on Bill Payments capped at ₹100, once per card/ month for minimum transaction of ₹129/month valid on Friday
Decathlon	Voucher worth ₹500 per Quarter
Kalyan	Voucher worth ₹2000 per Half Year
Myntra	Voucher worth ₹500 per Quarter
Reliance Digital	Voucher worth ₹500 per Quarter
Make my Trip	Flat 10% off upto ₹1500 per year
Clear Tax	Voucher worth ₹2950/- per year
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages

CREDIT CARD FEATURES

Features of Salary PLATINUM Credit Card
PNB Salary Saving Account Scheme – “Excel”
Credit Card Limit : ₹10,000 - ₹5,00,000

Benefits/features of the card

Offer	Offer Description
Myntra	Discount Voucher of Myntra worth ₹250/-, once per quarter.
Ola/Uber	Discount Voucher of Ola/ Uber worth ₹100/-, once per

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	quarter.
SPA	Complimentary SPA services at Tattva, Four Fountains, HR Wellness , once per annum.
Health Check- up	Complimentary Health Check-up , once per annum.
OTT Membership	Complimentary membership of Zee5/ SonyLiv , once per annum.
Lounges	4 Complimentary Domestic (1 per quarter) & 1 Complimentary International Per Year
Netmeds	Netmeds- 20% off on the medicines with minimum order of ₹999, once per quarter
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages
Insurance	Personal Accident Insurance & Permanent Disability Cover upto ₹2.0 L

Features of Salary SELECT Credit Card

PNB Salary Saving Account Scheme – “Optima” & “Imperial”

Credit Card Limit : ₹50,000 - ₹10,00,000

Benefits/features of the card

Offer	Offer Description
Myntra	Discount Voucher of Myntra worth ₹250/-, once per quarter.
Ola/Uber	Discount Voucher of Ola/ Uber worth ₹100/-, once per quarter.
SPA	Complimentary SPA services at Tattva, Four Fountains, HR Wellness , once per annum.
Bigbasket/ Blinkit	Discount Voucher of Bigbasket/ Blinkit worth ₹250/-, once per quarter.
Swiggy One	Swiggy One Membership of 3 months, once per annum
Gaana Plus	Gaana Plus Pack- 12 Month Pack, once per annum
Health Check- up	Complimentary Health Check-up , once per annum.
Offer	Offer Description
OTT Membership	Complimentary membership of Amazon Prime/Hotstar/ Zee5/ SonyLiv , once per annum.
Lounges	8 Complimentary Domestic (2 per quarter) & 2 Complimentary International Per Year
Netmeds	Netmeds- 20% off on the medicines with minimum order of ₹999, once per quarter
Concierge Services	Personal Assistance, anytime, anywhere 24*7 in Hindi, English, Marathi, Gujarati, Punjabi and 4 south Indian languages
Insurance	Personal Accident Insurance & Permanent Disability Cover upto ₹2.0 L

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Annexure- A1

Sl. No.	PNB Pension Saving Scheme for the Employees of <u>CG GOVT.</u>	
1.	Eligibility	Pension account holders of CG GOVT. with Min. pension of ₹10000/- and above. Age upto 70 years.
2.	Joint Account	Only with Spouse
3.	Monthly Average Balance required for availing benefits	Nil
4.	Personal Accidental Insurance (PAI)	₹15 lakhs
5.	Air Accidental Insurance (AAI)	₹30 lakhs
6.	Permanent Total Disability (PTD)	₹15 lakhs
7.	Permanent Partial Disability (PPD)	Upto ₹7.5 lakhs (%age of disability will be as per the GPA Schedule & In case of multiple injury, max claim upto the amount of sum insured)
8.	Other benefit linked to PAI	<ul style="list-style-type: none"> ➤ Higher Education - 25% of entitled of PA Cover max up to ₹5 Lakhs in aggregate for 3 years in case of accidental death for 2 dependent children upto their age of 25 years in case of accidental death of the insured. ➤ Girl Child Marriage Cover (18-25 years)- 10% of the PA Cover max up to ₹3 lakhs 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/-
9.	Hospicash	₹30000 p.a i.e., ₹1000/- per day (7 days per instance) max. 30 days (Hospitalisation more than 24 hours) during the policy term
10.	Wellness program	<p>a) Annual Preventive Health Check Up</p> <p>b) Unlimited Tele Consultation</p> <p>c) Personal Accidental Insurance of ₹4 lakh with permanent total disability cover of ₹125% of Sum Insured</p> <p>The health check-ups can be availed on cashless basis with option of home visit and lab collection as per customer's choice.</p>

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11.	Maximum entry age	<ul style="list-style-type: none"> ➤ For PAI and linked benefits - Up to 69 years ➤ For Wellness program- Up to 70 years 								
12.		<ul style="list-style-type: none"> ➤ Insurance, wellness and hospicash related benefits are available for primary account holder only and are subject to applicable T&C of the Bank/ insurance company. ➤ Detailed SOP including operational guidelines and claim process of insurance will be issued separately. 								
13.	Cheque Book Issuance	Free unlimited								
14.	Debit Card	<p>Free Issuance of specially designed Rupay Debit Card with attractive features.</p> <p>Further AMC will be waived in case desired yearly average balance equivalent to MAB requirement of the scheme is maintained in last 12 months.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2">Debit Card per day limits</th> </tr> </thead> <tbody> <tr> <td>Cash Withdrawal</td> <td>₹50,000/-</td> </tr> <tr> <td>POS/Ecom</td> <td>₹1,50,000/-</td> </tr> <tr> <td>Cardless Cash Withdrawal</td> <td>₹5,000/-</td> </tr> </tbody> </table> <p>Upgraded version of customized Debit Card or Debit Card of other network partner can also be issued at customer's request subject to Debit Card Policy, NPCI Guidelines and applicable charges</p>	Debit Card per day limits		Cash Withdrawal	₹50,000/-	POS/Ecom	₹1,50,000/-	Cardless Cash Withdrawal	₹5,000/-
Debit Card per day limits										
Cash Withdrawal	₹50,000/-									
POS/Ecom	₹1,50,000/-									
Cardless Cash Withdrawal	₹5,000/-									
15.	Cash withdrawal from ATM- Charges	As per existing charges								
16.	Locker Rent Concessions	<p>50% concession in 1st Year for Small Locker</p> <p>25% off on small locker rent every year</p> <p>Concession on Lockers are subject to availability and priority will be given to waitlist customers.</p>								
17.	IBS and MBS	Free								
18.	Family Banking Benefits	<ul style="list-style-type: none"> ➤ Zero Balance account can be opened by spouse. In case his/her account is already available with our Bank, the same will be linked with main account & accordingly average balance requirement in the account shall be waived thereof. ➤ Life time free RuPay Platinum Debit Card for Spouse with PAI coverage of ₹2 lakhs 								
19.	Demand Draft Issuance (through respective account)	Unlimited Free								
20.	Stop Payment Instructions	Free and unlimited								

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21.	RTGS/ NEFT/ IMPS (Online/Branch)	Free and unlimited
22.	SMS Alerts	Free
23.	Passbook/ e- Statement	Free
24.	Door step banking	Free collection of life certificate
25.	Credit Card (Subject to eligibility)	Issuance Free and AMC to be charged in case of RuPay Platinum Credit Card
26.	Discount in Demat Account fee	Free opening
27.	Additional Concession in Rate of Interest in Retail Loans-Housing Loan, Pension Loan, PNB Bhagbaan, Gold Loan, and Car Loan	As per applicable RoI
28.	Waiver in Upfront Fee & Documentation Charges in Pension Loan, Car Loan and PNB Bhagbaan.	Full waiver
29.	Loyalty / Reward Points (RP) Structure	<p>Reward Points (RP) shall be awarded to eligible account holder, subject to terms and conditions as prescribed by the Bank:</p> <ul style="list-style-type: none"> ➤ Account Opening: On successful opening of Savings Account – 100 Reward Points. ➤ First Financial Transaction through Debit Card: On completion of the first financial transaction (POS/ E- commerce) – 400 Reward Points ➤ Birthday Month Spend: On a single transaction of ₹2,000 or above using the Debit Card during the account holder's birthday month – 400 Reward Points ➤ Monthly Debit Card Spend: On achieving cumulative monthly spends of ₹30,000 through the Debit Card – 400 Reward Points ➤ Additional Transactions through PNB

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		<p>One: Reward Points shall also be applicable for transactions conducted through PNB One, including but not limited to opening of Fixed Deposit (FD)/Recurring Deposit (RD), UPI transactions, etc.</p> <p>➤ Note: The accrual and redemption of Reward Points shall be governed by the Bank's prevailing Reward Program Policy as updated from time to time.</p>
30.	Charges for non-maintenance of Monthly Average Balance	No charges will be levied for non-maintenance of MAB but concession and banking benefits of the scheme will be withdrawn and account will be treated as similar to general saving scheme.

Terms & Conditions

1. Features related to the scheme will be admissible upon activation of the account under respective scheme. The same features will also be available in case of transfer of account from any scheme to respective scheme.
2. **Banking features of the scheme:** The Banking features under the scheme—such as RTGS, NEFT, IMPS, SMS alerts, Cheque Book, Demand Draft (DD), Passbook, Zero Balance Family Account facility, Sweep-in/Sweep-out facility, concession in Demat account charges, etc.—shall be extended free of charge upon activation of the account through fresh opening or transfer-in under the scheme.
3. **Personal Accidental Insurance Cover, Term Insurance and Hospicash** benefits shall be made available with effect from the date of activation in case of new account opening or from the day immediately succeeding the date of conversion of an existing account into the New Salary Account Scheme.
4. **PAI (Personal Accident Insurance)** coverage shall be available to the first/primary account holder as long as the account is maintained under an eligible Salary Account scheme. In the event, account is reclassified or transferred to a Savings Fund General or any other Saving Account scheme due to non-credit of salary or any other reason, the PAI benefit shall stand withdrawn and will no longer be applicable.


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5. **PAI Cover for Spouse & 1 or 2 Child** is within the overall insurance cover of the primary Salary Account holder. For instance, in case of Total PAI cover of ₹100.00 Lakh, Insurance Cover for Accountholder's spouse & 2 Child will be ₹5.00 Lakh each and will be ₹15.00 Lakh for Salary Accountholder. **This benefit will be available as per Salary Accountholder's specific request.** Details of Spouse or/and upto 2 Child is to be submitted by the accountholder at the time of account opening.
6. **Term Insurance** coverage includes death due to any cause, including natural death, death due to any illness and pre-existing illness. However, compensation will not be payable in the event of death by suicide within the first year of coverage for the specific insured person.
7. **Hospicash** refers to a type of health insurance that provides a fixed daily cash benefit for each day of hospitalization. Under **Hospicash** policy, hospitalization for all types of treatment shall be covered, details of sum assured as given below:-
 o Upto ₹30,000 (₹1,000 X 7 per Day in a single instance) (max for 30 days)
 o Upto ₹60,000 (₹2,000 X 7 per Day in a single instance) (max for 30 days)
8. For PAI, Term Insurance & Hospicash, separate operational guidelines and detailed process will be issued by Head Office, PNB: Business Acquisition & Relationship Management Division.
9. **Allocation of Lockers:** Locker allotment shall be subject to availability. Priority in allotment shall be accorded to customers registered in the waitlist. The benefit of locker charges waiver for first-year upon locker issuance will be granted only once on first time locker issuance after account opening or account transfer into this scheme. In case the locker is surrendered after availing the first-year rent waiver benefit, any subsequent allotment of locker shall not be eligible for the first-year rent waiver.
10. **Features and benefits associated with Debit Card under new salary scheme will be provided only after availing new Debit Card.** The insurance coverage extended to the Debit Card holder is an additional benefit and is governed by the guidelines issued by NPCI (National Payments Corporation of India), which are subject to revision from time to time. Insurance cover available under Debit Card shall be settled separately as per extant guidelines.
11. In case the accountholder wishes to avail a Debit Card and/or Credit Card of a different network or opt for a variant other than the complimentary card provided under the Salary Savings Account Scheme, the same may be issued based on eligibility and subject to applicable terms and conditions.

However, benefits related to such cards shall be governed by the respective card

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specific guidelines issued from time to time and not by the Salary Savings Account Scheme. Further, in case of any Debit Card variant other than the complimentary one, applicable issuance charges and Annual Maintenance Charges (AMC) shall be levied as per the prevailing schedule of charges.

12. Family members that can be linked are Spouse & 2 Children: Under the Family Banking benefit, the Salary Account holder may link the Savings Accounts of eligible family members—restricted to **spouse and up to two children**. Family members may either open new **Savings Accounts** under any of the Bank's existing Savings Account schemes or link their existing Savings Accounts to the primary Salary Account, subject to eligibility and applicable guidelines.

Upon such linkage, the requirement of maintaining Minimum Average Balance (MAB), Quarterly Average Balance (QAB), or Half-Yearly Average Balance (HAB), as applicable, **shall be waived**, irrespective of the scheme under which the linked accounts are maintained. However, **scheme-specific benefits contingent upon the maintenance of prescribed MAB/QAB/HAB shall continue to apply based on the actual balance maintained in the respective accounts.**

Issuance of Debit Cards to linked family members shall be in accordance with the **Bank's prevailing Debit Card Policy.**

For validation of family relationships, no documentary proof shall be required. Mutual acceptance by the family members, either through the Bank's application or by written consent, shall be treated as sufficient for linkage and creation of family in the Core Banking System (CBS).

13. Interest Rate and Fee Concessions in Retail Loans: Customers under the Salary Account Scheme shall be eligible for the following concessions in respect of Retail Loans:

- 100% concession in Upfront and Documentation Charges on Housing, Vehicle (Car) and Education Loans. 25% concession in Upfront and Documentation Charges on Personal Loans.
- An interest rate concession of 0.05% for Housing Loan & 0.10% for Vehicle Loan shall be applicable for Customer under EXCEL, OPTIMA, and IMPERIAL Salary Account variants. **This benefit is not applicable for the NEO variant.**

Further, in the event of higher concessions being offered by Head Office, PNB: Retail Asset Business Division during any special campaign or bonanza period, such enhanced benefits shall also be extended to eligible customers under this scheme.

14. Customizable/Vanity Account Number: Customizable/Vanity Account Number facility shall be made available to customers under defined parameters. Customers may choose a specific account number, subject to availability and system validations.

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Certain special/important number combinations shall be reserved and allocated only on a case-to-case basis, based on business potential, subject to discretion from bank. The facility shall be available only through the Branch Channel.

15. All other **service charges**, including credit and non-credit related charges, except the specific relaxations and concessions mentioned above, shall be levied as per the Bank's prevailing Schedule of Service Charges, as amended from time to time.

16. **Option to Change Scheme Variant:** Existing Salary Account holders shall have the option to convert their accounts to any variant of the New Salary Account Scheme, subject to eligibility. The account shall be migrated to the selected variant upon receipt of the customer's request. Post conversion, all benefits under the new scheme—except the Debit Card and its associated features—shall become applicable from the day immediately succeeding the date of conversion. The Debit Card and its associated features, as per the new scheme variant, shall be extended only upon issuance of the eligible Debit Card corresponding to that variant. Customers may also opt for a Debit Card of a different salary variant, subject to applicable charges.

Under the Salary Account Scheme, no Issuance Charges or Annual Maintenance Charges (AMC) shall be levied for Debit Cards issued to accounts opened under eligible Salary variants. However, in the event of conversion of an existing Salary Account into any other Savings Account scheme, the applicable Issuance Charges and AMC for the Debit Card facility availed shall become chargeable **with effect from the date of such conversion**.

The applicable Debit Card types and corresponding charges under each Salary Account variant are as follows:

Salary Variant	Issuance Charges (for the 1st year)	AMC (from 2nd year onwards)	Applicable Charges
Neo	₹500	₹500	Free
Excel	₹500	₹650	Free
Optima	₹600	₹800	Free
Imperial	₹600	₹900	Free

17. Continuation of Salary Account Benefits:

The benefits and features of the New Salary Account Scheme shall be available **only in accounts where salary is credited on a regular basis**. In case cumulative salary credit of ₹30,000/- is **not received for six consecutive months**, the account shall continue to remain under the Salary Account Scheme and enjoy associated benefits **only if the 6-month Average Balance** is maintained as per the following criteria:

Hemant
 (शीतल शाश्वत वर्मा) 29
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 भंडारखाना, नवा रायपुर, अटल नगर



- o **Neo:** ₹25,000/- o **Excel:** ₹75,000/- o **Optima:** ₹1,50,000/-
- o **Imperial:** More than ₹1,50,000/-

18. Conversion in Case of Non-compliance: If no salary is credited for six consecutive months and the prescribed 6-month Average Balance is not maintained, the account shall be reclassified as a PNB Unnati Savings Account. Upon such reclassification, the benefits and features of the Salary Account Scheme shall be **withdrawn**. Furthermore, **applicable charges for any Debit Card facility availed** shall be levied **with effect from the date of reclassification**.

19. Upon conversion or closure of the Salary Account, the **Family Banking benefits** extended to linked family members shall be **withdrawn**. In such cases, any facilities availed under the Family Banking arrangement, including **Zero Balance facility**, shall become chargeable **with effect from the date of reclassification** of the primary account.

20. Premium Credit Card Benefits:

	Salary Variant		
	Excel	Optima	Imperial
Eligibility/ Card Type	A Life-Time free Rupay Platinum Credit Card will be provided, subject to eligibility.	A Life-Time free Rupay Select Credit Card will be provided, subject to eligibility.	
Credit Card Limit	Equal to 1 Month Gross Salary/Limit calculated through RUM whichever is lower.	Equal to 1.5 times of the Monthly Gross Salary/Limit calculated through RUM, whichever is lower.	Equal to 2 times of the Monthly Gross Salary/Limit calculated through RUM, whichever is lower.

All features, facilities, charges, concessions, and benefits related to the issuance and usage of Credit Cards under the Salary Account Scheme shall be **governed by the Bank's prevailing Credit Card Policy** and the **Terms & Conditions** stipulated therein.

The **PNB Credit Card** shall be offered as "Lifetime Free", subject to eligibility as per Bank's internal assessment. The **credit limit shall be determined through the Bank's Risk-based Underwriting Model (RUM)** and shall be the **lower of the eligible limit or the limit derived through RUM**, in accordance with the Bank's guidelines.

Hemant
 30
 शाश्वत कर्मा
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 नया रायपुर, अछल ककर



Any subsequent changes or revisions in the Credit Card Policy—including eligibility norms, risk assessment criteria, product features, fee structure, or reward mechanisms—**shall be applicable and binding** on all cardholders from the effective date as notified by the Bank.

21. Existing Scheme Codes will be marked for sunset and no new account will be opened under these schemes. However, accounts under the existing salary scheme will remain active until their closure or transfer to the new salary products or other savings account schemes on the specific request of the customer.
22. Further, all other terms and conditions as applicable in Saving Accounts will be applicable to the captioned scheme.

Hemant (शीतल धारकत कर्म)
विशेष सचिव 31
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, छत्तीसगढ़



Annexure -B**Application-cum-undertaking to be taken from all Account Holders for opening PNB Salary Saving Scheme for the Employees of CG GOVT. Account or conversion of existing account to PNB Salary Saving Scheme for the Employees of CG GOVT. under MoU Arrangement between PNB and CG GOVT.****The Branch Manager**

..... Bank

..... Branch

Dear Sir,

Reg: Undertaking for opening PNB Salary Account under MoU Arrangement between PNB and CG GOVT.

I am presently employed in at I am enclosing Service Certificate issued from the office / salary slip and request you to accept it for satisfying the norms as prescribed by the Bank, along with other KYC document(s).

I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately. I undertake that if salary is not credited for continuous three months in salary account or if I default in loan accounts, Bank may convert the Account as normal Saving Account and all benefits of Account stand withdrawn.

I further undertake that I shall not seek to change my Salary Account from Bank unless I have liquidated all unsecured loans outstanding with Bank.

I hereby give my consent to Bank to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features.

Yours faithfully,
(Signature)

Hemant
(श्रीमती शाश्वत कर्मा)
विशेष सचिव
कृषि-संगठन शासन
वित्त विभाग
पटना, मठल नगर

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Annexure -C

The Branch Manager
 Bank
 _____ Branch

Acknowledged Receipt

.....
 (Signature of Branch Manager with
 Signature Number and Branch
 Stamp)

Date of Receipt

Dear Sir,

**REQUEST FOR ISSUANCE OF NO DUES CERTIFICATE TO TRANSFER
 SALARY PACKAGE ACCOUNT WITH TO ANOTHER BANK**

1. I maintain a Salary account with your branch and the account number is _____ I am presently employed as _____ with **CG GOVT.** and my service Personal Number is _____. My present address _____ is _____

2. I request you to issue me a No Dues Certificate for my Personal/Unsecured Loans from your bank, as I desire to change my salary Account from where I draw my monthly salary i.e. Bank _____ Branch to _____ Bank.

Yours faithfully,

Date:

Name:

Place:

Address:

To be submitted to the Bank in duplicate and acknowledgement obtained from the Branch Manager/ Authorised signatory of Bank in the second copy, duly stamped including date of receipt by the Bank and signature number of the Bank signatory.

Sharma
 (श्रीमल शास्त्र) विशेष सचिव
 उत्तीसगढ़ शासन
 वित्त विभाग
 जयपुर, उत्तरांचल

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Annexure – D**Relationship Managers contacts for the Grievance & Redressal**

S.No	NAME	DESIGNATION	ADDRESS	MOBILE NO	MAIL ID
1	BHAVANA PRADHAN	MANAGER	CAC-RAIPUR	7999935637	cac8403@pnb.bank.in
2	K BHARGAV	OFFICER	CAC-BILASPUR	7286835380	Kuntimalla.bhargav@pnb.bank.in
3	DHANESHWER LAHARI	CHIEF MANAGER	CO RAIPUR	9418045588	coraimkt@pnb.bank.in
4	MAHINDRA KUMAR	CHIEF MANAGER	CO BILASPUR	9910066093	mahindra@pnb.bank.in
5	RAHUL SHARMA	SENIOR MANAGER	ZO RAIPUR	7507735587	zoraipurmkt@pnb.bank.in

*** Subject to change based on internal posting and transfer. Any changes shall be intimated to the concerned parties in due course.**

CHECK LIST

S.No	Claim Documents for Personal Accidental Insurance (PAI) claims
1	Completely filled Original Claim Form by the claimant/nominee
2	Attested copy of FIR Report or General Diary Detailed (Original Not Required)
3	Attested copy of Post Mortem Report (Original Not Required)
4	Attested copy of Death Certificate (Original not required)
5	Letter from the Bank's Branch Manager certifying the account of the deceased as Salary Account along with its variant and name of nominee/ joint account holder as per Bank record
6	For Armed forces, where is FIR not available, Defence authority report (Casualty report) should be submitted also duly attested by bank.
7	Last 3 Months bank statement (preceding accident date) highlighting Salary credit in the account
8	Bank Account Details
9	ID proof of Nominee

Hemant
 (श्रीमती शाश्वत कर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 रायपुर, छत्तल कक्षा

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In case of Permanent or Partial Disability Claims

- Duly filled and signed Claim Form
- Detailed cause of accident
- Hospitalization Reports
- Discharge Card
- Leave certificate issued by the employer
- Disability certificate from RMO/ Govt. Hospital / Private Hospital.
- Confirmation on credit of previous Month Salary immediately prior to date of accident

Additional Document required for Air Accidental Insurance (AAI) Claims

- Proof of purchase of air ticket by debit to Salary account using PNB b-Com/ Internet banking by the account holder. This can be Bank statement for the period the ticket is being purchased using PNB debit card/ Internet Banking (INB)/Credit Card/RTGS/NEFT in favor of booking agent. (Except the circumstances where ticket is not required to be purchased from his/her own account.) (Like journey in Service Air craft/Airship or ticket purchased by respective Dept. or otherwise etc.)
- Bank Confirmation for account holder covered under AAI Cover.
- Confirmation on credit of Salary immediately prior to date of accident.
Letter from the Bank Certifying the account as Salary Package Operative Account along with its variant as per the Bank record and system generated confirmations.

S. Verma (शिवशंकर शास्त्रवत वर्मा)
विशेष सचिव
जननीसंगठ शासन
वित्त विभाग
नया रायपुर, जलम नग.

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INDIAN OVERSEAS BANK
BRANCH:

Annexure-1

Application-cum-Undertaking to be obtained from the Account Holder for Salary Account Package for Govt. Employees under Employee Category (A / B / C)

To
The Branch Manager
Indian Overseas Bank
_____ Branch

1. I maintain a Savings Bank Account No. _____ with your _____ branch.
OR
I intend to open a Savings Bank Account with your _____ branch for credit of my salary from my employer _____.
- (Strike off whichever is not applicable)
2. My date of birth is _____ and my Employee ID with my employer is _____.
3. I am employed with _____ and my gross monthly salary is Rs. _____.
7. In this connection, I request that my Savings Bank Account opened / being opened be converted into a Salary Account Package for State Govt. Employees under Employee Category (A / B / C) of Indian Overseas Bank, with all features and facilities applicable under the Bank's extant Salary Account scheme.
8. I hereby give my consent to Indian Overseas Bank for sharing my personal data with insurers / service providers / entities offering benefits or features related to the Salary Account, solely for the purpose of availing such associated benefits and facilities.
9. I understand and agree that all benefits and privileges are provided on a complimentary basis by Indian Overseas Bank and are linked to the maintenance of my Salary Account with the Bank.
10. All insurance-related claims shall be settled by the concerned insurance company. Indian Overseas Bank shall not be responsible for settlement of claims in case of rejection or delay by the insurer.
11. The Bank reserves the right to modify the terms, conditions, features, or offerings under the Salary Account scheme at any time.
12. Facilities related to debit cards / credit cards shall be governed by the terms and conditions stipulated by NPCI / The Bank from time to time.
13. In the event of retirement, switch to another organisation, or non-credit of salary for two consecutive months, the account shall be migrated to a Regular Savings Bank (SB) Public Account.
14. I undertake to inform Indian Overseas Bank in writing in case I change my salary account to any other bank.
15. Loans and other credit facilities under the Salary Account scheme shall be considered only if I am otherwise eligible, as per the Bank's norms and extant guidelines.
16. Locker facility, wherever offered, shall be subject to availability and applicable terms and conditions of the Bank.
17. I hereby confirm that I have read, understood, and accepted all the terms and conditions of Indian Overseas Bank applicable to the Salary Account Package for Govt. Employees under Employee Category (A / B / C).

Signature of the Applicant: _____
Name: _____
Date: _____
Place: _____

Sherma
(श्रीमती शारदा देवी)
विशेष सचिव
एलडीएम शासन
किसल विमान
मंत्रालय, नया रायपुर, छत्ता गढ़



For Indian Overseas Bank

In My
Senior Regional Manager
Regional Office, Raipur



INDIAN OVERSEAS BANK
BRANCH:

Annexure-2

Subject: Request for Conversion / Upgradation of Existing SB Account to Government Employees Salary Account Package

Dear Sir / Madam,

I, _____ [Name of the Account Holder], presently maintaining a Savings Bank / Salary Account with your branch, request you to kindly convert / upgrade my existing account to the State Government Employees Salary Account Package, as I am an eligible State Government employee.

Account Details:	Details
Name of the Account Holder	
Existing Account Number	
Existing Scheme Code / Type	
Employee Category (A / B / C)	
Pay Matrix Level	
Name of Department / Office	
Employee ID	

I hereby confirm that I am a serving, permanent, regular, and confirmed employee of the State Government and that my salary is being / will be credited regularly to the above account.

I undertake to comply with all terms and conditions governing the State Government Employees Salary Account Package, including those relating to salary credit, eligibility, insurance benefits, and withdrawal of benefits in case of non-credit of salary / retirement / change of organisation, as applicable.

I request you to kindly process the above conversion / upgradation at the earliest.

Thanking you.

Yours faithfully,

Signature of the Account Holder
Date:

For Branch Use Only

- Eligibility Verified : Yes No
- Pay Matrix Level Verified : Yes No
- KYC Compliance : Yes No
- Scheme Code Changed to :
- Date of Conversion : _____

Authorized Signatory

Name & Designation: _____
Branch Seal & Signature

Sheema
(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर



For Indian Overseas Bank

[Signature]
Senior Regional Manager
Regional Office, Raipur

Annexure-3



INDIAN OVERSEAS BANK

ACKNOWLEDGEMENT - INSURANCE COVERAGE

Special Salary Account Package for Government Employees

Bank: Indian Overseas Bank
 Account Holder Name: _____
 Account Number: _____
 Employee Category: Group A Group B Group C
 Date: _____

Dear Customer,

We acknowledge that your **Special Salary Account for Government Employees** has been opened / upgraded with Indian Overseas Bank.

As per the approved scheme, the following **Insurance benefits are provided free of cost**, based on your employee category:

Particulars	Group C	Group B	Group A
Personal Accident (Death)	₹100.00 Lakh	₹100.00 Lakh	₹125.00 Lakh
Air Accident Insurance	₹100.00 Lakh	₹100.00 Lakh	₹125.00 Lakh
Permanent Total Disability	₹100.00 Lakh	₹100.00 Lakh	₹125.00 Lakh
Term Life Insurance	₹6.00 Lakh	₹8.00 Lakh	₹10.00 Lakh
Child Education Cover*	₹5.00 Lakh	₹5.00 Lakh	₹5.00 Lakh
Girl Child Marriage Cover*	₹5.00 Lakh	₹5.00 Lakh	₹5.00 Lakh
Wellness / Tele-consultation	Self, Spouse & Two Children	Same	Same

Note: Insurance coverage is subject to terms & conditions of the respective insurance companies.

*"Applicable only in case of accidental death of insured."

You may also opt for additional insurance coverage at your own cost by submitting annexure-4 at the branch.

Customer Signature: _____

Branch Official Signature: _____

Branch Seal

Sheena
 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 एनटीसीगढ़ शासन
 वित्त विभाग
 मंत्रालय, नया रायपुर, उट्टल नगर



For Indian Overseas Bank
Sheena
 Senior Regional Manager
 Regional Office, Raipur



Annexure-4

Customer Request Form – Optional / Additional Insurance Coverage

REQUEST FORM FOR OPTIONAL INSURANCE COVERAGE

(Cost to be borne by Account Holder)

Account Holder Name: _____

Account Number: _____

Mobile No.: _____

Employee Category: Group A Group B Group C

A. Term Life Insurance – Add-on (LIC)

 I wish to opt for ₹100.00 Lakh Term Life Insurance

Premium Range: ₹23,000 to ₹1,14,000 (based on age & gender)

B. Health / Medical Insurance (Optional)

 Niva Bupa – ₹2.00 Lakh -- ₹1999 with a co pay of 20% (1 only). SBI General – ₹5 to ₹20 Lakh - ₹12,000 to ₹64,000 (2+2). Universal Sampo – ₹5 to ₹15 Lakh - ₹8,000 to ₹78,000 (2+2), ₹14,000 to ₹1,32,000 (2+2+2).

C. Top-Up Health Insurance (Optional)

 Niva Bupa Top-up – ₹15.00 Lakh.

Premium (inc GST)	1A	2A	2A1C	2A2C
Age 18 - 62	₹899	₹1499	₹1899	₹2299

I hereby confirm that:

- I have voluntarily opted for the above additional insurance cover(s).
- Premium shall be debited from my account as per insurer norms.
- I understand that coverage is governed by insurer terms & conditions.

Customer Signature: _____

Date: _____

For Bank Use Only

Verified by: _____

Branch Seal & Signature

Sharma
 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नया रायपुर, अटल नगर



For Indian Overseas Bank

Sharma
 Senior Regional Manager
 Regional Office, Raipur

Salary Account Package for Government Employees				
Bank Name: Indian Overseas Bank				
Salary Product Features		Group-C	Group-B	Group-A
Insurance Cover for Account Holder Only	Personal Accident Death Insurance (Free of cost) {Details in the Annexure-1}	Rs.100.00 Lakhs	Rs.100.00 Lakhs	Rs.125.00 Lakhs
	Air Accident Insurance (Free of cost) {Details in the Annexure-2}	Rs.100.00 Lakhs	Rs.100.00 Lakhs	Rs.125.00 Lakhs
	Permanent Total Disability (Free of cost) {Details in the Annexure-3}	Rs.100.00 Lakhs	Rs.100.00 Lakhs	Rs.125.00 Lakhs

Sherma
(शीतल शाश्वत वर्मा)
विशेष सचिव
जनसंचार शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर



For Indian Overseas Bank

[Signature]
Senior-Regional Manager
Regional Office, Raipur

Insurance	Cover for Account Holder Only	Personal Accident Death Insurance (Free of cost) {Details in the Annexure-1}	Rs. 100.00 Lakhs	Rs. 100.00 Lakhs	Rs. 125.00 Lakhs																																																																								
		Air Accident Insurance (Free of cost) {Details in the Annexure-2}	Rs. 100.00 Lakhs	Rs. 100.00 Lakhs	Rs. 125.00 Lakhs																																																																								
		Permanent Total Disability (Free of cost) {Details in the Annexure-3}	Rs. 100.00 Lakhs	Rs. 100.00 Lakhs	Rs. 125.00 Lakhs																																																																								
		Permanent Partial Disability (Free of cost) {Details in the Annexure-4}	<table border="1"> <tbody> <tr><td>A</td><td>Loss of sight of one eye</td><td>50</td></tr> <tr><td>B</td><td>Loss of one limb</td><td>50</td></tr> <tr><td>C</td><td>Loss of toes-all</td><td>20</td></tr> <tr><td>D</td><td>Great-both phalanges</td><td>5</td></tr> <tr><td>E</td><td>Great-one phalanx</td><td>2</td></tr> <tr><td>F</td><td>Other than great, if more than one toe lost each</td><td>1</td></tr> <tr><td>G</td><td>Loss of hearing – both ears</td><td>50</td></tr> <tr><td>H</td><td>Loss of hearing – one ear</td><td>15</td></tr> <tr><td>I</td><td>Loss of Speech</td><td>50</td></tr> <tr><td>J</td><td>Loss of four fingers and thumb of one hand</td><td>40</td></tr> <tr><td>K</td><td>Loss of four fingers</td><td>35</td></tr> <tr><td>L</td><td>Loss of thumb-both phalanges</td><td>25</td></tr> <tr><td>M</td><td>Loss of thumb-one phalanx</td><td>10</td></tr> <tr><td rowspan="3">N</td><td>Loss of index finger</td><td rowspan="3">10</td></tr> <tr><td>i) Three phalanges</td></tr> <tr><td>ii)Two phalanges</td></tr> <tr><td>iii)One phalanges</td><td>4</td></tr> <tr><td rowspan="3">O</td><td>Loss of middle finger</td><td rowspan="3">6</td></tr> <tr><td>i) Three phalanges</td></tr> <tr><td>ii)Two phalanges</td></tr> <tr><td>iii)One phalanges</td><td>2</td></tr> <tr><td rowspan="3">P</td><td>Loss of ring finger</td><td rowspan="3">5</td></tr> <tr><td>i) Three phalanges</td></tr> <tr><td>ii)Two phalanges</td></tr> <tr><td>iii)One phalanges</td><td>2</td></tr> <tr><td rowspan="3">Q</td><td>Loss of little finger</td><td rowspan="3">4</td></tr> <tr><td>i) Three phalanges</td></tr> <tr><td>ii)Two phalanges</td></tr> <tr><td>iii)One phalanges</td><td>2</td></tr> <tr><td rowspan="2">R</td><td>Loss of Metacarpals</td><td rowspan="2">3</td></tr> <tr><td>(i)First or second (additional)</td></tr> <tr><td></td><td>(ii)Third, fourth or fifth (additional)</td><td>2</td></tr> </tbody> </table>			A	Loss of sight of one eye	50	B	Loss of one limb	50	C	Loss of toes-all	20	D	Great-both phalanges	5	E	Great-one phalanx	2	F	Other than great, if more than one toe lost each	1	G	Loss of hearing – both ears	50	H	Loss of hearing – one ear	15	I	Loss of Speech	50	J	Loss of four fingers and thumb of one hand	40	K	Loss of four fingers	35	L	Loss of thumb-both phalanges	25	M	Loss of thumb-one phalanx	10	N	Loss of index finger	10	i) Three phalanges	ii)Two phalanges	iii)One phalanges	4	O	Loss of middle finger	6	i) Three phalanges	ii)Two phalanges	iii)One phalanges	2	P	Loss of ring finger	5	i) Three phalanges	ii)Two phalanges	iii)One phalanges	2	Q	Loss of little finger	4	i) Three phalanges	ii)Two phalanges	iii)One phalanges	2	R	Loss of Metacarpals	3	(i)First or second (additional)	
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S. Verma
(शीतल शश्वत वर्मा)
विशेष सचिव
उपनिष्ठापक शासन
विद्युत निगम
मंत्रालय, नया दिल्ली, भारत



For Indian Overseas Bank

In Om
Senior Regional Manager
Regional Office, Raipur



	ADD on Covers- Girls Child Education/ Marriage, Air/ Ambulance charges, etc. (Free of cost) <i>[Details in the Annexure-5]</i>	Child Education - 5.00 Lakhs Girl Child marriage - 5.00 Lakhs	Child Education - 5.00 Lakhs Girl Child marriage - 5.00 Lakhs	Child Education - 5.00 Lakhs Girl Child marriage - 5.00 Lakhs										
	Term Life Insurance Cover (Free of cost) <i>[Details in the Annexure-6]</i>	Rs.6.00 Lakhs	Rs.8.00 Lakhs	Rs.10.00 Lakhs										
	Term Life Insurance- Add on Cover (Cost to be borne by A/c holder) <i>[Details in the Annexure-7]</i>	Rs. 100 Lakhs (LIC) Prem.: 23K to 114K. (Based on age, M/F)	Rs. 100 Lakhs (LIC) Prem.: 23K to 114K. (Based on age, M/F)	Rs. 100 Lakhs (LIC) Prem.: 23K to 114K. (Based on age, M/F)										
	Wellness Program / Benefits / Annual Health Check-up (Free of cost) <i>[Details in the Annexure-8]</i>	Online Telecommunication for Account holder, Spouse & Two Children	Online Telecommunication for Account holder, Spouse & Two Children	Online Telecommunication for Account holder, Spouse & Two Children										
	Health/ Medical Insurance Cover (cost by A/c holder) <i>[Details in the Annexure 9 a,b, c]</i>	<p>Base Plan: Multiple options Niva Bupa: 2 Lakh - Rs 1999 with a co pay of 20% (1 only). SBI GIC - Cover 5 to 20 Lakh Prem: 12 K to 64 K (2+2) Universal Sampo - Cover 5 to 15 lakh Prem.- 8 K to 78 K (2+2) Prem.- 14 K to 132 K (2+2+2)</p>												
	Top-Up Health/ Medical Insurance Cover (cost by A/c holder) <i>[Details in the Annexure-10]</i>	<p>Top up Plan Niva Bupa Rs. 15.00 Lakh.</p> <table border="1"> <thead> <tr> <th>Premium (Inc GST)</th> <th>1A</th> <th>2A</th> <th>2A1C</th> <th>2A2C</th> </tr> </thead> <tbody> <tr> <td>Age 18-62</td> <td>899</td> <td>1499</td> <td>1899</td> <td>2299</td> </tr> </tbody> </table>			Premium (Inc GST)	1A	2A	2A1C	2A2C	Age 18-62	899	1499	1899	2299
Premium (Inc GST)	1A	2A	2A1C	2A2C										
Age 18-62	899	1499	1899	2299										

BANKING				
Banking	Minimum Balance	No minimum Balance Requirement	No minimum Balance Requirement	No minimum Balance Requirement
	Instant Overdraft Facility	Up to 02 months net salary	Up to 02 months net salary	Up to 03 months net salary
	Sweep In-Out facility	Threshold limit 1,00,000/- In multiple of 10,000	Threshold limit 1,00,000/- In multiple of 10,000	Threshold limit 1,00,000/- In multiple of 10,000
	IMPS/ RTGS/ UPI/ SMS Charges	Free	Free	Free
	Free Demand Draft	Unlimited	Unlimited	Unlimited
	Free Cheque Facility	Free	Free	Free
	Concession in Locker Charges	40% waiver	50% waiver	60% waiver
	Concession in Processing & Documentation charges on Housing/ Car/ Education / Personal/ other Retail loan	100% waiver (excluding Personal Loans)	100% waiver (excluding Personal Loans)	100% waiver (excluding Personal Loans)
	Concession in Rate of Interest on Housing/ Car/ Education / Personal/ other Retail loan	Considered on a case-to-case basis	Considered on a case-to-case basis	Considered on a case-to-case basis
	Concession in Demat AMC	-	-	-
	Family Banking Benefits	Yes	Yes	Yes
Any Other.....	-	-	-	

Sheema
 (शीतल शाश्वत वर्मा)
 निदेशक सचिव
 पर्यवेक्षण शाखा
 वित्त विभाग
 मंत्रालय, नया दिल्ली, भारत



For Indian Overseas Bank

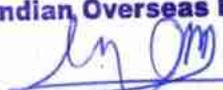
[Signature]
Senior Regional Manager
Regional Office, Raipur

CARDS & OFFERS				
Cards & Offers	Debit Card Variant	Rupay Platinum	Rupay Platinum	Rupay Select
	Debit Card - Issuance / Annual Maintenance Charges	100% waiver on AMC	100% waiver on AMC	100% waiver on AMC
	No. of Free ATM TXN (in a month)	Unlimited Free	Unlimited Free	Unlimited Free
	Airport Lounge Access on Debit Card [Domestic]	1/quarter (No Spending Condition)	1/ quarter (No Spending Condition)	2/ quarter (No Spending Condition)
	Airport Lounge Access on Debit Card [International]	1/year (No Spending Condition)	1/year (No Spending Condition)	2/year (No Spending Condition)
	Other Benefits on ATM	Exclusive offers from selected merchants	Exclusive offers from selected merchants	<ul style="list-style-type: none"> 1 Complimentary Gym Membership in a quarter 1 Complimentary premium health checkup package in a quarter 1 Complimentary SPA session in a quarter 1 Complimentary Golf Lesson in a quarter Exclusive offers from selected merchants 1 Complimentary 12 Months Amazon Prime/ Hotstar/ Sony Liv membership every year
Credit Card Variant	Rupay Platinum	Rupay Platinum	Rupay Select	
Credit Card- Issuance / Annual Maintenance Charges	100% Waiver on Issuance 25% Waiver on AMC	100% Waiver on Issuance 25% Waiver on AMC	100% Waiver on Issuance. 100% Waiver on AMC.	
Airport Lounge Access on Credit Card [Domestic]	1/ quarter	1/ quarter	2/ quarter	
Airport Lounge Access on Credit Card [International]	1/year	1/year	2/year	
Features & Other Benefit on Credit Card	<ul style="list-style-type: none"> Fuel surcharge waiver Various Merchant Offers Loyalty and Rewards Points 	<ul style="list-style-type: none"> Fuel surcharge waiver Various Merchant Offers Loyalty and Rewards Points 	<ul style="list-style-type: none"> Fuel surcharge waiver Various Merchant Offers Loyalty and Rewards Points 	
Other				

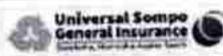

 (शीतल शास्त्रि दया)
 विशेष सचिव
 खासदार शासन
 पत्रिका, भाग संस्कृत, अटल नगर



For Indian Overseas Bank


 Senior Regional Manager
 Regional Office, Raipur

Annexure 6

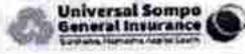
 Universal Sampo General Insurance Co. Ltd.	
Quotation - Group Personal Accident Insurance Policy	
Group Name	IOB Category A Government Employees
Location	South
Existing Insurer	Fresh Case
Date	29-Oct-25
New/Renewal	Fresh Proposal
Existing Policy No	
Insured Group Details	
Industry	Category A government Employees (IAS & IFS, IPS category)
Policy Period	From TBO To TBO
Policy Type	Named Policy
No. of Account Holder Members	3,000
Maximum Age	18 Years to 70 Years
Sum Insured Criteria	Flat Sum Insured for all members
Sum Insured bands	12,500,000
No. of Insured in Sum Insured band	3,000
Total Sum Insured	INR 37,500,000,000
Benefits Details	
Accidental Death	Upto 100% of Capital Sum Insured
Permanent Total Disablement	Upto 100% of Capital Sum Insured
Permanent Partial Disablement	As per Permanent Partial Disability table of benefit.
Additional Benefits (Payable only in case the liability for accidental claim is admitted):	
Children's Education means the financial burden of the Insured Person or his/her nominee/legal heir for the education of dependents (up to 25 years of age) following the Death/Disappearance or Permanent Total Disablement of the Insured Person due to accident.	Actual expenses subject to maximum of Rs.5,00,000/- 1. Irrespective of the number of dependents, the maximum recoverable amount is the Sum Insured as mentioned.
Marriage Expenses means expenses to be incurred on the marriage of unmarried children following Death/Disappearance or Permanent Total Disablement of the Insured Person caused by accident.	Marriage Expenses are covered up to INR 5,00,000/- or actual whichever is lower on the marriage of unmarried children following Death/Disappearance or Permanent Total Disablement of the Insured Person caused by accident.
Air Accident Cover in case of Accident :	1) Air Accident Coverage up to 1.25 Crores or actual whichever lower, in case of Accident only. 2) Air Accident cover is applicable only for the salary account holders of Indian Overseas Bank. 3) In the events of insured having multiple accounts, the personal Air Accident claim would be payable on one account only, irrespective of number of accounts held by the customer. 4) The limit for AOA/ ADY will be 1.25 Crores.
Special Conditions :	1) GPA Coverage for Category A government Employees (IAS & IFS, IPS category) - of IOB. 2) GPA Coverage on named basis only. 3) GPA Coverage limited with Accidental Death +PTD and PPD only at SI of flat 1.25 Crore. 4) Self cover only. 5) Policy tenure One year. 6) Age bucket 18-70 years. 7) The policy can be offered to risk class I & II only. 8) Policy Construct : Non-Employer-Employee basis.
Decline Occupation Category List:	1) Person working as miners. 2) GPA Coverage on un-named basis. 3) Aviation crew and pilots covered under Aviation PA Policy. 4) Persons who engage in hazardous sports like rafting, mountaineering, underwater diving, deep sea diving, rafting, canoeing, bungee jumping, parachuting, sky diving or any other dangerous sport or activity. 5) Alcoholics, persons habitually under the influence of drugs. 6) Political activities in violence prone areas. 7) Proposals from Politically disturbed areas or where enforcement of law and order is lax. 8) Persons undergoing treatment for epilepsy irrespective of origin.
Policy Exclusion as above:	1) Accidental Bodily injury that the insured person's meet with: a) Through Suicide, attempted suicide or self-inflicted injury or illness. b) While under the influence of liquor or drugs. c) Arising or resulting from the insured person's committing any breach of law with criminal intent. d) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any duly licensed standard type of aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world. e) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trail runs. f) As a result of any curative or interventions that the insured person's carry out or have carried out on his / her body. g) Arising out of the participations of the insured person's in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic. 2) The insured person's consequential losses of any kind or their actual or alleged legal liability. 3) Venereal or sexually transmitted diseases. 4) HIV (Human Immunodeficiency Virus) and /or any HIV related illness including, AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused. 5) Pregnancy, resulting childbirth, miscarriage, abortion or Complications arising out of any of these. 6) Nuclear energy, radiation. 7) War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government of public local authority.
Terrorism Coverage	Not covered under the policy
Premium Details	
Premium Excluding GST	INR 2,542,373
GST	INR 457,627
Premium including GST	INR 3,000,000
Name of the Intermediary	Indian Overseas Bank
Brokerage/Commission	0.00%
Process for Mid-term Inclusion / Deletion - Named Policy	
* During the currency of the Policy, inclusions will be permitted for new joiners. * A cash deposit is to be held by the client to effect inclusion of new joiners from the date of joining; subject to availability of sufficient premium in the deposit to effect the inclusion and the date of joining is in the preceding month to the date of declaration.	

Sharma
 (श्रीराल शाश्वत वर्मा)
 विशेष सचिव
 उत्तीर्णशु शासन



For Indian Overseas Bank

Senior Regional Manager
 Regional Office, Raipur

		Universal Sampo General Insurance Co. Ltd.	
Quotation - Group Personal Accident Insurance Policy			
Group Name	IOB-Category B & C Government Employees	Date	20-Nov-25
Location	South	New/Renewal	Fresh Proposal
Existing Insurer	Fresh Case	Existing Policy No	
Insured Group Details			
Industry	Category B & C government Employees		Moderate
Policy Period	From	TBD	To
Policy Type	Named Policy		
No. of Account Holder Members	3,000		
Maximum Age	18 Years to 70 Years		
Sum Insured Criteria	Flat Sum Insured for all members		
Sum Insured bands	10,000,000		
No. of Insured in Sum Insured band	3,000		
Total Sum Insured	INR 30,000,000,000		
Benefits Details			
Accidental Death	Upto 100% of Capital Sum Insured		
Permanent Total Disablement	Upto 100% of Capital Sum Insured		
Permanent Partial Disablement	As per Permanent Partial Disability table of benefit.		
Additional Benefits (Payable only in case the liability for accidental claim is admitted):-			
Children's Education means the financial burden of the Insured Person or his/her nominee/legal heir for the education of dependents (up to 25 years of age) following the Death/Disappearance or Permanent Total Disablement of the Insured Person due to accident.	Actual expenses subject to maximum of Rs.5,00,000/- 1. Irrespective of the number of dependents, the maximum recoverable amount is the Sum Insured as mentioned.		
Marriage Expenses means expenses to be incurred on the marriage of unmarried children following Death/Disappearance or Permanent Total Disablement of the Insured Person caused by accident.	Marriage Expenses are covered up to INR 5,00,000/- or actual whichever is lower on the marriage of unmarried children following Death/Disappearance or Permanent Total Disablement of the Insured Person caused by accident.		
Air Accident Cover in case of Accident :	1) Air Accident Coverage up to 1 Crores or actual whichever lower, in case of Accident only. 2) Air Accident cover is applicable only for the salary account holders of Indian Overseas Bank. 3) In the events of insured having multiple accounts, the personal Air Accident claim would be payable on one account only, irrespective of number of accounts held by the customer. 4) The limit for ADA/ ADY will be 1 Crores. 5) The decline occupation list for Air Accident cover will be as per below T & C.		
Special Conditions :	1) GPA Coverage for Category A government Employees (IAS & IFS , IPS category) along with Category B and C Employees. 2) GPA Coverage on named basis only. 3) GPA Coverage limited with Accidental Death +PTD and PPD only at SI of flat 1 Crore. 4) Self cover only. 5) Policy tenure One year. 6) Age bucket 18-70 years. 7) The policy can be offered to risk class I & II only. 8) Policy Construct : Non-Employer-Employee basis.		
Decline Occupation Category List:	1) Person working as miners. 2) GPA Coverage on un-named basis. 3) Aviation crew and pilots covered under Aviation PA Policy. 4) Persons who engage in hazardous sports like rafting, mountaineering, underwater diving, deep sea diving, rafting, canoeing, bungee jumping, parachuting, sky diving or any other dangerous sport or activity. 5) Alcoholics, persons habitually under the influence of drugs. 6) Political activities in violence prone areas. 7) Proposals from Politically disturbed areas or where enforcement of law and order is lax. 8) Persons undergoing treatment for epilepsy irrespective of origin.		
Policy Exclusion as above:	1) Accidental Bodily injury that the insured person's meet with: a) Through Suicide, attempted suicide or self-inflicted injury or illness. b) While under the influence of liquor or drugs. c) Arising or resulting from the insured person's committing any breach of law with criminal intent. d) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any duly licensed standard type of aircraft other than as a passenger (fare paying r otherwise) in any duly licensed standard type of aircraft anywhere in the world. e) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trail runs. f) As a result of any curative or interventions that the insured person's carry out or have carried out on his / her body. g) Arising out of the participations of the insured person's in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic. 2) The insured person's consequential losses of any kind or their actual or alleged legal liability. 3) Venereal or Sexually transmitted diseases. 4) HIV (Human Immunodeficiency Virus) and /or any HIV related illness including, AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused. 5) Pregnancy, resulting childbirth, miscarriage, abortion or Complications arising out of any of these. 6) Nuclear energy, radiation. 7) War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government of public local authority.		
Terrorism Coverage	Not covered under the policy		
Premium Details			
Premium Excluding GST	INR 1,907,256		
GST	INR 343,306		
Premium Including GST	INR 2,250,563		
Name of the Intermediary	Indian Overseas Bank		
Brokerage/Commission	0.00%		
Process for Mid-term inclusion / Deletion - Named Policy			
* During the currency of the Policy, inclusions will be permitted for new joinees .			
* A cash deposit is to be held by the client to effect inclusion of new joinees from the date of joining; subject to availability of sufficient premium in the deposit to effect the inclusion and the date of joining is in the preceding month to the date of declaration.			
* In case, of any delayed declaration, the inclusion is from the date of receipt of declaration subject to availability of sufficient premium in the deposit to effect the inclusion.			

(Signature)
 (सोनील शरदत दया)
 विशेष सचिव
 निदेशक शासन



(Signature)
Senior Regional Manager
 Regional Office, Raipur

S. No.	Table of Benefits	Percentage of Capital Sum Insured
1	Accidental Death	100
2	Permanent Total Disability:	
a)	Loss of sight (both eyes)	100
b)	Loss of two limbs	100
c)	Loss of one limb and one eye	100
d)	Permanent Total and absolute disablement as certified by Medical Practitioner	100
3	Permanent Partial Disability:	

A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing – both ears	50
H	Loss of hearing – one ear	15
I	Loss of Speech	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i) Three phalanges	10
	ii) Two phalanges	8
	iii) One phalanges	4
O	Loss of middle finger	
	i) Three phalanges	6
	ii) Two phalanges	4
	iii) One phalanges	2
P	Loss of ring finger	
	i) Three phalanges	5
	ii) Two phalanges	4
	iii) One phalanges	2
Q	Loss of little finger	
	i) Three phalanges	4
	ii) Two phalanges	3
	iii) One phalanges	2
R	Loss of Metacarpals	
	(i) First or second (additional)	3
	(ii) Third, fourth or fifth (additional)	2

UIN: IRDA/NL-HLT/USGI/P-P/V.I/409/13-14
POLICY WORDING: Individual Accident Policy

Sikma
(श्रीमल शाश्वत वर्मा)
विशेष सचिव
एनडीएमए शासन
वित्त विभाग
मंत्रालय, नया रायपुर, जटल नगर



For Indian Overseas Bank

[Signature]
Senior Regional Manager
Regional Office, Raipur



Indian Overseas Bank
Chennai

03/12/2025
Revised Quote

Dear Sir,

Re : Central Government Employee-Salary Account Holders of IOB

Greetings from LIC of India, Pension & Group Schemes Unit, Chennai.

This has reference to your email giving the Age-wise breakup of Central Govt Employees expected to be enrolled under the proposed Central Government Employee-Salary Account Holders Group Insurance by your Bank. We can offer coverage for all Central Government Employee-Salary Account Holders of IOB on the following lines :

- Death Benefit : In case of death of the Account Holder while the policy is in force, Sum Assured is paid to the nominees of the beneficiary members.
- Coverage can be offered based on 3 grades – 6 lacs, 8 lacs and 10 lacs- depending on their Grade in Central Government Employment with **TOP UP FACILITY in such a way that TOTAL INSURANCE DOES NOT EXCEED Rs 10 Lacs per member.**
- Maximum coverage Rs 10 lacs per member
- Eligible Age band : 18 years (Completed) to 59 years; Coverage upto Age 60 years Nearer birthday.
- Premium quoted :
Uniform premium of Rs 2.50 per thousand Coverage per annum + Applicable GST (now 18%) is quoted for all ages
- No Medical Examination. Simple Declaration of Good Health at the time of entry into the scheme is sufficient.
- Coverage offered only as long as the members are serving as Permanent Government Employees of Union Government of India
- All members are to be covered under a single Master Policy issued in favour of the Bank. Future enrollments also should happen within the same policy.
- Bank to verify and certify that the said individuals being covered are coming under the Central Government Employee-Salary Account Holders of the Bank.
- **Coverage is offered only to employees in civilian duties and not engaged in Hazardous occupations**

पेंशन व समूह योजना विभाग, तीसरा तल, एन.आर्.सी. बिल्डिंग, 153, अण्णा सालै, चेन्नै - 600 002.
दूरभाष : 044 - 28604200 ई-मेल : bo_g605@licindia.com

Pension & Group Schemes Department, 3rd Floor, LIC Building, 153, Anna Salai, Chennai - 600 002.
Tel : 044 - 28604200 E-mail : bo_g605@licindia.com

Sherma
(शीतल शाश्वत वर्मा)
विशेष सचिव
प्रतीभा शर्मा

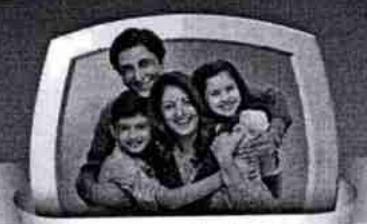


For Indian Overseas Bank

[Signature]
Senior Regional Manager
Regional Office, Raipur

Sabse Pahle
Life Insurance

A Non-linked, Non-Participating, Individual, Pure Risk Premium Life Insurance Plan



Because your love for your loved ones, is forever...

LIC's New Jeevan AMAR

PLAN NO. 955 UIN: 512N350V01

For details contact your Agent / Licensed LIC Branch or visit www.licindia.com

LIC
भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA
Har Pal Apke Saath

LIC's New Jeevan Amar (UIN: 512N350V01)

(A Non-linked, Non-participating, Individual, Pure Risk Premium Life Insurance Plan)

LIC's New Jeevan Amar is a Non-Linked, Non-participating, Individual, Pure Risk Premium Life Insurance Plan, which provides financial protection to the insured's family in case of his/her unfortunate death during the policy term.

This Plan can be purchased Offline through Licensed agents, Corporate agents, Brokers and Insurance Marketing Firms.

Key features of LIC's New Jeevan Amar:

- Flexibility to choose from two benefit options: Level Sum Assured and Increasing Sum Assured.
- Flexibility to
 - Choose from Single Premium, Regular Premium and Limited Premium Payment
 - Choose the Policy Term/Premium Paying Term
 - Opt for payment of benefit in installments.
- Special rates for women.
- Benefit of attractive High Sum Assured Rebate.
- Two categories of premium rates namely (1) Non-Smoker rates and (2) Smoker rates. The application of Non-Smoker rates shall be based on the findings of the Urinary Cotinine test. In all other cases, the Smoker rates will be applicable.
- Option to enhance coverage by opting for Accident Benefit Rider on payment of additional premium for the rider benefit.

1. Benefits:

Benefits payable under an in-force policy shall be as under:

A) Death Benefit:

Death benefit payable on death of the Life Assured during the policy term after the date of commencement of risk but before the date of maturity, provided the policy is inforce and claim is admissible shall be "Sum Assured on Death".

For Regular premium and Limited premium payment policy, "Sum Assured on Death" is defined as the highest of:

- 7 times of Annualised Premium; or
- 105% of "Total Premiums Paid" upto the date of death; or
- Absolute amount assured to be paid on death.

For Single premium policy, "Sum Assured on Death" is defined as the higher of:

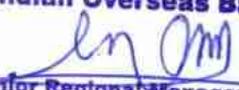
- 125% of Single Premium.
- Absolute amount assured to be paid on death.

Where:

- "Annualized Premium" shall be the premium payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any, and
- "Total Premiums Paid" means total of all the premiums received, excluding any extra premium, any rider premium and taxes.
- Absolute amount assured to be paid on death shall depend on Death Benefit Option chosen at the time of taking this policy and is as under:
 - Option I: Level Sum Assured**
Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured, which shall remain the same throughout the policy term.
 - Option II: Increasing Sum Assured**
Absolute amount assured to be paid on death shall remain equal to Basic Sum

Verma
(श्रीमती शाश्वत वर्मा)
विशेष सचिव
एलटीएनएड शासन
निकल विभाग
मंत्रालय, नया दिल्ली, अटल नगर

For Indian Overseas Bank



Senior Regional Manager
Regional Office, Raipur



Assured till completion of fifth policy year. Thereafter, it increases by 10% of Basic Sum Assured each year from the sixth policy year till fifteenth policy year till it becomes twice the Basic Sum Assured. This increase will continue under an inforce policy till the end of policy term or till the Date of Death; or till the fifteenth policy year, whichever is earlier. From sixteenth policy year and onwards, the Absolute amount assured to be paid on death remains constant i.e. twice the Basic Sum Assured till the policy term ends.

For example, Absolute amount assured to be paid on death under a policy with Basic Sum Assured of Rs. X will be Rs. X till the end of fifth policy year, ₹ 1.1X during the sixth policy year, 1.2X during seventh policy year, increasing so on by 10% of Basic Sum Assured each year till it becomes 2X in fifteenth policy year. From sixteenth policy year and onwards, the Absolute amount assured to be paid on death will be 2X.

The Death Benefit Option once chosen cannot be changed later.

B) Maturity Benefit:

On survival of the life assured to the end of the policy term, no maturity benefit is payable.

2. Eligibility Conditions and Other Restrictions:

- a) Minimum Age at entry : [18] years (Last Birthday)
- b) Maximum Age at entry : [65] years (Last Birthday)
- c) Maximum age at Maturity : [80] years (Last Birthday)
- d) Minimum Basic Sum Assured : ₹ 25,00,000/-
- e) Maximum Basic Sum Assured : No Limit* As per underwriting decision

* The maximum Basic Sum Assured allowed to each individual will be subject to underwriting decision as per the Board Approved Underwriting Policy. The Basic Sum Assured shall be in multiples of:

₹ 1,00,000/-, if Basic Sum Assured for the policy is ₹ 25,00,000/- to ₹ 40,00,000/-
₹ 10,00,000/-, if Basic Sum Assured for the policy is above ₹ 40,00,000/-.

- f) Policy Term : [10 to 40] years
- g) Premium Paying Term :
 - Regular Premium : Same as policy term
 - Limited Premium : [Policy Term minus 5] years for Policy Term [10 to 40] years
 - Single Premium : [Policy Term minus 10] years for Policy Term [15 to 40] years
 - Single Premium : NA

3. Options Available :

I. Optional Riders:

The policyholder has an option of availing LIC's Accident Benefit Rider (UIN:5128203V03) under Regular Premium and Limited Premium payment mode by payment of additional premium during the Premium Paying Term, provided the outstanding premium paying term is atleast five years. The benefit cover under this Rider shall be available during the Premium Paying term only or up to the policy anniversary on which age nearest birthday of the Life Assured is 70 years, whichever is earlier. If this rider is opted for, in case of accidental death, the Accident Benefit Rider Sum Assured will be payable as lumpsum along with the death benefit under the base plan.

The premium under this Rider shall not exceed 100% of the premium under the Base plan. The Accidental Benefit Sum Assured shall not exceed the Basic Sum Assured under the policy.

For more details on this rider, refer to the Rider brochure or contact LIC's nearest Branch Office.

II. Option to take Death Benefit in instalments:

This is an option to receive Death Benefits in instalments over a period of 5 years instead of lump sum amount under an inforce policy. This option can be exercised by Life Assured during his/her lifetime; for full or part of Death benefits payable under the policy. The amount opted for by the Life Assured (i.e. Net Claim Amount) can be either in absolute value or as a percentage of the total claim proceeds payable.

The instalments shall be paid in advance at yearly or half-yearly or quarterly or monthly intervals, as opted for, subject to minimum instalment amount for different modes of payments being as under:

Mode of Instalment payment	Minimum Instalment amount
Monthly	₹ 5,000/-
Quarterly	₹ 15,000/-
Half-Yearly	₹ 25,000/-
Yearly	₹ 50,000/-

If the Net Claim Amount is less than the required amount to provide the minimum instalment amount as per the option exercised by the Life Assured, the claim proceed shall be paid in lump sum only.

For all the Instalment payment options commencing during the 12 months' period from 1st May to 30th April, the interest rate used to arrive at the amount of each instalment shall be annual effective rate not lower than the 5 year semi-annual G-Sec rate minus 2 %; where, the 5 year semi-annual G-Sec rate shall be as at last trading day of previous financial year.

Accordingly, for the 12 months period commencing from 1st May, 2022 to 30th April, 2023, the applicable interest rate for the calculation of the instalment amount shall be 4.64% p.a. effective.

For exercising option to take Death Benefit in instalments, the Life Assured can exercise this option during his/her lifetime while in currency of the policy, specifying the Net Claim Amount for which the option is to be exercised. The death claim amount shall then be paid to the nominee as per the option exercised by the Life Assured and no alteration whatsoever shall be allowed to be made by the nominee.

4. Payment of Premiums:

Regular Premium, Limited Premium or Single Premium payment options are available under this plan. In case of Regular and Limited Premium payment, the premium can be paid regularly during the Premium Paying Term with modes of premium payment Yearly or Half Yearly.

The premium payable will depend on the age at entry of the life to be assured, smoking status, gender, policy term, Premium Paying Term and Sum Assured Option chosen. Under Single Premium, minimum premium shall be ₹ 30,000/- Under Regular and Limited Premium mode, the minimum premium shall be ₹ 3,000/-.

Sherma
(श्रीलाल शाश्वत वर्मा)
विशेष सचिव
उपनिवेश शासन
मिडल विभाग
मंडल, रायपुर, जल नगर

For Indian Overseas Bank

[Signature]
Senior Regional Manager
Regional Office, Raipur



5. Grace period (applicable for regular and limited premium payment):

A grace period of 30 days shall be allowed for payment of yearly or half-yearly premiums from the date of First Unpaid Premium. During this period, the policy shall be considered in force with the risk cover without any interruption as per the terms of the policy. If the premium is not paid before the expiry of the days of grace, the Policy lapses.

The above grace period will also apply to Rider premiums which are payable along with premium for Base Policy.

All the benefits shall cease after the expiry of grace period from the date of First Unpaid Premium under such policies and nothing shall be payable.

6. SAMPLE ILLUSTRATIVE PREMIUM:

The sample illustrative premiums for both Option I (Level Sum Assured) and Option II (Increasing Sum Assured) for Basic Sum Assured of ₹ 50 Lakh for Non-Smoker, Male, Standard lives under different Premium Payment options are as under:

Option I (Level Sum Assured):

Age (Last Birthday)	Policy Term	Regular Annual Premium (in ₹)	Annual Premium for Limited Premium Paying Term of (Policy Term minus 5) Years (in ₹)	Annual Premium for Limited Premium Paying Term of (Policy Term minus 10) Years (in ₹)	Single Premium (in ₹)
20	20	5,959	6,873	8,830	57,768
30	20	7,830	9,091	11,788	78,213
40	20	15,441	18,067	23,629	1,60,200

The above premiums are exclusive of taxes.

Option II (Increasing Sum Assured):

Age (Last Birthday)	Policy Term	Regular Annual Premium (in ₹)	Annual Premium for Limited Premium Paying Term of (Policy Term minus 5) Years (in ₹)	Annual Premium for Limited Premium Paying Term of (Policy Term minus 10) Years (in ₹)	Single Premium (in ₹)
20	20	7,832	9,078	11,748	77,786
30	20	11,125	12,994	16,954	1,14,187
40	20	23,933	28,119	36,946	2,52,525

The above premiums are exclusive of taxes.

7. REBATES/LOADINGS:

The following rebates/loadings shall be applicable:

(i) High Sum Assured Rebate (Applicable for Regular, Limited & Single Premium payment):

The High Sum Assured rebates are as under:

a) Under Option I: Level Sum Assured

Age Band (Last Birthday)	High SA rebate as a % of Tabular Annual/Single Premium		
	Less than ₹ 50 Lakh	₹ 50 Lakh to less than ₹ 1 Crore	₹ 1 Crore and above
Up to 30 years	Nil	13%	25%
31 to 50 years	Nil	11%	21%
51 years and above	Nil	6%	11%

b) Under Option II: Increasing Sum Assured

Age Band (LBD)	High SA rebate as a % of Tabular Annual/Single Premium		
	Less than ₹ 50 Lakh	₹ 50 Lakh to less than ₹ 1 Crore	₹ 1 Crore and above
Up to 30 years	Nil	11%	23%
31 to 50 years	Nil	9%	19%
51 years and above	Nil	5%	10%

(ii) Modal Loading (applicable for Regular and Limited Premium payment):

Mode	Loading as a % of tabular annual premium
Yearly	Nil
Half-Yearly	2%

8. REVIVAL:

If the premiums are not paid within the grace period, then the policy will lapse. A lapsed policy can be revived, within a period of 5 consecutive years from the date of First Unpaid Premium. The revival shall be effected on payment of all the arrears of premium(s) together with interest (compounding half yearly) at such rate as may be fixed by the Corporation from time to time and on satisfaction of Continued insurability of the Life Assured on the basis of information, documents and reports that are already available and any additional information in this regard if and as may be required in accordance with the Underwriting Policy of the Corporation at the time of revival, being furnished by the Policyholder/Life Assured.

The Corporation reserves the right to accept at original terms, accept with modified terms or decline the revival of a discontinued policy. The revival of the discontinued policy shall take effect only after the same is approved, accepted and revival receipt is issued by the Corporation.

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For Indian Overseas Bank

[Signature]
Senior Regional Manager
Regional Office, Raipur



The rate of interest applicable for revival under this product for every 12 months' period from 1st May to 30th April shall not exceed 10 year G-Sec rate p.a. compounding half yearly as at the last trading day of previous financial year plus 3% or the yield earned on the Corporation's Non-Linked Non-Participating Fund plus 1% whichever is higher. For the 12 month's period commencing from 1st May, 2022 to 30th April, 2023, the applicable interest rate shall be 9.50% p.a. compounding half yearly. The basis for determination of interest rate for policy revival is subject to change.

If a lapsed policy is not revived within the revival period but before the Date of Maturity, the policy will automatically terminate. In case of Regular Premium policies, nothing shall be payable. However, in case of Limited Premium Payment policies, the amount as payable in case of surrender shall be refunded and the policy will terminate.

Revival of rider, if opted for, will be considered along with revival of the Base Policy, and not in isolation.

9. SURRENDER :

No surrender value will be available under this Plan. However on surrender of policy in the following cases (for both Level Sum Assured (Option I) as well as Increasing Sum Assured (Option II) options), an amount shall be refunded as under:

- a) Regular Premium policies: Nothing shall be refunded.
- b) Single Premium Policies: The applicable refund shall be payable anytime during the Policy Term.
- c) Limited Premium Payment: The applicable refund shall only be payable if full premiums have been paid for at least:
 - i) Two consecutive years in case of premium paying term less than 10 years.
 - ii) Three consecutive years in case of premium paying term of 10 years or more.

In case of a lapsed policy, refund shall be payable only during the revival period on request by the policyholder. However, on expiry of revival period, the policy shall terminate and refund shall be paid to the policyholder.

10. POLICY LOAN:

No loan will be available under this plan.

11. TAXES:

Statutory Taxes, if any, imposed on such Insurance plans by the Government of India or any other constitutional Tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.

The amount of any applicable taxes, as per the prevailing rates, shall be payable by the policyholder on premium(s) (for Base Policy and Rider, if any) including extra premiums, if any) which shall be collected separately over and above in addition to the premium(s) payable by the policyholder. The amount of Tax paid shall not be considered for the calculation of benefits payable under the plan. Regarding income tax benefits/implications on premium(s) paid and benefits payable under this plan, please consult your tax advisor for details.

12. FREE LOOK PERIOD:

If the Policyholder is not satisfied with the "Terms and Conditions" of the policy, the policy may be returned to the Corporation within 30 days from the date of receipt of the electronic or physical mode of the Policy Document, whichever is earlier, stating the reasons for objections. On receipt of the same, the Corporation shall cancel the policy and return the amount of premium deposited after deducting the proportionate risk premium (for Base Policy and Rider(s), if any) for the period of cover, expenses incurred on medical examination, special reports, if any, and for stamp duty charges.

13. SUICIDE EXCLUSION:

- (i) **Under Single premium policy:**
If the Life Assured (whether sane or insane) commits suicide at any time within 12 months from the date of commencement of the risk, the Nominee or beneficiary of the Life Assured shall be entitled to 50% of the Single Premium paid.
- (ii) **Regular /Limited Premium Payment policy:**
If the Life Assured (whether sane or insane) commits suicide at any time within 12 months from the date of commencement of risk, provided the policy is in force or within 12 months from the date of revival, 80% of the premiums paid till the date of death shall be payable. The Nominee or beneficiary of the Life Assured shall not be entitled to any other claim under the policy.
This clause shall not be applicable for a lapsed policy as nothing is payable under such policies.
Note: Single Premium/ Premium referred above shall not include any taxes, extra premium and rider premium, if any.

SECTION 45 OF THE INSURANCE ACT, 1938:

The provision of Section 45 of the Insurance Act, 1938 shall be as amended from time to time. The simplified version of this provision is as under: Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policy whichever is later.
 For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignee of insured, as applicable, mentioning the ground and materials on which such decision is based.

Steve
(शीतल सायत वमा)
विशेष सचिव
उत्तीर्णक शासन
वित्त विभाग
मंत्रालय, नई दिल्ली, अटल नगर



For Indian Overseas Bank

[Signature]
Senior Regional Manager
Regional Office, Raipur

PARTNER NAME: INDIAN OVERSEAS BANK_SALARY ACCOUNT	
PRODUCT NAME: HEALTH PLUS	
PRODUCT BENEFIT TABLE	
POLICY TENURE	1 YEAR
ENTRY AGE	ADULT: 18 YEARS TO 62 YEARS CHILD: 91 DAYS TO 25 YEARS
PLANS	1A, 2A, 1A1C, 1A2C, 2A1C, 2A2C
RELATIONSHIP	SELF, SPOUSE, SON, DAUGHTER
BENEFIT DETAILS	
TELECONSULTATION WITH GENERAL PRACTITIONER (CASHLESS)	UNLIMITED
DISCOUNT ON PHARMACY	UP TO 30% DISCOUNT ON ORDERING MEDICINES THROUGH THE NBHI APP
DISCOUNT ON DIAGNOSTICS	UP TO 30% DISCOUNT ON ORDERING TESTS THROUGH THE NBHI APP
WAITING PERIODS	
WAITING PERIOD FOR PRE-EXISTING DISEASES (PED)	WAIVED
SPECIFIC ILLNESS WAITING PERIOD	WAIVED
INITIAL WAITING PERIOD	30 DAYS
PREMIUM	
PLANS	PREMIUM WITH TAX
1A	55.63
2A,1A1C,1A2C	64.06
2A1C,2A2C	69.11



For Indian Overseas Bank

[Signature]
Senior Regional Manager
Regional Office, Raipur

[Signature]
(शील शास्त्र वर्मा)
विशेष सचिव
प्रतिलिपि शासन
वित्त विभाग
मंत्रालय, गवा टकनुद, अटल नगर





PREMIUM
INR 1,999*
PER ANNUM

Incl. of all taxes.

**When it comes to your health,
trust only the expert.**



Presenting **Health Plus** Cover with comprehensive features for Indian Overseas Bank customers

BENEFITS INCLUDE

 2 Lacs sum insured	 20 Lacs Accidental cover	 ₹2,000/day as daily hospital cash for 20 days
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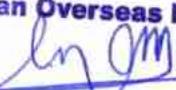
Please refer Product Benefit Table for details of the benefits

For more information, please contact your nearest Indian Overseas Bank branch

Product Name: Health Plus, Product UIN: NBHHLGP22157V032122

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 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नवा रायपुर, जयल नगर



For Indian Overseas Bank

Senior Regional Manager
 Regional Office, Raipur

Insured Person Details*

(Family includes Primary Insured (self), spouse, and two dependent children)

Insured Details	Insured 1 (Primary Insured)	Insured 2 (Spouse)	Insured 3 (child 1)	Insured 4 (Child 2)
Name				
Date of Birth				
Sum Insured (in INR)				
Relationship with primary insured				
Gender				
Nationality (Indian/ Non-Indian/ NRI/ Other)				
Occupation				
Height (in cm)				
Weight (in Kg)				
ABHA (Ayushman Bharat Health Account) number (if available)*				
Is any insured suffering from any Pre-existing diseases/Disability? (If Yes, please provide details)				

Nominee Details*

Insured Name	Insured 1	Insured 2	Insured 3	Insured 4
Name of the Nominee**				
% share of Claim Amount				
Date of Birth*				
Gender (M/F/O)				
Relationship with Policyholder*				
Mobile No. of the Nominee*				
Address of the Nominee				
Nominee Email ID				
Account Number				
IFSC Code				
Bank Name				
Branch Name				

*If Nominee is a minor, give the details of Appointee.

Appointee Details	Insured 1	Insured 2	Insured 3	Insured 4
Name of Appointee*				
Date of Birth*				
Gender (M/F/O)				
Relationship with Nominee*				

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Sheena
(शीतल शश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
बिहल विभाग
मंत्रालय, नया रायपुर, अटल नगर



For Indian Overseas Bank

[Signature]
Senior Regional Manager
Regional Office, Raipur

Consent for Auto-debit of Premium

- I/We authorize Indian Overseas Bank to debit the above mentioned bank account for premium payments towards SBIG GROUP MEDICLAIM POLICY - Arogya Protect policy opted by me. I/We are aware of the terms and conditions of the GROUP MEDICLAIM POLICY - Arogya Protect.
- I/We authorize Indian Overseas Bank to debit the above mentioned bank account for renewal premium payments towards SBIG Arogya protect policy opted by me.

Bank Account Details for Process of Refund*:

Cheque will be issued in the name of the Proposer only. In case of cancellation of policy, if premium were paid through credit card the refund amount would be credited to your designated bank account. Please provide the following bank details and a copy of Cancelled Cheque: (Cancelled Cheque should be of the same bank account in which the refund / claim needs to be credited directly).

Name of Account Holder			
Bank Name:		Branch Name:	
Bank Account No.:		IFSC Code:	
MICR Code:			

Note: The Proposer agrees and undertakes to intimate in writing to SBI General Insurance about any change in bank account details. If ECS is selected, please submit the standing instruction form available at our branches.

AML Guidelines (Premium Payment shall be made by the Policyholder of the Policy)

I/We hereby confirm that all premiums have been/ will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the Company has the right to call for documents to establish source of funds. The Insurance Company has the right to cancel the Insurance Contract in case I am/ have been found guilty by any competent court of law under any statutes, directly or indirectly governing the Prevention of Money Laundering in India.

Nationality*: Indian Non-Indian Non-resident Indian(NRI) Others

If Non-Indian please specify the nationality and country address _____
 If NRI please give details for resident country and address _____

Type of Organisation (Only applicable if policy issued on Group Basis):
 Corporation Government Non-Governmental Organisation Society Trust
 Partnership International Organisation Cooperative Section 25 Companies

I hereby declare that the current address is different from the available in the Central identities Data Repository.
 Yes No. Customer can submit CKYC form for updation.

Signature of Proposer:

Insurer Declaration:

Note: The liability of the Company does not commence until the acceptance of the proposal has been formally intimated by the insured and full premium has been realized by the Company.
 We are under no obligation to accept any proposal for Insurance. The Proposer agrees that the receipt of the Proposal Form by SBI General Insurance Company Limited along with the premium payment does not tantamount to the acceptance of the Proposal for Insurance by SBI General Insurance Company Limited and does not result in a concluded contract of Insurance. The acceptance of the Proposal for Insurance shall be at the Company's sole and absolute discretion and upon full realization of the premium payment. In the event of acceptance of the Proposal for Insurance by SBI General Insurance Company Limited, such acceptance shall be specifically intimated to the Proposal and SBI General Insurance Company Limited along with the date from which the Insurance cover shall become effective. SBI General Insurance Company Limited shall not be liable for any claim in respect of an event giving rise to a claim covered under the Policy of Insurance that has occurred prior to Policyissuance, notcovered under this Policy (Your proposal form will be considered after SBI General Insurance Company Limited receives the premium payment.)

Declarations on behalf of all Persons to be Insured

1. I hereby declare, on my behalf and on behalf of all persons proposed to be insured, that the above statements, answers and/or particulars given by me are true and complete in all respects to the best of my knowledge and that I am authorized to propose on behalf of these other persons.
2. I understand that the information provided by me will form the basis of the insurance policy, is subject to the Board approved underwriting policy of the insurer and that the policy will come into force only after full payment of the premium chargeable.
3. I further declare that I will notify in writing any change occurring in the occupation or general health of the life to be insured / proposer after the proposal has been submitted but before communication of the risk acceptance by the company.

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Sherma
 (श्रीधर शास्त्रि वमा)
 निदेश सचिव
 भारतीय जीवन बीमा निगम



For Indian Overseas Bank

Senior Regional Manager
 Regional Office, Raipur

4. I declare that I consent to the company seeking medical information from any doctor or hospital who/which at any time has attended on the person to be insured/proposer or from any past or present employer concerning anything which affects the physical or mental health of the person to be insured/proposer and seeking information from any insurer to whom an application for insurance on the person to be insured /proposer has been made for the purpose of underwriting the proposal and/or claim settlement.
5. I authorize the company to share information pertaining to my proposal including the medical records of the insured/ proposer for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority."
6. I/We acknowledge that by opting for digital services (including WhatsApp), I/We provide consent to receive communication/services from SBI General Insurance Company Limited related to my Insurance Policy through my registered mobile number and email.
7. I further declare that the contents of the Policy have been fully explained to me and I shall abide with the Policy terms and conditions.
8. I declare that the premium amount, corresponding to this proposal, is paid out of the legally declared and assessed sources of my income and not out of proceeds of crime related to any offence under the Prevention of Money Laundering Act, 2002 and rules framed thereunder.

Date:

Signature of Insured: _____

Electronic Insurance Account Details

I hereby agree for receipt of my policy in E-Format (electronic)
 I would like Group Mediclaim Policy and related information in Physical Format. Yes No
 I have eIA Number: _____
 I would like to apply for eIA with:
 (a) NSDL Data Management Ltd. (b) CDSL Insurance Repository Ltd.
 (c) Karvy Insurance Repository Ltd. (d) CAMS Repository Services Ltd.

My CKYC No. (Central Know Your Customer registry number) is (if available):

I, _____, hereby grant explicit consent to SBI General Insurance Company for the retrieval and downloading of my CKYC record from the Central KYC Records Registry. I understand that this information is essential for the purpose of ensuring accurate and updated records for insurance services. I acknowledge that SBI General Insurance Company will handle my CKYC information in compliance with all applicable data protection laws and regulations. This consent is valid until revoked in writing by me. I have read and understood the terms and conditions regarding the usage of my CKYC information and voluntarily provide my consent.

Customer Name: _____ Date:

Kindly visit our website www.sbigenral.in to view the list of KYC OVD (Officially Valid Documents).

Proposer Declaration*

The contents of the proposal form and connected documents have been fully explained to me and I have fully understood the significance of the proposed contract.

Date:

Place:

Signature of the Proposer

Vernacular Declaration

Applicable where the Proposer is illiterate or is suffering from a disability due to which writing is restricted or where the Proposer has signed in vernacular language. (Note: The below must be witnessed by someone other than the Advisor/Employee of the Company).

I/We certify that the product applied for by me/us and the contents of the Proposal Form have been clearly explained to me/us and I/we have fully understood them. I/We further certify that the replies in the Proposal Form have been recorded as per the information provided by me/us. I, (Full name of the witness) _____ (Relation with the Proposer/ Primary Insured) _____ do hereby certify that I have read out and explained the contents of the Proposal Form and all other documents incidental to availing the insurance policy from SBI General Insurance Company Ltd., to the Proposer/Primary Insured and he/she/they have understood the same. I/we declare that whatever I/we have stated herein above is true and correct to the best of knowledge and belief.

Signature of the Witness Insured

Date:

Signature/Thumb impression of the Proposer/Primary.

Place:

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For Indian Overseas Bank

Senior Regional Manager
 Regional Office, Raipur

Sharing of Information: The information sought from the insured is for the purpose of policy issuance and policy servicing. This information sought and the details of policy are kept confidential and will not be shared with any external party in any circumstances whatsoever. However, in instances when such information / details are sought by any governmental bodies, regulatory authorities reinsurer or when the Company is directed to share such information in accordance with any law / regulations or direction from any such government bodies / regulatory authorities, the Company will be bound to abide to such directions.

Fraud Warning: This policy shall be voidable at the option of the Company in the event of misrepresentation, mis-description, or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to fraud the insurance company or any other person, files a proposal for insurance containing any false information, or conceals or the purpose of misleading, Information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the insurance company and result in a denial of insurance benefits.

SECTION 41 OF INSURANCE ACT, 1938

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with a fine, which may extend to Rupees Ten Lakhs.

Insurance is subject matter of solicitation.

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Sivona
(शीतल शाश्वत वर्मा)
विशेष सचिव
उत्तरीय शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर



For Indian Overseas Bank

En OM
Senior Regional Manager
Regional Office, Raipur

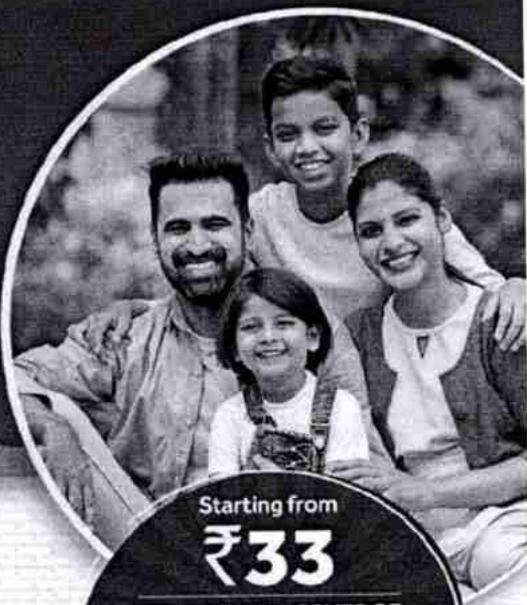
NEW PLAN



इण्डियन ओवरसीज बैंक
Indian Overseas Bank
Good people to grow with!



SBI general
INSURANCE
SURAKSHA AUR BHAROSA DONO



SECURE YOUR FAMILY'S HEALTH, WITH A FLAT PREMIUM*!

Introducing SBI General's Arogya Protect

A Group Mediclaim Policy

We're excited to launch **Arogya Protect**, our Group Mediclaim Policy with a flat premium* for your family's health!

Focus on well-being while we handle the coverage.

Starting from

₹33

PER DAY FOR A COVER OF

₹5 LAKH

Premium for 2 Adult + 2 Children
(Age Band: 91 Days - 45 Years)

Key Benefits:



Flat Premium*
for Family



Sum Insured
Options:
5, 10, 15 & 20 Lakhs



Inpatient
Hospitalization



OPD
Expenses



AYUSH
Treatment

Contact your relationship manager for more details

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 (श्रीतिल शाश्वत वमा)
 विशेष सचिव
 प्रतीभा शंकर
 पित्त विभाग
 मंत्रालय, नवा रायपुर, अटल नगर


For Indian Overseas Bank
 Senior Regional Manager
 Regional Office, Raipur



Group Mediclaim Policy

PROSPECTUS

This document is only a summary of the features of the Policy. Actual benefits available are as mentioned in the Policy, and are subject to its terms, conditions and exclusions.

Arogya Protect Policy (Carved out from Group Mediclaim)

An affordable health insurance plan which covers medical expenses in case of medical expenses, secure coverage for your entire family at a flat Premium.

Who can take this insurance?

Any Individual can take this Policy for himself and/or his family. Floater option is also available for self, spouse and maximum two children.

Scope of cover

Cover Details	Sub Covers	Brief Details
1. Inpatient Care:		Admission in hospital beyond 24 hours
	Room Rent	Expenses incurred on Room Rent will be covered up to the Limits specified in the Policy Document.
	ICU:	Expenses incurred on ICU will be covered up to the Limits specified in the Policy Document.
2. Organ Donor Expenses:		Medical Expenses incurred up to the limit of 10% of Base Sum Insured towards Organ Donor Expenses.
3. Day Care treatment:		Medical Expenses incurred for Day Care Treatment/ Procedure will be covered up to the Limits specified in the Policy Document.
4. Pre-hospitalization Medical Expenses:		Covered prior to 60 days of hospitalization.
5. Post-hospitalization Medical Expenses:		Covered post 90 days of hospitalization.
6. Modern Treatment:		Medical Expenses incurred up to the limit of 50% of Base Sum Insured towards Modern Treatment.
7. Inpatient care under Alternative Treatment:		Medical Expenses incurred by Alternative/ AYUSH treatment methods will be covered up to the Limits specified in the Policy Document.
8. Domiciliary Hospitalization:		We will pay the Medical Expenses up to the Sum Insured as specified in the Policy Document.
9. Bariatric Surgery:		Medical Expenses incurred up to the limit of 20% of Base Sum Insured towards Bariatric Surgery.
10. OPD Cover:		Expenses for OPD consultation and treatment up to ₹3000 per family for ₹5 lakhs, ₹10 lakhs, ₹15 lakhs and ₹20 lakhs SI variants, as specified in Policy Schedule on advice of a Medical Practitioner.
11. Emergency Ground Ambulance:		Covers expenses up to the limit of ₹1500/- per hospitalization.

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Sharma
(श्रीमती शाश्वती वर्मा)
विशेष सचिव
उत्तरीय गठ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर



For Indian Overseas Bank

[Signature]
Senior Regional Manager
Regional Office, Raipur

SBI General Insurance Company Limited

**12. Sterility and Infertility: Code- Excl17**

Expenses related to sterility and infertility. This includes:

- (i) Any type of contraception, sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization

13. Maternity: Code Excl18

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

IV. Policy period

The period between the Commencement Date and either the Expiry Date specified in the Policy Document/Certificate of Insurance or the date of cancellation of this Policy, whichever is earlier.

V. Cancellation**i. Cancellation by you:**

The Policyholder may cancel his/her Policy at any time during the term, by giving 7 days' notice in writing. The Insurer shall i. refund proportionate premium for unexpired Policy Period, if the term of Policy upto one year and there is no Claim (s) made during the Policy Period. ii. refund premium for the unexpired Policy Period, in respect of policies with term more than 1 year and risk coverage for such Policy years has not commenced

ii. Cancellation by Us:

The Company may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the Insured Person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

iii. Premium Payment in Installments:

If the Insured Person has opted for Payment of Premium on an instalment basis i.e. Single, Half Yearly, Quarterly or Monthly, as mentioned in the Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- Grace Period would be given to pay the instalment premium due for the Policy. In case of monthly instalment option, a Grace Period of 15 days is applicable. Whereas, in case of Single, Half Yearly, Quarterly instalment options, a Grace Period of 30 days is applicable.
- During such Grace Period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- The Insured Person will get the accrued continuity benefit in respect of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting Periods for Pre-existing Diseases, Moratorium period etc in the event of payment of premium within the stipulated Grace Period
- No interest will be charged if the instalment premium is not paid on due date

VI. Renewal

- a. The Policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.
- b. The Company shall endeavor to give notice for Renewal, however, We are not under obligation to give any notice for renewal.
- c. Renewal shall not be denied on the ground that the Insured Person had made a claim or claims in the preceding Policy Period.
- d. Request for renewal along with requisite premium shall be received by Us before the end of the Policy Period.
- e. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days (Note to insurers: insurer to specify grace period as per product design) to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
- f. No loading shall apply on renewals based on individual claims experience

VII. Payment of Premium

Premium should be paid in advance and payment of premium in instalment is not allowed.

VIII. Withdrawal of product

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the Insured Person about the same 90 days prior to expiry of the policy.
- ii. The Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

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Sherma
 (शीतल शाशवत वर्मा)
 विशेष सचिव
 उत्तरीसंगठ शासन
 वित्त विभाग
 नया रायपुर, अटल नगर



For Indian Overseas Bank

Mam
 Senior Regional Manager
 Regional Office, Raipur

Process for obtaining Pre-Authorization	<ul style="list-style-type: none"> Issue the authorization letter specifying the sanctioned amount any specific limitation on the claim and non-payable items, if applicable or Reject the request for preauthorization specifying reasons for the rejection. 	Not Applicable
Procedure for Cashless Claims in case of Home Health Care	<p>On receipt of duly filled pre-authorization form with other sufficient details to assess a cashless request, the Company will inform the Home Healthcare service provider or Network Provider, who will share the care plan and treatment cost estimation with the Company. On receipt of the complete documents the Company may:</p> <ol style="list-style-type: none"> Issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim and non-payable items, if applicable, or reject the request for pre-authorization specifying reasons for the rejection. 	Not Applicable

c. Claims Submission

Insured will submit the claim documents to administrator. Following is the document list for claim submission:

- Duly filled and signed claim form
- Certified copy of Hospital discharge Summary
- Certified copy of final hospital bill, pharmacy bills, Investigation labs bills
- All original reports of Investigations done
- Self-attested Copy of PAN card & masked Aadhar card, photo id & address Proof of the nominee / beneficiary (Driving license / Passport / Election Card, etc) for address Specified in claim form
- Beneficiary bank account / NEFT details: Cancelled cheque or copy of first page of bank passbook showing account holder's name, Account number, IFSC code, Branch name etc.
- Certified copy of Death certificate issued by municipal authority (in case of death of insured)
- Any additional documents may be called as required based on the circumstances of the claim.

Appendix- 1

Sum Insured	Premium Rates (Inclusive of GST)			
	5 Lakh	10 Lakh	15 Lakh	20 Lakh
Final Rates with GST (91 days-45 years)	11,999	14,999	17,999	20,999
Final Rates with GST (45-65 years)	19,999	24,999	29,999	34,999
Final Rates with GST (>65 years)	38,999	46,999	55,999	63,999

- Premium is Inclusive of Goods and Service Tax.
- Flat premium rates for any family combination up to maximum of 2 Adults + 2 Children
- For Family floater plan premium shall be considered for member with highest age.

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Sveena
(शीतल शास्वत पन्ना)
विशेष सचिव
उत्तारगण्ड शासन
निल विभाग
राजमहल, नवी रायपुर, अटल नगर



 For Indian Overseas Bank
Enam
Senior Regional Manager
Regional Office, Raipur

JOB HEALTH CARE PLUS POLICY (REVISION)

We, at USOB always endeavour to bring the best of insurance products and services to our esteemed customers. In order to cater to the needs of the customers of Indian Overseas Bank, we have designed the 'JOB Health Care Plus Policy (Revision)' in association with Indian Overseas Bank.

The JOB Health Care Plus Policy (Revision) is a complete health insurance Plan that covers you, your spouse and two dependent children and dependent parents. Under this unique family floater gives you the flexibility of taking one policy that covers the entire family under a single sum insured.



KEY FEATURES

- Cashless facility available at more than 4500 hospitals across India
- Income Tax benefit as per provisions of Section 80D of Income Tax Act
- Free medical check-up upto 50 years
- Flexibility benefit
- Cashless treatment of network hospital
- Lifetime renewability
- Coverage for family under a single sum insured, which includes one policy
- Offers one year of free-charge three years waiting coverage period

WHAT IS COVERED

- Hospitalization
- Outpatient cover
- Ambulance benefit: Covered for up to 5% of the Sum Insured with waiting period of 90 days
- Pre-hospitalization: For 90 days prior to hospitalization
- Post-hospitalization: For 90 days post-discharge from hospital
- Day care procedures: Full Day Care Procedures
- Cost of Health Check-up: 100% covered (subject to medical check-up for 70% of sum insured once at the end of a block of every three years, free of charge)

Additional benefits

- ✓ Out of Pocket expense: In case of hospitalization of children below 12 years, a lump sum amount of Rs. 1000/- is payable as Out of Pocket Expenses during the Policy Period.
- ✓ Ambulance Charges: Covered for up to Rs. 1000/- per Policy Period
- ✓ Funeral expenses: Covered up to Rs. 1000/- over and above the sum insured subject to the original illness/accident claim admitted under the policy in case of death in hospital.

ADD ONS

- ✓ Personal Accident Death cover: The Sum Insured As Under Shall Be Applicable As Below.

Inured Person	% of Sum Insured
In case of Death of Account Holder	100% of the Sum Insured
In case of Death of Spouse	50% of the Sum Insured
In case of Death of Children above 12 years of age	20% of the Sum Insured
In case of Death of Children up to 12 years of age	10% of the Sum Insured

NB: PA cover is not available for parents

ELIGIBILITY

- The proposer must be an account holder (S.B. or C.D account with them including NRI customers) of Indian Overseas Bank.
- Proposer minimums age should be 18 years.
- Enrollment age under the policy is from 1 day to 65 years.
- The maximum age under till which dependent male child can be covered is 21 years of age and dependent female child can be covered in 25 years or all she marries, whichever is earlier.
- Dependent children below 3 months can be covered with at least one parent under the Policy.

PLAN OPTIONS

- **Plan A:** An individual may cover himself/ herself and his/ her spouse, dependent children under the Policy.
- **Plan B:** An individual may cover himself/herself, his/her spouse, dependent children and dependent parents under of the policy.

SUM INSURED & POLICY TENURE

Coverages/ Sum Insured Range	Hospitalization Cover & Add On: Personal Accident Death Cover (Accidental Death Only)
Choice of Sum Insured ranges from	Rs. 20,000 to Rs. 5,00,000 in multiples of Rs. 20,000
High range sum insured available	Rs. 7,50,000, Rs. 10,00,000, Rs. 12,50,000 & Rs. 15,00,000.

The Policy term from one year to five years is available

LONG TERM DISCOUNT

The Policy can be taken for a period of two/ three years and discount as under would be provided.

Duration of policy	Premium to be charged
2 years	2 year premium in advance less 5% discount
3 years	3 year premium in advance less 10% discount

EXCLUSIONS

- Any treatment within first 30 days of cover except for any accidental injury
- Any pre-existing diseases will not be covered for first 48 months.
- Any expense on treatment related to HIV, AIDS Human T-cell Lymphoma Virus types III (HTLV) or lymphadenopathy Associated virus (LAV) or the Muzor derivatives or Variations Deficiency Syndrome and all related medical condition.
- Dental treatment or surgery of any kind unless requiring hospitalization
- Cost of spectacles and contact lens or hearing aids.
- Any expense on treatment of Insured Person as outpatient in a Hospital
- Injury or Diseases directly or indirectly caused by or arising from, or attributable to war, invasion, act of foreign enemy, war like operation
- Any expense under Domiciliary Hospitalization.
- War, Rebellion, Revolution, Terrorism acts, Nuclear weapon induced treatment or taking active part in Riot, Strike, malicious acts.
- The ante post-natal expenses: excluded unless incurred as inpatient in a hospital
- Voluntary medical termination of pregnancy during first 12 weeks from the date of conception

RENEWAL BENEFITS

Cost of Health Check-up: Reimbursement of cost of medical check-up. Covered up to 1% of average sum insured at the end of the block of three claim free policies.

Policy shall automatically be renewable till expiry of age except on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the Insured Person.

Renewal Premium must be paid on or before renewal date to maintain the continuity of the policy. 30 days grace period is extended for renewal under

FREE LOOK PERIOD

Free look period will be allowed a period of at least 15 days from the date of receipt of the Policy to review the terms and conditions of the Policy and to return the same if not acceptable

JOB Health Care Plus Revised Premium (Excl. GST)

Plan A

Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	7,50,000	10,00,000	12,50,000	15,00,000
0-25	1,160	2,240	3,320	4,150	4,980	5,820	6,650	7,090	7,990	8,310	9,970	11,960	12,460	13,460
26-35	1,400	2,690	3,990	4,980	5,980	6,980	7,980	8,470	9,470	9,970	11,960	12,460	13,460	14,460
36-45	1,720	3,320	4,920	6,150	7,380	8,620	9,850	10,490	11,090	12,310	14,770	15,390	16,620	17,850
46-55	2,130	4,110	6,090	7,620	9,140	10,660	12,180	12,950	14,470	15,330	18,280	19,040	20,560	22,080
56-65	2,840	5,480	8,120	10,150	12,180	14,210	16,250	17,260	19,290	20,310	24,370	25,380	27,420	29,450
66-70	5,170	9,970	14,770	18,460	22,150	25,850	29,540	31,380	35,080	36,920	44,310	46,150	48,850	52,540
71-80	6,750	13,020	19,290	24,120	29,940	33,760	38,580	41,000	45,820	48,230	57,880	60,290	65,110	69,930
> 80	7,540	14,540	21,540	26,920	32,310	37,690	43,080	45,170	51,150	53,850	64,620	67,310	72,690	78,080

JOB Health Care Plus Revised Premium (Excl. GST)

Plan B

Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	7,50,000	10,00,000	12,50,000	15,00,000
0-25	1,980	3,810	5,650	7,060	8,470	9,890	11,300	12,000	13,410	14,120	16,950	17,650	19,070	20,480
26-35	2,370	4,580	6,780	8,470	10,170	11,860	13,560	14,410	16,100	16,950	20,340	21,180	22,880	24,570
36-45	2,930	5,850	8,370	10,460	12,550	14,650	16,740	17,780	19,880	20,920	25,110	26,150	28,250	30,340
46-55	3,620	6,990	10,360	12,950	15,540	18,120	20,710	22,010	24,600	25,890	31,070	32,370	34,950	37,540
56-65	4,830	9,320	13,810	17,260	20,710	24,170	27,620	29,340	32,800	34,520	41,430	43,150	46,510	50,080
66-70	8,790	16,950	25,110	31,380	37,660	43,940	50,220	53,350	59,630	62,770	75,320	78,460	84,740	91,020
71-80	11,680	22,140	32,800	41,000	49,200	57,390	65,590	69,690	77,890	81,990	98,390	1,01,490	1,10,890	1,18,890
> 80	12,820	24,720	36,620	45,770	54,920	64,080	73,230	77,310	86,960	91,540	1,09,850	1,14,420	1,23,580	1,32,730

Hemant
 (श्रीवल काशवत वर्मा)
 विशेष सचिव
 उत्तरीकरण शासन
 निल निवास
 मंगलपुर, नया रायपुर, अटल नगर

For Indian Overseas Bank
Inam
Senior Regional Manager
Regional Office, Raipur



Partner Name	Indian Overseas Bank
Product Name	Health Plus
Product Benefit Table	
Policy Tenure	1 Year
Entry Age	Adult- 18 years to 60 years; Child- Day #1 to 21 years
Plans	1A,2A,2A1C,2A2C
Relationship	Self, Spouse, Son, Daughter
Hospitalization Benefits	
Base Sum Insured	15 lakhs
Annual Aggregate Deductible	2 Lakhs
Inpatient Care	Up to Base Sum Insured
Hospital accommodation- Room Rent/day	Single Private Room
Hospital accommodation- ICU/day	Covered up to Sum Insured
Pre - hospitalization Medical Expenses	Up to Base Sum Insured, 30 Days
Post- hospitalization Medical Expenses	Up to Base Sum Insured, 60 Days
Domiciliary Hospitalization	Up to Base Sum Insured
Organ Transplant	Up to Base Sum Insured
Modern Treatments	Up to Base Sum Insured as per T&C
Alternative Treatments	Up to Base Sum Insured
Day Care Treatment	Listed 536 Day Care Treatments covered up to Base Sum Insured
Emergency Ground Ambulance- Within India	Up to INR 1,000 per hospitalization
Initial Waiting Period	30 Days
Waiting Period for Disease Specific Exclusions	24 months
Waiting period for Pre-Existing Diseases (PED)	24 months

Rates are including GST

Final Premium	1A	2A	2A1C	2A2C
18 - 60	899	1499	1899	2299

Premium for PA Death Benefits under Plan A and Plan B														
Sum Insured	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000	7,50,000	10,00,000	12,50,000	15,00,000
Premium	23	46	69	92	115	138	161	184	207	230	345	460	575	690

Modern Treatment List	
1	Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
2	Balloon Sinuplasty
3	Deep Brain stimulation
4	Oral chemotherapy
5	Immunotherapy- Monoclonal Antibody to be given as injection
6	Intra vitreal injections
7	Robotic surgeries
8	Stereotactic radio surgeries
9	BronchicalThermoplasty
10	Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
11	IONM - (Intra Operative Neuro Monitoring)
12	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.
	A limit of maximum INR 1 Lac will apply to all robotic surgeries, except the following:
a	Robotic total radical prostatectomy
b	Robotic cardiac surgeries
c	Robotic partial nephrectomy
d	Robotic surgeries for malignancies

Sharma
 (श्रीमती शश्वल देवी)
 विशेष सचिव
 उपसंचालक शासन
 कित्त जिला
 नया दिल्ली, नया दिल्ली, जिला नया



For Indian Overseas Bank
[Signature]
 Senior Regional Manager
 Regional Office, Raipur

Nodal Officers for Complaint Redressal and Grievance Review:

Name	Place	Contact Number
Brijesh Singh Gautam	Raipur	9377701628
Mritunjay Kumar Singh	Bilaspur	8925951584
Utkarsh Khare	Korba	8925952215
Dilip Kumar Pradhan	Bhilai	8925952877
Mukund Mani	Raigarh	8925953983
Mahesh Patil	Kanker	8358037285
Ghanshyam Onkar Chavan	Jagdapur	9384434017

S. Verma
 (सीनियर शाखपालक बना)
 विवेक अधिकारी
 भारतीय बैंक
 रायपुर, नयाँ दिल्ली, भारत



For Indian Overseas Bank

[Signature]
 Senior Regional Manager
 Regional Office, Raipur



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU) is made on 20.2.2026 between State Government of Chhattisgarh, represented by Special Secretary, Finance Department, Government of Chhattisgarh having its office at Mahanadi Bhawan, Nava Raipur (hereinafter called State Government of Chhattisgarh) which expression shall unless the context otherwise requires include its successors/legal heirs/administrators/Executors and permitted assigns).

AND

Bank of India, a nationalized public sector bank and carrying on the business of banking under the Banking Regulating Act 1949 having its registered office at Star House, Bandra Kurla Complex, Bandra East, Mumbai- 400051 and Zonal office at Star House, Plot no 48, Sector 24, Naya Raipur-492101 (hereinafter called "Bank of India" with expression shall unless the context otherwise requires include its successors in business) through Shri Nagendra Prasad Chaurasia, Dy Zonal Manager, Raipur Zone, Chhattisgarh.

Whereas

- a) In its efforts to simplify and streamline the salary disbursement procedure and to make available modern banking facilities to its regular Employees of different departments of State Government of Chhattisgarh has decided to accept the proposal submitted by Bank of India with respect to its Salary Accounts under Government Salary Saving Account scheme for State Government of Chhattisgarh.
- b) Bank of India, possessing technologically advanced infrastructural facilities having offered to provide banking services as detailed herein below to the Employees of different departments of State Government of Chhattisgarh operating their Salary accounts with the bank.

Now, therefore this memorandum of understanding witnesses as under both parties have agreed as follows

1- PERIOD OF MOU

This MOU shall be operative for a period of Three years from the date of execution of MOU, for continues period with a clause of auto renewal / review every year. In case either of the party wants any amendment / addition / deletion of features of the Government Salary Saving Account Scheme should give in writing to the other party a three months advance notice, this process will not affect continuity of MOU.

In case there is no amendment / addition / deletion in the Government Salary Saving Account Scheme during the agreement period, then there is no need for annual review of the MOU and the same will continue. MOU is applicable till regular employee is maintaining salary account and drawing salary with Bank of India.

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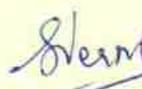
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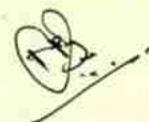
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(Signature)

2. CREDIT OF SALARY or PENSION

- a) The Bank undertakes to credit into the account of regular Employees (i.e. only the employee who wants to opt this account facilities) of different Departments of State Government of Chhattisgarh, who may be holding their accounts in various branches at various locations of the Bank, their salary by last working day of the month or on the dates which may be communicated in writing by the Paying Authority. The salary cheque(s)/ advice as well as the Bank account details are to be furnished by the Paying Authority three working days before the date of actual disbursement of salary, as per the medium and format acceptable to the bank. The Bank will arrange timely clearance of the cheques and ensure that the salary is credited to respective accounts and is available for withdrawal at the start of the normal banking hours on the scheduled date of disbursement of salary.
- b) Sundry payments during the month: All other sundry payments during the month are also to be remitted to individual account holders as per details provided by Paying Authority, for all non- salary payments, money will be transferred to respective accounts within 24 hours/one working day of realization of cheque. For postings done by Paying Authority through Corporate internet banking, the transactions will be carried as scheduled of the time of upload. In case of failed transaction(s), details of the accounts along with amount where money could not be transferred will be intimated in writing to the Paying Authority within two working days by Bank of India and will not charge any commission or service charges for the services rendered at 2a) and 2b) above. Bank of India will also arrange for credit of salaries and sundry payments to account holders of other Banks through RBIs platforms, Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). Bank of India will however not be held liable for any delay /non-credit of salaries and sundry payments on time for reasons attributable to other parties.
- c) Existing salary accounts of interested regular staff of State Government of Chhattisgarh, will be converted to Government Salary Saving Account Scheme subject to an application-cum- undertaking to be submitted by the account holder as per specimen attached in **Annexure-A**.
- d) In case any employee transferred from State Government of Chhattisgarh to any other department/authority/tribunal of Central/State Government or PSU or deputation of his/her services by State Government of Chhattisgarh to any other department/authority/tribunal of Central/State Government or PSU and he/she maintains his/her account with Bank of India his/her benefits provided with salary account will be continued, till he/she maintains the same with Bank of India and pays premium regularly for the facilities other than free.
- e) State Government of Chhattisgarh does not undertake any liability for loans given by BOI to State Government's employees in their individual capacities. State Government of Chhattisgarh will not be impleaded in any claim, action, lawsuit which an account holder may file against BOI or vice versa, i.e. BOI may file against the account holder. Loans will


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be disbursed to the eligible regular employees upon fulfillment of eligibility criteria by the State Government of Chhattisgarh's regular employees and on meeting Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines. However, in case of need, bank may seek assistance from State Government.

- f) Accounts benefits will be continued to the employees till they maintain salary accounts and draw salary from Bank of India.

The State Government of Chhattisgarh or any of its units will not be impleaded in any claim, action, lawsuit which an account holder may file against Bank of India or vice versa, which Bank of India may file against the account holder.

3. FACILITIES TO THE ACCOUNT HOLDERS

The Bank undertakes to provide these special bouquets of customized products suitable for regular Employees of different departments of State Government of Chhattisgarh.

(The all details/facilities as offered by the Bank are to be mentioned by the Bank)

Features	SB163 (SB Government Salary Saving Account Scheme*)				
	Normal	Classic	Gold	Diamond	Platinum
Term Insurance Facility	Rs 11.00 Lacs(FLAT)	Rs 11.00 Lacs(FLAT)	Rs 11.00 Lacs(FLAT)	Rs 11.00 Lacs(FLAT)	Rs 11.00 Lacs(FLAT)
Minimum Balance	Nil	Nil	Nil	Nil	Nil
AQB	Nil	Rs 10,000	Rs 1 Lakh	Rs 5 Lakh	Rs 10 Lakh
Waiver of ATM/ Debit Card	VISA CLASSIC/Rupay NCMC	VISA CLASSIC/Rupay NCMC	Rupay Select/Rupay NCMC	Rupay Select/Rupay NCMC	Visa Signature/ Rupay NCMC
ATM/ Debit Card Issuance Chrages	NIL	NIL	NIL	NIL	NIL
Free Cheque Leaves	25 Leaves per Qtr	25 Leaves per Qtr	Unlimited	Unlimited	Unlimited
Waiver of RTGS/NEFT Charges	50% waiver	100% waiver	100% waiver	100% waiver	100% waiver
Free DD/PO	50% waiver	100% waiver	100% waiver	100% waiver	100% waiver

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Credit Card issuance Charges waiver	100% waiver	100% waiver	100% waiver	100% waiver	100% waiver
SMS/Whatsapp Alerts	Chargeable	Free	Free	Free	Free
Group Personal Accidental Insurance Cover of upto	The Group personal Accident Insurance Cover is inbuilt benefit to the SB A/C holders and its coverage is linked to scheme type which is further enhanced based on maintenance of AQB				
	120 Lakh (FLAT)	120 Lakh (FLAT)	120 Lakh (FLAT)	120 Lakh (FLAT)	120 Lakh (FLAT)
Permanent Total Disability cover of upto	Rs. 120 Lakhs	Rs. 120 Lakhs	Rs. 120 Lakhs	Rs. 120 Lakhs	Rs. 120 Lakhs
Permanent Partial (50%) Disability Cover of upto	Rs. 60 Lakhs	Rs. 60 Lakhs	Rs. 60 Lakhs	Rs. 60 Lakhs	Rs. 60 Lakhs
Air accidental Insurance cover of upto	Rs. 200 Lakhs	Rs. 200 Lakhs	Rs. 200 Lakhs	Rs. 200 Lakhs	Rs. 200 Lakhs
Child Higher Education benefit of upto (Graduation, 2 child)	Rs. 10 Lakhs	Rs. 10 Lakhs	Rs. 10 Lakhs	Rs. 10 Lakhs	Rs. 10 Lakhs
Passbook	Issuance Free	Issuance Free	Issuance Free	Issuance Free	Issuance Free
Free Transaction at BOI ATM per month	10	10	10	10	10
Free Transaction at other bank ATM per month	5	5	5	5	5
Concession in Processing Charges in Retail Loans	Nil	50%	50%	100%	100%

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Concession in ROI in retail Loans (subject to minimum rates)	Not Available	Not Available	5 bps	10 bps	25bps
Locker Rent Concession	NA	50%	100%	100%	100%
Salary/Pension Advance	Equal to 1 months net Salary*				
Instant Personal Loan	Equal to 6 months net Salary*				
*Conditions Apply					

Add On Covers in case of PAI:

Coverage Type	Maximum Coverage
Girl Child Marriage Cover (18-25 years) maximum 2 girl child. 5 Lakhs for each	Upto Rs 10,00,000
Transportation of Dead body including mortal remains	Upto Rs 50,000
Cost of Plastic Surgery/Burn	Upto Rs 10,00,000
Air Ambulance Cover	Upto Rs 10,00,000
Ambulance Cover	Upto Rs 50,000
Cost and Transportation of imported medicines	Upto Rs 5,00,000
Additional Payment in Death after coma(minimum 48 hours)	Upto Rs 5,00,000
Family Transportation Expenses	Upto Rs 50,000

Terms & Conditions*

Accident Death/Disability cover will be available only in case of cause resulting solely and directly from accident caused by external, violent and visible means.

- A list of all such regular employees who are eligible for group life insurance cover under State Government Salary Package will be shared by State Government of Chhattisgarh with designated office (BOI ZONAL OFFICE) for onward sharing with insurance provider appointed by BOI. A refreshed list of all eligible regular employees will be shared by State Government of Chhattisgarh by 05th of Every Month for addition of all new regular employees eligible for such coverage and

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removal of regular employees becoming ineligible for coverage on account of death/retirement/loss of employer-employee connection due to any reason with State Government of Chhattisgarh. The life insurance cover will be applicable wef date of addition of acs with the appointed insurance company in accordance with the terms and conditions of the insurance company and not from the date of providing data by the State Government of Chhattisgarh.

- The cover shall start after 30 days of first salary credit after signing of the MOU
- All the claims are payable by the Insurance company; bank shall have no liability whatsoever in respect thereof.
- In the event of accidental death/disability of the eligible account holder, intimation must be given to insurance company within 90 days via bank.
- Required documents as mentioned in **Annexure B**, are to be submitted within 90 days after intimation to the Insurance company
- The insurance provided by the bank is purely complementary in nature and no customer is being charged anything for the same. The Policy is to be renewed on an annual basis at the discretion of the bank. The Bank reserves the right to discontinue the scheme or alter the terms or amount payable any time.

4. TERMINATION

a. In the event of termination of the MOU before its expiry date, i.e., terms as per point no. 1, "**PERIOD OF MOU**" the disbursement of salaries to the regular employees of **State Government of Chhattisgarh**, may continue by the Bank. Thereafter it will be explicitly bank's discretion to treat account as an ordinary account & further no extension of any special salary benefits under this MOU under intimation to the account holder.

This MOU may be terminated by either party by giving three months' advance notice of termination in writing to the other Party [the "Defaulting Party"] provided:

"If the Defaulting Party has committed a material breach of any term of this agreement and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do so

Or

If the defaulting party repeatedly commits the same breach of any of the terms of this MOU, then the MOU may be terminated without any further notice.

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If there is a material adverse change in any applicable law affecting Banks generally.

Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Personal Accidental Insurance Cover, Air Accidental Insurance Cover, Permanent Total Disability, Permanent Partial Disability, Group Term Life Insurance cover provided under this MOU prior to the termination of the MoU. Such claims shall be dealt with in accordance with the norms/ guidelines as per the provision of the insurance policies of the Insurance Company with whom the bank has a Tie up and Insurance Regulatory and Development Authority of India.

Either Party shall immediately deliver to the other Party all the Confidential Information, documents, data or information, held by it and which are in their possession, custody or control or its regular employees, agents, representatives. Both Parties shall be required to delete electronic Confidential Information stored in backup/ storage, provided that if either Party retains any Confidential Information, as mutually agreed between the Parties, it will continue to be subject to the terms of this MOU until it is destroyed by the Party who is required to hold such Confidential Information and confirmed by the other Party in writing.

5. RECALL of SALARY DISBURSED

In exceptional circumstances, the State Government of Chhattisgarh, may recall the salary erroneously disbursed to deserters or delinquent personnel. Upon written request of the State Government of Chhattisgarh, communicating specific details of personnel, bank account, period and amount, and further subject to availability of funds in the specified account. Bank of India will comply with the request and refund the amount to the State Government of Chhattisgarh, through Demand Draft or through electronic mode of transfer to departments account. The Bank will not be liable or be held accountable for any consequential or related action arising from the act of debiting the specified amount and refund of amount to the State Government of Chhattisgarh , pending refund of the amount recalled, The Bank may freeze all transactions to the concern salary account for limited time/ period to prevent fraudulent withdrawals from it.

6. PENSION PAYMENTS

Bank of India on its part will arrange to make pension disbursements in compliance with Instructions issued by Government of India from time to time.

7. BANKING COMPLAINT REDRESSAL AND REVIEW MECHANISM

(a) A Complaint Redressal Mechanism has been structured for regular employees of State Government of Chhattisgarh and the Bank has appointed Relationship Manager (RM) to co-ordinate. The RM will act as a conduit between the State Government of Chhattisgarh Establishments and the Bank and ensure that complaints are passed on/ directed to the concerned Branch and shall monitor the same until resolution. In the occasion of a dispute or a difference of opinion between the parties, the same team can address and resolve the

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issue. List of concerned person (RM) is marked in Annexure-C. (Subject to change based on internal posting and transfer. Any changes shall be intimated to the concerned parties in due course).

- (b) Apart from the above, bank also has a very well laid down policy on Customer Grievance Redressal. This policy covers all types of customers. It also covers the timeframe for redressal as well as the various channels available for lodging the complaints.

The policy details are available at Bank's website for public information. The Government Salary Saving Account Scheme holders have the additional option to use such channels for redressal of their individual grievances/complaints.

In the event that a dispute remains unresolved, it may be referred to the Banking Ombudsman appointed by RBI under Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

8. PUBLICITY

The MOU, once entered by both Parties, will be widely disseminated to all regular employees of all ranks/staff by means of service letters/office memorandum/other modes, Data Network, Internet and any other means by State Government of Chhattisgarh and BOI. Bank is committed to create awareness amongst the State Government of Chhattisgarh regular employees at various establishments/ locations about Banks' products, investment opportunities through engagement programmes. Such programmes will be anchored by BOI branches, Relationship Manager (RM) etc.

9. PERSONALE ACCIDENTAL INSURANCE-CLAIM MECHANISM

The Nominee / Next of Kin to submit the required documents to the Bank Branch. The Bank Branch will forward the same to the Insurance Partner. The detailed claim mechanism is mentioned in Standard Operating Procedure and various claim forms as per Annexure (Annexures are to be attached by Bank).

Personnel Department, HR- (Bank), will assist to family to settle the claim of staff in case of death (ANY TYPE) and other disability for submitting document to the concern Branch of Bank from where employee is drawing salary. Bank will facilitate the process of claim settlement through insurance company after submitting the required documents.

10. AMENDMENT

Any provisions of this MoU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the party against whom enforcement of the amendment, waiver, discharge or termination is sought. No breach of or default under any of the provisions of the MoU by either party may be waived or discharged without the other party's written consent thereto.

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11. NOTICES

Each notice, demand or any other communication to be given or made hereunder shall, except as otherwise provided herein be given or made in writing and maybe sent by one party to the other party by Registered Post, telex, facsimile, hand to the address of numbers mentioned above or through email on official insurer's email or such other address and numbers as one party may inform the other in writing.

State Government of Chhattisgarh	BOI
Special Secretary, Finance, Government of Chhattisgarh Email: sec.fin-cg@gov.in	Zonal Manager (DGM, BOI) Raipur Zonal Office, Naya Raipur, CG Email:Raipur.Marketing@bankofindia.co.in

FORCE MAJEURE:

The parties shall not be liable for any failure to perform any of its obligation under this MOU if the performance is prevented, hindered or delayed by a Force Majeure event (defined below) and in such case its obligation shall be suspended for so long as the Force Majeure Event continues (provided that this shall not prevent the accrual of interest on the principal amount which would have been payable but for this provision), Each party shall within a week inform the other of the existence of a Force Majeure Event and shall consult together to find a mutually acceptable solution.

"Force Majeure Event" means any event due to any cause beyond the reasonable control of the Party, Including, without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, Insurrection, war or acts of government.

DISPUTES RESOLUTION:

All disputes or differences arising between the Parties as to the effect, validity of interpretation of this MOU or as to their rights, duties or liabilities shall be resolved amicably between the Parties to the MoU. This MOU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in Raipur.

INDEMNITY BY BANK :

Bank of India shall indemnify and save harmless the State Government of Chhattisgarh from against all actions, suit, proceedings, losses, costs, damages, charges, claims and demands of every nature and description brought or recovered against the State Government of Chhattisgarh by reason of any act or omission of the bank of India, his agents or regular employees, in the execution of any of the contractual obligations or banking facilities.

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12. MISCELLANEOUS

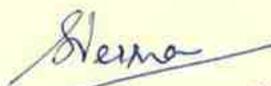
- A) On transferring salary account to other bank/non-credit of salary in salary account will result in immediate withdrawal of benefits provided with salary account.
- B) In the event of non-credit of salary for more than three months in the salary Account and/or default in loan accounts of any personnel, Bank has the discretion to convert such account to normal Saving Bank account and shall withdraw all benefit extended to the Government Salary Saving Account holder by informing the regular employee.

Employee Discretion in Bank Selection

State Government of Chhattisgarh shall not make any commitment or impose any requirement upon its regular employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Regular Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from the State Government of Chhattisgarh.

Non-Exclusivity

This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the State Government of Chhattisgarh, or any of its Departments, Agencies, or Organizations, from entering into similar Memorandum of Understandings with other banks for the provision of salary account services to its regular employees. This provision ensures that the Government retains the flexibility to offer its regular employees a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of Understanding is intended to promote transparency, competition, and choice for the regular employees of the State Government of Chhattisgarh.


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C) Bank of India is committed to the business development with State Government of Chhattisgarh, and will continuously strive to improve the offerings through the Customized Government Salary Saving Account Scheme for State Government of Chhattisgarh. These improvements will be applicable to all the Government Salary Saving Accounts. In witness whereof, each Party has scribed their respective hands through its duly authorized representative.

Signed on behalf of
Government of Chhattisgarh

(Signature)

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Name: SHITAL SHASHWAT VERMA, IRS
Designation: SPECIAL SECRETARY
Government of Chhattisgarh FINANCE DEPT.

Signed on behalf of
Bank of India

(Signature)

Name: Nagendra Prasad Chaurasia
Designation: Dy Zonal Manager
Bank of India, Raipur Zone

In the Presence of

(Signature)
20/02/2026

(Witness)

ANKIT KUMAR MODI
ADDITIONAL DIRECTOR
DIRECTORATE OF INSTITUTIONAL FINANCE
GOVT. OF CHHATTISGARH

In the Presence of

(Signature)

(Witness)

SRIKANT KUMAR MAHARANA
Senior Manager (Marketing)
Bank of India
Raipur Zone.

Date: 20/02/26

Annexure-A

Application cum undertaken to be taken from account holders, whether new or converted

I maintain a SB account with your branch and the account number is..... and I intend to open a new Salary Account(SB Account). I am presently employed as With, my employee Number is And my Date of Birth is....., My mobile number is.....

My present address is appended below which may please be incorporated in your records for which I am enclosing, certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other document(s) as prescribed by the RBI.

In this connection, I request that my existing account be converted into aSalary Account with all its special features. Since I am presently posted at/ is being posted to I request that my account should be transferred to Branch of(Name of Bank).

Your Faithfully,

Name

Date

Address:

Place:

(With Rank and Decoration/Address)

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 वित्त विभाग
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[Signature]

Procedure Guidelines for Submission of Claim**STEP I: Intimation of Claims to Anand Rathi Insurance Broker Limited (ARIBL)**

In the event of accidental death/disability of the account holder the, claim is to be immediately notified to the concerned officials of Anand Rathi Insurance Broker Limited (ARIBL) upon the happening or on coming to the knowledge.

Please Note: All the claims of the Insured will be initiated through Anand Rathi Insurance Brokers Ltd., who will co-ordinate with Insurer. The intimation to Anand Rathi Insurance Brokers Ltd, will be done on: resourcesclaimsboi@rathi.com marking cc to Insurance.deposits@bankofindia.co.in

Following details to be submitted by the concerned BRANCH for intimation of claim

Particulars	To be Submitted by Branch/Zone
Name of Deceased / Claimant (In case of Disability)	
Cause of death	
Date of Accident	
Date of Death	
Branch Name and Zone Name	
E Mail id of branch/Zone	
Name and Contact Details of Branch official	
Account Number for which Claim is intimated	
Type of Account (Salary/Pension/Savings/Current/Staff/Ex Staff)	
Special Charge Code of the Account and MOU name	
Category of Account based on AQB/MAB in quarter/month before happening of accident (Classic/Normal/Gold/Diamond/Platinum)	
Name and Contact Details of Nominee/Claimant	
Remarks, if any	

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STEP II: Submission of Required Documents For Settlement of Claim

Initially soft copy of all the documents mentioned in the checklist below needs to be submitted by branch. Claim Documents once received will be scrutinized by Anand Rathi insurance Brokers team, thereafter the Branch Manager of the Branch where the account exists will share duly filled, signed & stamped claim form along with all the relevant claim documents required to the address mentioned below.

Mr. Aadesh Patankar/ Ms. Sneha Pednekar, STAR HOUSE II, 8th FLOOR, WEST WING, C-5, G-BLOCK, BANDRA-KURLA COMPLEX, BANDRA (EAST), MUMBAI – 400 051.
Tel: 022-6131 9859/9848 , +91 8451968926.

Once the hard copy of documents is received, the same will be submitted to the respective Insurance Company, depending upon the date of accident.

Intimation of the claim & Submission of Claim Document: The Claimant/Nominee shall intimate the claim within 365 days of date of accident to the concerned branch, and will be afterwards intimated to the Insurance Company through ARIBL. The Claimant/Nominee shall arrange for submission of the documents towards substantiation of the claim within 365 days of date of accident to Bank for onward submission to ARIBL.

Documents Checklist for Death Claim

- a) Completely filled Claim Form by the claimant/Nominee
- b) Legible (Clear Readable) Copy of Police F.I.R and Panchanama (For Armed forces: Defence Authority report in case FIR is not available). **FIR is mandatory document.**
- c) Copy of Post-Mortem Report.
- d) Copy of Death Certificate (Mandatory in all types of events of death)
- e) Letter from the Bank's officers certifying the account of the deceased.
- f) Notarized translations in English of any provided document which is in regional language.
- g) PAN card copy of the claimant and deceased member. If a PAN (Permanent Account Number) card copy is not available, then form 60 may be submitted.
- h) Original Cancelled cheque leaf of the claimant's bank account/ photocopy of the first page of the claimant's bank passbook containing the name of account holder, bank account number, IFSC code.
- i) NEFT details of the claimant/nominee certified by the claimant's bank.
- j) Other Suitable document to prove Legal heirs (Applicable in case if claimant is not a nominee/Joint account holder as per Bank's record)
- k) Viscera Report/chemical analysis report in case where post-mortem report shows the viscera is preserved. It is a mandatory requirement.
- l) Aadhar Card of the Nominee/Legal Heir and deceased member
- m) Hospital Paper/ Treatment Paper/ Brought dead memo
- n) Discharge Summary
- o) Indoor Case Paper

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- p) 1st page of passbook copy duly stamped by Bank showing Deceased member and Nominee, joint account holder as per bank record.
- q) Finacle screen shot of account showing account opening date and other details such as Nominee name and variant of operative account.
- r) Bank statement of Deceased member for 12 months prior to date of accident, highlighting salary entry and duly stamped by Bank.
- s) Application letter from Nominee to Bank requesting for claim.
- t) In case of Road accident, photograph of the concerned vehicle, Spot Panchanama & property Seizure memo is required.

Indicative Documents Checklist for Disability Claim

- a) Completely filled Claim Intimation form and Disability Claim Form duly signed by the claimant.
- b) MLC (Medico Legal Case Paper) wherever applicable
- c) Medical Certificate from registered Doctor specifying the disability
- d) Letter from the Bank's Officer certifying the account of the deceased. Disability certificate from Government approved Authority.
- e) Attested FIR copy with incident (For Armed forces: Defence Authority report in case FIR is not available)
- f) Hospitalization papers including indoor case paper, x-ray report, laboratory test report etc
- g) Clear visible Amputation Photograph of the Claimant, duly verified and stamp by branch.

For all claims:

- a) All documents need to be verified by the Bank Branch/Zonal Office/Head Office.
- b) All attested documents need to be submitted original.
- c) Final Police Report (wherever required).

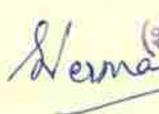
Document required for Additional covers (Add-on covers)

a) Air Accident:

- Documents Required for Journey by Airlines
- Air Ticket
- Boarding Pass
- Documents Required for Service Aircraft
- Letter from Employer

b) Girl Child Marriage Cover (18 - 25 years):

- Birth certificate/ Date of birth proof of girl child.
- Document showing relationship with deceased Account holder. (Family Register)
- Affidavit stating daughters are unmarried on the date of accident of the claimant with regards to the girl child on 500/- stamp paper.



 (शीतल शाश्वत वर्मा)

 विशेष सचिव

 छत्तीसगढ़ शासन

 वित्त विभाग

 रायपुर, छत्तीसगढ़

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c) Higher Education Cover:

- Copy of admission confirmation and certificate from educational institute stating details of full-time course in a recognized college in India for Graduation along with duration of course and date of enrolment.
- Document showing relationship with deceased Account holder.(Family Register)
- 12th Standard pass certificate

d) Transportation of dead body:

- Original Cash-memos for the expenses incurred for transportation of Account holder body to his/her city of residence
- Document eliciting the normal place of residence of the deceased covered under the policy issued. E.g.: Certified copy of electricity bill, telephone bill, etc.

e) Cost of Plastic Surgery / Burn:

- Treating doctor's/ Surgeon Certificate
- Original Discharge Summary containing all relevant details
- All original bills and their receipts
- Copies of all reports and prescriptions
- First prescription/ consultation letter from the Doctor
- Original Money Receipt duly signed with revenue stamp

f) Ambulance Cover:

- Attending Doctor's advice/ note with reason for shifting of the patient.
- Original invoice and receipt for the Ambulance mentioning date of travel, sector (from/ to place) and total amount.

g) Transportation of Imported Medicine:

- Medical Practitioner's prescription
- Copy of medicine invoice
- Invoices copy of freight expenses mentioning details of medicine imported, country of origin from which it is being imported, date and price of the medicine and freight expenses.

Please Note:- Insurance company may ask any additional document on case to case basis for any clarification required.

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वित्त विभाग
भारत नगर, अटल नगर



GPA Claim Form

UNITED INDIA INSURANCE COMPANY LIMITED

(Regd. & Head Office: United India House, 24, Whites Road, Chennai – 600 014)

CIN: U93090TN1938GO1000108

PERSONAL ACCIDENT CLAIM FORM

To be submitted for claiming Personal Accident Insurance (Death / PTD / PPD) of account holders of Bank of India within 365 days after date of Death / Accident. Please return the form duly completed within 365 days of the accident together with the supporting documents.

The issue of this form does not constitute admission of liability.

1	Name of Account holder	
	Address in full of the Account Holder	
2	Details of Account Holder	
	a) Age of the Account Holder at the time of accident	
	b) Occupation	
	c) Account No.	
	d) Type of Account	
	e) Details of Bank of India Branch where Account is maintained	Name:
		Branch Code:
	Address:	
f) Sum Insured Opted and Cover		
3	Details of Accident	
	a) Date of Death	
	b) Date of Accident	
	c) Time of Accident	
	d) Place of Accident	

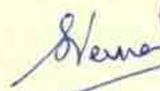
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 छत्तीसगढ़ शासन
 विना दिनांक

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	e) Details of Accident	
	f) Was the injured person under the influence of drugs or intoxicating liquor at the time of accident.	
4	Details of Medical Treatment	
	a) Give details of medical attention given and the name & Address of the Medical Attendant.	
	b) If the Medical Attendant name above is not the injured Person's usual Medical Attendant, give the Name and Address of his / her usual Medical Attendant	
	c) Has he/she or any other Medical treated the injured Person previously for any illness or injury?	
5	Details of Nominee in case of Death Claims	
	a) Name of Nominee / Joint Account holder in the account [If Available]	
	b) Relationship of Nominee/ Joint Account holder with Account Holder [If Available]	
	c) Full Address of the Nominee	
	d) E Mail ID of Nominee (if available)	
	e) Mobile Number of Nominee	

Classification: Internal


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 छत्तीसगढ़ शासन
 विभाग



Note: Please submit the following documents with translation in English if it is in regional language:

1. FIR
2. Panchnama
3. Postmortem report
4. Death Certificate
5. Any other documents pertaining to the claim

Note: Bank statement of Deceased member for 12 months prior to date of accident to be submitted duly certified by the Branch Manager.

The foregoing details are true to the best of my / our knowledge and belief.

Signature of person Intimating Claim

.....

Full Name of person Intimating Claim

.....

Relationship of Claimant with Deceased Account Holder

.....

Contact details of person Intimating Claim :

Mobile No

Email ID

(Intimation may be advised through Email, Post, Telephone/ Fax



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भारत नगर, रायपुर, छत्तीसगढ़

Classification: Internal

(On Bank Branch Letter Head)

Bank of India

Branch Name:

Branch Code No:

Address:

Email:

Telephone No:

Date

This is to certify that Shri/Smt/Ms.....who has claimed due to accident as per the documents enclosed), is an Account holder of the Bank, the details of which are as under:

Name of the Account holder	
Address in full (as per Bank records)	
Date of Accident	
Details of Bank of India Branch where the Account is maintained	Name:
	Code:
	AC No.:
	Date of Opening of Ac:
Bank statement of Deceased member for 12 months prior to date of accident duly certified by the Branch Manager	Statement Period: From To
Claim amount under Personal Accident	Rs.
Nominee registered with the Bank on above mentioned Account (if any)	
Address of Nominee	
Phone No. of the Branch Official	
Full name of Joint Account Holder(s) of the above- mentioned Account (for Joint Accounts)	
Full Address of Joint Account Holder	
Phone No.	

(# Strike out what is not applicable)

For Bank of India

Branch Manager

(Name and Stamp)

S. Vema
(शांतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर





To be submitted by the Nominee/Claimant

UNITED INDIA INSURANCE COMPANY LIMITED

(Regd. & Head Office: United India House, 24, Whites Road, Chennai – 600 014) Bancassurance
Divisional Office No.: 8: Union Co-op. Insurance Bldg., 5th Floor, Sir Pm Road, Fort, Mumbai-400
001. CIN: U93090TN1938GO1000108

Sir,

I/We furnish below details of my/our bank account to be used for effecting payments due to us by NEFT/RTGS

1. Registration for NEFT/RTGS payments	
Name of the Insured (Account Holder)	
Category	Personal Accident Insurance Death / PTD / PPD claim / Accident Insurance claim BOI Account Holders
Policy Number	
Policy Period	
Claim number, if any, provided (policyholders only)	
Permanent Address (Address for Communication)	
2. Bank Account Details for NEFT/RTGS	
Name of Account Holder/Claimant	
Bank Name	
Bank Branch Name	
Bank Branch Address	
MICR Code	
Full Bank Account No. (for NEFT)	
IFSC Code	

Please attach a copy of a **cancelled cheque** leaf or Photo copy of the first page of the Bank Pass Book containing the name of account holder, Bank account number, and IFSC code. Please verify the details with your bank before submitting.

I/We hereby declare that the particulars given above are correct and express my/our willingness to receive credit of claim proceeds through the mode indicated above. Notwithstanding my/our choice of mode, United India Insurance Co. Ltd. reserves the right to issue a cheque/credit the account in the mode that may seem fit. I/We would not hold United India Insurance Co. Ltd. responsible if the transaction is delayed or not effected at all or credited to an incorrect account for the reasons of incomplete/incorrect information.

Signature of the Applicant (Claimant)

Place:

Date:

Classification: Internal

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मंत्रालय, रायपुर
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CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual

Important Instructions:

- A) Fields marked with "*" are mandatory fields.
- B) Tick '✓' wherever applicable.
- C) Please fill the form in English and in BLOCK letters.
- D) Please fill the date in DD-MM-YYYY format.
- E) For particular section update, please tick (✓) in the box section number and strike off the sections not required to be updated.
- F) Please read section wise detailed guidelines / instructions at the end.
- G) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- H) List of two character ISO 3166 country codes is available at the end.
- I) KYC number of applicant is mandatory for update application.
- J) The 'OTP based E-KYC' check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode.



For office use only

(To be filled by financial institution)

Application Type* New Update

KYC Number _____ (Mandatory for KYC update request)

Account Type* Normal Minor Aadhaar OTP based E-KYC (in non-face to face mode)

1. PERSONAL DETAILS* (Please refer instruction A at the end)

Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> Name* (Same as ID proof)			
Maiden Name			
Father / Spouse Name			
Mother Name			
Date of Birth*			
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T- Transgender
PAN*	Form 60 furnished		

2. PROOF OF IDENTITY AND ADDRESS* (Please refer instruction B at the end)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- A- Passport Number
- B- Voter ID Card
- C- Driving Licence
- D- NREGA Job Card
- E- National Population Register Letter
- F- Proof of Possession of Aadhaar

- II E-KYC Authentication
- III Offline verification of Aadhaar

PHOTO*



Address

Line 1* _____

Line 2 _____

Line 3 _____

District* _____ Pin/Post Code* _____ City / Town / Village* _____ State/U.T Code* _____ ISO 3166 Country Code* _____

3. CURRENT ADDRESS DETAILS (Please refer instruction B at the end)

Same as above mentioned address (In such cases address details as below need not be provided)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- A- Passport Number
- B- Voter ID Card
- C- Driving Licence
- D- NREGA Job Card
- E- National Population Register Letter
- F- Proof of Possession of Aadhaar

- II E-KYC Authentication
- III Offline verification of Aadhaar
- IV Deemed Proof of Address - Document Type code
- V Self Declaration

Address

Line 1* _____

Line 2 _____

Line 3 _____

District* _____ Pin / Post Code* _____ City / Town / Village* _____ State/U.T Code* _____ ISO 3166 Country Code* _____

Classification: Internal

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 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नया रायपुर, छत्तीसगढ़

4. CONTACT DETAILS (All communications will be sent to Mobile number/ Email-ID provided) (Please refer instruction C at the end)

Tel. (Off) - Tel. (Res) - Mobile
 Email ID

5. REMARKS (If any)

6. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: -- Place: Signature / Thumb Impression of Applicant:

7. ATTESTATION / FOR OFFICE USE ONLY

- Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline verification Digital KYC Process
 Equivalent e-document Video Based KYC

KYC VERIFICATION CARRIED OUT BY

INSTITUTION DETAILS

Date
 Emp. Name
 Emp. Code
 Emp. Designation
 Emp. Branch

Name
 Code

*Above CERSAI document is to be filled by Nominee/ Claima

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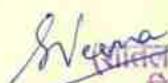
[Handwritten Signature]

General Guidelines of Term Insurance Policy

- a. The Group Term Insurance is provided on a fully complimentary basis. No charges shall be recovered from salary account holders.
- b. Group Term Insurance is provided by Insurance companies for a period of one year at a time. The bank would make best endeavour to renew the Term Insurance at same or better terms and conditions every year. However, where it fails to do so the bank would be informing all parties who have signed a MOU with the Bank.
- c. Currently, the Bank has obtained the Group Term Insurance cover from LIC. The insurance provider may be changed on a yearly basis, at the Bank's discretion.
- d. Only the Permanent employees of CG State Government between the age of 18 years to 62 years , or date of retirement which ever is earlier will be eligible for all benefits.
- e. The Term Life Insurance Cover will be available subject to employer of the account holder signing an MOU with the bank and agreeing to provide the employee data for inclusion in the policy in a timely manner.
- f. Upon receipt of the required employee data from the employer and successful addition of the account in LIC's system, the insurance cover shall become effective after 30 days from the date of first salary credit in the individual's salary account, post execution of the MOU. In case the data is not received by LIC or is not updated in the system for any reason, resulting in non-commencement of cover, the Bank shall not be held responsible.
- g. The insurance cover is further subject to proper categorization of the concerned account under the applicable salary package/variant in the Bank's system and regular credit of salary to the respective account.
- h. Claim settlement shall be governed solely by the insurance company's terms and conditions. The Bank shall bear no liability in respect of claim settlement. The rights and obligations of the insured shall rest with the insurance company. The insurance contract and its terms shall not be binding on the Bank, and the Bank shall not assume any responsibility towards either the insured or the insurer. The Bank reserves the right to withdraw this facility at its discretion in any subsequent year.
- i. Claims must be intimated to the insurance company within 90 days of the incident, and all required documents must be submitted within 180 days from the date of occurrence.
- j. The Bank shall not be a party to the claim settlement process or to any dispute arising out of the claim decision made by the insurance company.
- k. Additionally, the employer shall provide, on a monthly basis via email, the details of employees drawing salary through the Bank for the purpose of extending term insurance cover, including:
 1. Name of the account Holder

2. Account in which salary is credited in Bank of India

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Standard Operating Procedure (SOP) for Term Insurance Claim:

For submitting claims to insurance company, the following documents need to be provided:

- a) Claim form duly filled in (Format attached herewith).
- b) Original Death Certificate or attested copy by employer. If the death certificate is issued outside India, the same should be attested by Indian Embassy.
- c) Attested copy of Age proof of deceased employee.
- d) Attested copy KYC documents (PAN and Aadhar) of deceased employee and of the Nominee.
- e) Cancelled Cheque of nominee bearing name on Cheque. If no name is printed on Cheque, attested copy of 1st page of Passbook would also be required.
- f) All the documents are to be certified by the Master Policy Holder (MPH) i.e., the Bank.

For payment of claim, claimant must send claim form (along with scanned copies of supporting documents) through BOI home branch to:

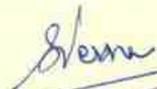
- i. bo_g706@licindia.com
- ii. u.mhatre@licindia.com
- iii. manasi.devalkar@licindia.com

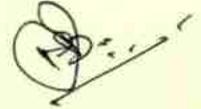
Bank of India mail Id:

Insurance.deposits@bankofindia.co.in

Hard copy to be sent to:

LIC of India
P&GS Department, Mumbai Divisional Office I
5th Floor, LIC Digital Building,
C-10, G Block,
Bandra Kurla Complex,
Mumbai - 400 051


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मंत्रालय, नवा रायपुर, अटल नगर





LIFE INSURANCE CORPORATION OF INDIA

Pension and Group Schemes Department, MDO-I,
5th Floor, LIC Digital Building, C-10, G-Block,
Bandra Kurla Complex, Mumbai 400 051
E-mail: bo_g706@licindia.com

Claim Form for Non-Employer-Employee Group Insurance Scheme

To be completed by the claimant and Master Policyholder

1. Name of the scheme Group Insurance Scheme: _____
2. Master Policy No. : _____
3. Full Name & Address of Master Policy holder : _____

4. Full Name of the deceased Member: _____
LIC ID: _____
5. Membership No. : _____ Category: _____
6. Date of Birth: _____ Date of entry into scheme: _____
7. Date of death of the Member: _____ Time of Death: _____
(Original/certified copy of Death Certificate should be enclosed)
8. Cause of Death: _____
Place of Death: _____
9. Amount of Sum Assured: _____ Outstanding amount of loan if any: _____
10. If the claim is being intimated after month from the date of death, Please give reason for delay:

11. Last Premium paid on: _____ For Due: _____ Mode of payment M/Q/H/Yly
- 12) Name of Nominee: _____
Nominee address: _____

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मंत्रालय, नवा रायपुर, अटल नगर

(Signature)

Discharge Receipt

Master Policy No. : _____

Received a sum of Rs. _____ (Rs. _____)

From The Life Insurance Corporation of India in full and final settlement of the claim and demand in r/o above mentioned claim. Further we agree and declare that upon such a payment the Corporation will be discharged of our entire claim in respect of the above insured member.

Place: _____

Date: _____

Affix Re 1
revenue
Stamp

Signature of the Master Policy Holder
With Official seal

Signature of Witness: _____

Full Name of Witness: _____

Designation: _____

Address: _____

BRIEF Claim intimation and Claim Lodgement Process

Bank/ Branch / Head office will give claim intimation to Anand Rathi Insurance brokers



Upon receivable of the intimation, ARIBL will co-ordinate with the Insurance Co. for Claim lodging.



ARIBL to share the claim forms and documents checklist with the branch



Bank to submit soft copy of document as per checklist shared by ARIBL team.

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वित्त विभाग

राजधानी, रायपुर

Once soft copy of documents is received, then ARIBL team will review the documents, and thereafter signed and stamped the hard copy of documents will be shared by concerned branch.



Thereafter the claim documents will be submitted to respective Insurance Company (New India Insurance or United India Insurance) as per the date of accident.



ARIBL will follow up with insurer for the final settlement of claim if there is any query ARIBL team will coordinate with branch.

Claims Support from Anand Rathi Insurance Broker Limited (ARIBL) & Escalation Matrix

ARIBL has appointed a dedicated Relationship Managers to oversee and manage the claims servicing provided to Bank of India Ltd. A detailed list of the assigned executives, along with their contact information, is enclosed for your reference:

1. Mr. Aadesh Patankar – Senior Officer, his contact details are +91 8451968926. He can be reached at aadeshpatankar@rathi.com.
2. Ms. Sneha Pednekar – Manager, her contact details are +91 8657737374. She can be reached at snehapednekar@rathi.com
3. Mr. Rahul Nair – Assistant Manager, his contact details are +91 9137604412. He can be reached at rahulnair@rathi.com.
4. Ms. Mehak Suneja – Senior Manager, her contact details are +91 9541684453. She can be reached at mehaksuneja@rathi.com
5. Mr. Akshay Zade - Assistant Vice President, his contact details are +91 9011085172. He can be reached at akshayzade@rathi.com.
6. Mr. Pranav Shah - Senior Manager, his contact details are +91 9833249333. He can be reached at pranavshah@rathi.com.

Sneha
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 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नवा रायपुर, अटल नगर

Escalation Matrix:

1. Mr. Anuj Bagri - Vice President, his contact details are +91 8097353527. He can be reached at anujbagri@rathi.com
2. Ms. Nivya Rai – Vice President, her contact details are +91 9869722668. She can be reached at nivyarai@rathi.com.
3. Mr. Nikhil Gajre - Senior Vice President, his contact details are +91 7977671443. He can be reached at nikhilgajre@rathi.com

Escalation Matrix from United India Insurance Company (Claims)-

Escalation Level	Name	Designation	Contact Details	Email ID
1 st Level	Suresh M. Gurav	Deputy Manager	022 2262 4526	sureshgurav@uiic.co.in
2 nd Level	Sapna Thomas	Regional Manager	022 2264 2294	sapnathomas@uiic.co.in

Sherma
 (शीतल शाश्वत धर्मा)
 विशेष अधिकारी
 एनटीएसए शाखा
 वित्त विभाग
 मंत्रालय, नवा रायपुर, मटल नगर



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Annexure C

List of Relationship Manager

S No	Name	Designation	Mob No
1	Srikant Maharana	Sr Manager	9826345464
2	Prakash Singh Chauhan	Sr Manager	9098787003
3	Chaitanya Sinha	Sr Manager	8439704430

Hemant

(**श्रीकान्त शारदा यादव**)
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छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर



MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU), executed on 20/02/2026 between **State Government of Chhattisgarh**, represented by Special Secretary, Finance Department, Government of Chhattisgarh, having its Headquarters at Mahanadi Bhavan **Nava Raipur** (hereinafter called the "**State Government of Chhattisgarh**" or "The First Party" which expression shall unless the context otherwise requires, include its successors, and permitted assigns of the ONE PART

AND

Chhattisgarh Gramin Bank (CGB), a body Government constituted under the RRB Act, 1975 and carrying on the business of banking, having its Corporate Office at Sector 24, Atal Nagar, Naya Raipur (hereinafter called 'CGB' and/or the "Bank" which expression shall unless the context otherwise requires, include its successors in business) through Shri Ashish kumar Tamrakar (General Manager) Corporate Office, Naya Raipur of the OTHER PART

WHEREAS

a) Chhattisgarh Gramin Bank (CGB) has offered to provide banking services as detailed in the MoU and Annexures to the regular employees of State Government of Chhattisgarh maintaining their salary accounts with the Bank.

b) The State Government of Chhattisgarh in its efforts to make available modern banking facilities to its regular employee has decided to accept the proposal submitted by CGB.

CGB and State Government of Chhattisgarh are individually referred to as "Party" and collectively as "Parties".

Now therefore this Memorandum of Understanding witnessed as under:

Both parties have agreed as follows:

Para 1. Period of MOU:

This MOU shall be operative with effect of 20/02/2026 unless terminated earlier or till the next MoU is signed, as mutually agreed by both parties. However, the MOU shall be reviewed by CGB every year for any amendment/ addition/ deletion of features of the Salary package.

Para 2. Salary Accounts:

(a) The Account holders should check whether their account is properly categorized as per their eligibility, as Salary Package benefits are linked to product code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of the Branch concerned immediately.

(b) In case of any employee of the Chhattisgarh State Govt. who has availed personal loan from Chhattisgarh Gramin Bank changes his/her salary account to other financial institution, then the State Government of Chhattisgarh will revert back the salary account to CGB on the advice of CGB.

Para 3. Facilities to Account holders:

The Bank undertakes to provide the following facilities/ services to regular employees of State Government of Chhattisgarh drawing their salary through any of its branches:

- i. Existing salary accounts of officers/ employees of State Government of Chhattisgarh will be converted to Government Salary Package (GSP) subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure-I**.
- ii. Loan facilities
- iii. Personal Accident Insurance
- iv. Permanent Total Disability Cover
- v. Permanent Partial Disability Cover
- vi. Air Accident Insurance
- vii. Term Insurance
- viii. Other Facilities available to GSP account holders
- ix. General Terms and condition will be applicable as per **Annexure-III**



All the benefits/facilities will be as per variant (Silver/Gold/Platinum) of Government Salary Package (GSP) enclosed at **Annexure-II** depending upon the type of account. These benefits will be made available to those Salary Accounts only which are categorized as Government Salary Package accounts.

Para 4. Loan Facilities:

Loans will be granted to eligible regular employees of State Government of Chhattisgarh upon fulfilment of eligibility criteria and on meeting Bank's terms & conditions, including establishing the applicant's creditworthiness as per the Bank's guidelines. CGB will provide the Personal Loan to eligible GSP account holders.

State Government of Chhattisgarh does not undertake any liability for loans given by CGB to State Government's regular employees in their individual capacities. State Government of Chhattisgarh will not be impleaded in any claim, action, lawsuit which an account holder may file against CGB or vice versa, i.e. CGB may file against the account holder. Loans will be disbursed to the eligible regular employees upon fulfilment of eligibility criteria by the State Government of Chhattisgarh's regular employees and on meeting Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines. However, in case of need, bank may seek assistance from State Government.

Para 5. Dissemination:

The MoU, once entered by both Parties, will be widely disseminated to all employees by means of service letters/ office memorandum/ other modes by 1st Party and CGB, Data Network, Internet and any other means.

Para 6. Termination:

In the event of termination of the MOU before its term as per Para 1 earlier, the disbursement of salaries to the individual account holders may be done through the same account, but without the special Salary Package benefits as offered through this MoU.

This MOU may be terminated by either party by giving three months' notice of termination in writing to the other party.

Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Personal Accidental Insurance Cover, Air Accidental Insurance Cover, Permanent Total Disability, Permanent Partial Disability, Group Term Life Insurance cover provided under this MoU prior to the termination of the MoU. Such claims shall be dealt with in accordance with the norms/guidelines as per the provision of the insurance policies of the Insurance Company with whom the bank has a Tie up and Insurance Regulatory and Development Authority of India.

Para 7. Awareness and engagement:

The Bank is committed to creating awareness amongst the State Government of Chhattisgarh employees at various establishments/ locations about Banks' products, investment opportunity through engagement programs. Such programmes will be anchored by CGB branches.

Para 8. Complaint Redressal and Review Mechanism:

A Complaint Redressal Mechanism has been structured for employees of State Government of Chhattisgarh as bank has appointed a Government Salary Relationship Manager to coordinate and assist with all related processes and grievance redressal mechanism, Senior Manager Business in all Regional Offices of CGB will be designated as Government Salary Relationship Manager. In the event of a dispute remaining unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme. List of Government Salary Relationship Manager attached in Annexure IV.

Sherma
(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
भूपाल नगर, अहमदनगर



Para 9. Publicity:

Chhattisgarh Gramin Bank may publish/market about its services extended to State Government of Chhattisgarh employees under this MOU and/or promote its business objectives from time to time at offices/ establishments of State Government of Chhattisgarh .

Para 10. Personal Accident Insurance (Death) {PAI}/ Total Permanent Disability/ Partial Permanent Disablement Cover / Air Accident Insurance (Death) :

All Personal Accident Insurance (Death / Disability) claims of the Government Salary Package account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom CGB has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company with will be placed by CGB on Bank's website <https://cgb.bank.in> which can be accessed by the employees of State Government of Chhattisgarh for getting know how of terms and condition of personal accidental insurance benefits and related claim process/grievance mechanism thereon. It is the duty of the claimants to submit the claim document in timely manner. The Insurance Company, after receipt of the claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of the claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per the Terms and Conditions of the Insurance Policy. A Broker hired by CGB will monitor and assist in early settlement of all legitimate claims the detail of which are also placed on the bank's website.

Para 11. Group Term Life Insurance Cover:

a) All Group Term Life Insurance (Death / Disability) claims of the Government Salary Package account holders should be submitted by the claimant, on proper format, along with the relevant documents as prescribed by the Insurance Company with whom CGB has a tie-up. The tie-up and continuation of covers being subject to annual review and renewal of the policy.

b) On receipt of the complete set of claim documents the insurance company will settle the life insurance claims independently. All the settlement / disputes will be between the claimant and the insurance company, and the Bank will not be a party to any disputes arising out of claim settlement process or the decision of insurance company on any of the claims. The details of the appointed insurance company with which bank will tie-up will be inform separately with in a month . Bank has also appointed insurance brokers for assistance of the claimants and servicing of claims, the details of which is also will be inform separately with in a month

c) Parties understand and agree that the personal data of the salary package account holders will be shared by CGB with the third- party companies/entities /insurance company (ies) offering the special features or complimentary benefits related to the said Government Salary Package accounts and also that such sharing will be in accordance with the applicable laws on sharing of personal data (including the Digital Personal Data Protection Act, 2023, as and when the same is made effective).

d) A list of all such employees who are eligible for Group Life Insurance Cover under Government Salary Package will be shared by State Government of Chhattisgarh with designated office (CGB Corporate office Nawa Raipur) of CGB for onward sharing with insurance provider appointed by CGB. A refreshed list of all eligible employees will be shared by State Government of Chhattisgarh by **5th of every month** for addition of all new employees eligible for such coverage and removal of employees becoming ineligible for coverage on account of death/retirement / loss of employer-employee connection due to any reason with State Government of Chhattisgarh. The life insurance cover will be applicable w.e.f. date of addition of accounts with the appointed insurance company in accordance with the terms and conditions of the insurance company and not from the date of providing data by the State Government of Chhattisgarh.

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विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
नवा राipur



Para 12. Amendment:

Except as otherwise provided in Para 1, any provisions of this MOU may be amended or waived only by an instrument in writing signed by both Parties.

Para 13. Notices:

Each notice, demand, or any other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, hand or official e-mail to the address or such other address and email ID as one party may inform the other in writing. *(Such addresses /email addresses may be mentioned hereunder)*

State Government of Chhattisgarh	CGB
Special Secretary, Finance, Government of Chhattisgarh Email: sec.fin-cg@gov.in	Shri Ashish Kumar Tamrakar (General Manager), Chhattisgarh Gramin Bank, Corporate Office, Atal Nagar Sector -24,Naya Raipur (C.G.) Email- gm1.ho@cgb.bank.in

Para 14. Employee Discretion in Bank Selection:

State Government of Chhattisgarh shall not make any commitment or impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from the State Government of Chhattisgarh subject to Para 2(b) of the MOU.

Para 15. Non-Exclusivity:

This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the State Government of Chhattisgarh, or any of its Departments, Agencies, or Organizations, from entering into similar Memorandum of Understandings with other banks for the provision of salary account services to its employees. This provision ensures that the Government retains the flexibility to offer its employees a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of Understanding is intended to promote transparency, competition, and choice for the employees of the State Government of Chhattisgarh.

Para 16. Confidentiality & Data Protection:

The Parties agree that all employee data shared under this MoU (including personal, financial and employment -related information) shall be treated as confidential and used exclusively for the purpose for GSP only.

The Bank shall implement industry-standard security measures to safeguard the data against unauthorized access, disclosure, or misuse, and shall use it only for the purpose the data is intended for.

Para 17. Miscellaneous:

a) As most of the benefits of the Government Salary Package Account variant are linked to the variant of salary account based on net salary credited to the salary account of regular employees of State Government Office/ Head quarter of State Government of Chhattisgarh will communicate to all the employees that as and when there is a change in the net salary, the individual will intimate

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छत्तीसगढ़ शासन
वित्त विभाग
आल नगर



the new net salary (with salary certificate) to the CGB branch where his/her Salary Package account is maintained.

b) In the event of non-credit of salary for more than three months in the GSP account or default in loan accounts of any employee, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary Package account holders shall stand withdrawn, without any communication. After repaying the defaulted amount of loan, employee may apply in Bank for again converting the concerned account into GSP.

c) Benefits of Salary Package Accounts are available to GSP categorized accounts only. The employees of State Government of Chhattisgarh to verify / ensure from their Passbook / Statement of account / Internet Banking that their account is categorized under applicable GSP (Silver/Gold / Platinum) as per their net salary.

d) If the account is not categorized properly as mentioned above, employees have to submit his/their application with required documents at their branch of the bank for categorizing the account properly.

e) As regards "Know Your Customer norms" as per RBI guidelines, PAN /Form-16 (mandatory) and Officially Valid Documents (OVDs) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time. Along with PAN & OVD a certificate/ letter issued/ countersigned by the authorized signatory from the individual's office, certifying his identity and present address along with certified copy of salary slip/certificate will be acceptable to the Bank.

f) This MOU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in Raipur.

In witness whereof, each Party has scribed their respective hands through its duly authorized representative.

Signed on behalf of,
State Government of Chhattisgarh
Verma **मंत्री**, नवा रायपुर, अटल नगर

Name: **SHITAL SHASHWAT VERMA, IRS**
Designation: **SPECIAL SECRETARY, FINANCE DEPARTMENT**
State Government of Chhattisgarh

Signed on behalf of
Chhattisgarh Gramin Bank



Name: **Ashish Kumar Jaiswal**
Designation: **General Manager**
Chhattisgarh Gramin Bank, CO, New Raipur

Witness:

Ankit Kumar Modi

(Name) **ANKIT KUMAR MODI**
(Designation) **ADDITIONAL DIRECTOR**

DIRECTORATE OF INSTITUTIONAL FINANCE, GOVT. OF CHHATTISGARH

Shubham Kottam

(Name) **Shubham Kottam**
(Designation) **SR. Manager,**
Chairman Secretariat, New Raipur

Application-cum-undertaking to be taken from all account holders new existing /applying for conversion**The Branch Manager**Chhattisgarh Gramin Bank
.....Branch

Dear Sir,

GOVERNMENT SALARY PACKAGE**(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO GSP ACCOUNT AND
(2) UNDERTAKING FROM SALARY PACK ACCOUNT HOLDERS FOR CONVERSION,
SHARING OF PERSONAL DATA WITH THIRD PARTIES, NEW AND CONVERTED**

1. I maintain a SB account with your branch and the account number is...../ I intend to open a new salary package Account. I am presently employed in as at....., and my employee ID is and my Date of Birth is My mobile number is My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the office/ salary slip and request you to accept it for satisfying the norms as prescribed by your bank, along with other KYC document(s) as prescribed by the RBI.

(strike out if not applicable, in case of existing customers)

2. In this connection, I request that my existing SB account number..... be converted into eligible salary package account with all its special features.

(strike out if not applicable, in case of new customers)

3. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.

4. If I have availed unsecured loan from CGB, I further undertake that I shall not seek to change my Salary Bankers from CGB unless I have liquidated all personal loans outstanding with CGB.

5. I hereby give my consent to CGB to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features.

Address: _____

Yours faithfully,

Name:

Mob. No.:

Date:

Place:

Address

S. Verma
(श्रीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
भिलाई



S. No.	PARTICULARS	CATEGORY		
		Silver	Gold	Platinum
1	Net Salary- Monthly (in Rs.)	Above 5000 to 25,000	Above 25000 to 60,000	Above 60,000
2	Min. Balance Charge	Nil (No minimum balance required to be maintained)		
3	SMS Alert charges	Free		
4	Passbook	Free		
5	Mobile banking	Free		
6	Internet banking	Free		
7	Auto Sweep Facility (on request)	Threshold Amount : Rs 35000/- TDR/STDR To be Created for a minimum of Rs. 10000/- (and in multiples of Rs. 1000/-) in any one instance.		
8	Transaction At ATM	AT SBI ATM : Unlimited Free		
9	Setting up of Standing Instruction within CGB	Free		
10	PMSBY Premium (First Year only)	By CGB	By CGB	By CGB
11	Locker annual Rent Concession (Only Self Name, First Allotment)	NO Concession	Concession 20% for first five consecutive year.	Concession 50% for first five consecutive year.
12	NEFT/ RTGS Charges (Through Internet and Mobile Banking)	Waived		
13	DD/ BC Charges	Unlimited Free (if issued through Salary Account)		
14	Cheque book (For 1 st Year only) Free	1 (15 Chq)	2 (15 Chq)	4 (15 Chq)
15	DEBIT Card Annual Maintenance Charges	Free		
16	New Card Issuance charge	Free RuPay Card	Free all Variant	Free all Variant
17	RuPay Card: Add-On Features	NIL	PLATINUM CARD 1 Amazon Pay Offer, 2 Lounge Access, 3 Swiggy Offer, 4 Comprehensive Insurance Cover Upto Rs. 2.00 Lakh, 5 Exclusive Merchant Offers, 6 24/7 Concierge Services (Above all services and products are provided by RuPay and can be changed from time to time by RuPay, hence CGB is not liable for services and subscriptions).	PLATINUM CARD 1 Amazon Pay Offer, 2 Lounge Access, 3 Swiggy Offer, 4 Comprehensive Insurance Cover Upto Rs. 2.00 Lakh, 5 Exclusive Merchant Offers, 6 24/7 Concierge Services (Above all services and products are provided by RuPay and can be changed from time to time by RuPay, hence CGB is not liable for services and subscriptions).



18	Free Personal Accidental Insurance	25 Lakh	50 Lakh	100 Lakh
19	Free Permanent total disability coverage	NIL	50 Lakh	50 Lakh
20	Free Permanent Partial disability coverage	NIL	25 Lakh	25 Lakh
21	Air accident Insurance coverage	60 Lakh (Additional)	60 Lakh (Additional)	60 Lakh (Additional)
22	Group Term Life Insurance	10 Lakh	10 Lakh	10 Lakh
23	Concession in Processing fee on P- Segment Personal loans	5%0 (50%)		
24	Concession in Processing fee on Car loans	50%		
25	Concession in Processing fee on Housing loans	100% (Charges for Title Investigation Report (TIR), Valuation etc. To be recovered from customers)		

*Insurance covers available valid w.e.f. Policy valid till and continuation thereafter will be subject to review/ renewal. Terms and Conditions apply. Claims are required to be submitted directly to the insurance company and the Bank will be no party to the issues related with insurance claims. Claims amount and settlement process is subject to insurance regulatory and development authority (IRDA) guidelines adopted as standard by insurance company.

*Sum Insured would be in fixed slabs which would be maximum up to Rupees Hundred Lakhs.

**Salary commensuration will be checked at the time of claims.

***Insurance cover on Select / Platinum Debit Cards (RuPay) is subject to change at the time of renewal of Policy and in accordance with the type of Debit Card possessed by the customer. Benefits of Insurance on Debit Cards will be available to the RuPay Cardholder who have performed minimum one successful RuPay Card induced domestic/international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter - bank i.e., on-us or off-us within 45 days prior to date of accident including accident date of RuPay Cardholders. Customers may please visit respective card sites for available benefits on debit cards. "Insurance covers offered are subject to changes at the time of annual renewal. Claims are required to be submitted directly to the insurance company and bank will be no party to the issues related with insurance claims. Claims settlement process is subject to insurance regulatory and development authority (IRDA) guidelines adopted as standard by insurance company.

***Debit card and Salary Package Insurance are on separate policies and claims are required to be submitted by the claimant to the concerned insurance company directly, which will be processed/settled by the insurance company independently. Though the bank will provide all possible help, support and guidance to claimants in submission of claims, however being the buyer of the related insurance policy on its own cost bank is not directly involved in claim settlement process, therefore, bank will not be a party to claim related process and any dispute in claim settlement will be dealt between the claimant and the insurance company only.

All related offers are subject to regular Salary Credit in CGB GSP Salary A/C, subject to change from time to time, Terms & Conditions apply.

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 वित्त विभाग
 भवना गायपुर, अटल नगर



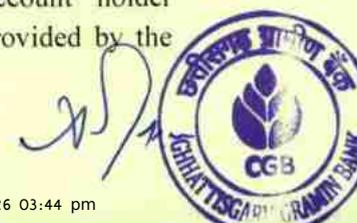
GENERAL TERMS AND CONDITIONS OF PERSONAL ACCIDENT INSURANCE (PAI) DEATH PERMANENT TOTAL DISABLEMENT / PERMANENT PARITAL DISABLEMENT / AIR ACCIDENT INSURANCE (AAI) DEATH

1. Personal Accident Insurance (Death / Disability) Cover (PAI) will be available only in case of death / Disablement resulting solely and directly from accident caused by external, violent, and visible means. Accidental death is defined as per IRDAI norms/ guidelines. Death / Disablement due to direct war / circumstances traceable to declared war will not be covered.
2. The Personal Accident Insurance Cover will be available to Government of Chhattisgarh Salary Package customers.
3. Only Primary Salary Package Account holders will be eligible for coverage under policy (i.e. account holder for whom salary is being credited). There should be minimum one Salary Credit within 90 days prior to the date of accident for claims being eligible.
4. In case of death / disability by accident of a newly recruited State Government of Chhattisgarh regular employees, he /she will be eligible for Insurance benefits immediately after opening of GSP Account. However, if salary / Stipend is not being credited in this GSP Account after one month from opening of the account, then such customer will not be eligible for Insurance Claims.
5. The benefit of Personal Accident Insurance (Death) Cover {PAI} and Air Accident Insurance (Death) cover will be available to the claimant only if the account is under the Salary Package with appropriate product code of GSP as per terms and conditions of Insurance.
6. In case of multiple accounts related to a single CIF, only one account where salary is credited will be taken into consideration.
7. Joint account holders (other than regular employee) of Salary Package Accounts opened under GSP are not included under Free Personal Accident Insurance (Death) Cover {PAI} /Air Accident Insurance (Death) {AAI} Cover.
8. The Personal Accident cover will be available for the beneficiaries even in case of death in a Terrorist/ Naxalite action.
9. Payment of Insurance will not be eligible in respect of death / disability:
 - a. from intentional self-injury, suicide, or attempted suicide
 - b. whilst under the influence of intoxicating liquor or drugs
 - c. directly or indirectly caused by venereal disease or insanity
 - d. arising or resulting from the insured committing any breach of the law with criminal intent.
10. Insurance in respect of death due to bodily injury or any disease or illness of the insured persons is not payable, if:
 - a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.
11. The insurance under this policy shall not extend to cover death disablement resulting directly or indirectly from pregnancy or in consequence thereof.
12. In case of death due to ship accident other than declared war by Government of India shall also be covered for Personal Accident (Death) Insurance Cover.
13. The Air Accident Insurance (Death) Cover [A/TAI] claim will be treated as valid claim only if, Air ticket have been purchased by debit to Government Salary Package Account using Cheque/Debit Card / Internet Banking, or where ticket is not required to be purchased by the account holder (service/chartered aircrafts of State Government of Chhattisgarh forces) or is provided by the

[Signature]
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 वित्त विभाग
 भद्रपुर, रायपुर, छत्तीसगढ़

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department for official duty, with Any one Accident (AOA) clause of ₹ 25 Crore and Any one Year (AoY) clause of ₹ 50 Crore.

14. Claimants will submit claims directly to the Insurance Company. The Insurance Company will settle claims independently, as per the Policy terms and conditions. Bank will not be a party to any dispute between the claimant and insurance company.

15. All the eligible claims will be payable by the insurance company and Bank/Broker shall have no liability whatsoever in respect thereof.

16. Claimants or their representatives have to send intimation of insurance claim to the concerned Insurance Company directly. Intimation may be sent by email/ phone/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. However, for settlement of claims, the relevant supportive documents as per the arrangement have to be submitted by the claimant subsequent to submission of intimation of claim within 180 days of the date of death of salary package account holder. Insurance company will settle the claim as per IRDAI guidelines.

17. The beneficiary on death of Primary Salary Account holder shall be as follows: -

i. In case of account opened in single name, the nominee registered in Salary Package account of deceased will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

ii. In cases other than i, the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurer.

18. **Permanent Total Disablement (PTD):** In event of injury occurring solely and directly from accident caused by external, violent and visible means resulting in total permanent disablement, the claim will be settled as per terms and conditions on PTD of Insurance Company.

19. **Permanent Partial Disablement (PPD):** Where a part of the body becomes permanently disabled (i.e. partial loss) due to an accident, the claim will be settled by insurance company as per their terms and conditions.

20. **Payment Of Claim:** Insurance claim amount will be paid in beneficiary's account with Chhattisgarh Gramin Bank only. Claim amount will first be appropriated against loan outstanding with CGB, if loan amount is not covered under another Insurance Policy (Rinn Raksha).

21. **Disclosures:** Details in relation to claim guidelines, escalation matrix of insurance company and insurance brokers, grievance redressal mechanism, claim format etc. will be placed by the bank at bank's website <https://cgb.bank.in/>. for information and usage of permanent employees of State Government of Chhattisgarh, and also for public at large.

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वित्त विभाग
केन्द्रालय, नवा रायपुर, अटल नगर



Government Salary Relationship Manager Contact List

SN	Regional Office	District covered	Contact No
1	AMBIKAPUR	SURGUJA, BALRAMPUR	6232033092
2	BAIKUNTHPUR	SURAJPUR,KOREA,MANENDRAGARH	9203409202
3	BALODA BAZAR	SARANGARH-BILAIGARH, MAHASAMUND,BALODA BAZAR	6232032592
4	BILASPUR	BILASPUR, MUNGELI, GAURELA-PENDRA- MARWAHI	6232032592
5	DHAMTARI	GARIYABAND, DHAMTARI, KANKER	6232032392
6	DURG	DURG, BALOD,	6232032192
7	JAGDALPUR	KONDAGAON, NARAYANPUR, BASTAR,DANTEWADA, BIJAPUR,SUKMA	6232032492
8	KORBA	KORBA, SHAKTI, JANJGIR-CHAMPA	6232032692
9	RAIGARH	RAIGARH, JASHPUR	6232032892
10	RAIPUR	BEMETARA, RAIPUR	6232032092
11	RAJNANDGAON	KABIRDHAM, RAJNANDGAON, KHAIRAGARH CHHUIKHADAN-GANDAI,MOHLA- MANPURAMBAGARH CHOUKI	6232032292

Hemant
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 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मैत्रालय, नवा रायपुर, अटल नगर

