

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

- a) 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**.
- b) **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**
- c) 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.
- d) 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.

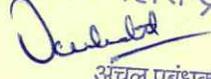
Definition-

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


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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 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.

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.


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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:

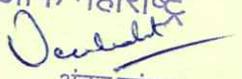
6.1 No benefit, either in cash or in kind, has been provided by any of the Parties to any officer or employee or any relative / associate of any officer or employee, of the other Party or of any of its associate companies, in order to secure the arrangement under this MOU; and

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.


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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.

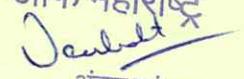
Notwithstanding the above, upon the occurrence of any Force Majeure Circumstances, either Party shall be entitled to terminate this Agreement immediately, if the Force Majeure event occurs and continues for a period of 30 (thirty) days, from the date of intimation of such circumstances.

"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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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

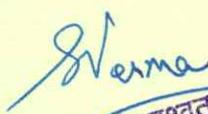
The relationship between the Parties shall be governed exclusively by this MOU. The Parties have executed this MOU on Principal-to-Principal basis, and nothing contained herein shall create, or be deemed to create a partnership or the relationship or the relationship of principal and agent or employer 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.

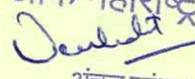
19. FURTHER ASSURANCES

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.


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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)**

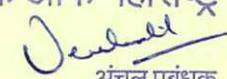
III. In the event any GovPride Salary Savings Account Scheme Account holder desires to change his salary account from Bank of Maharashtra to some other Bank, 'No objection Certificate will be issued by Bank of Maharashtra which shall be mandatorily required only for employees who have outstanding unsecured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


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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. Vema

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

विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग

witnesses:

A. Modi

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.			

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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
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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.

S. K. Sharma
 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
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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)
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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,

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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 accountholder (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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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).

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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]

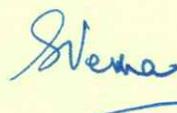
~ For Office use only ~

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.


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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


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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

S. Rama
 (शीतल शाश्वत वर्मा)
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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

Shreya
(शीतल शाश्वत वर्मा)
विशेष सचिव
उत्तीसगढ़ शासन
दिल्ली विभाग
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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 Shekhawt (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

	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

Shashi Verma
(शीतल शाश्वत वर्मा)
विशेष सचिव
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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


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