

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, Chhattisgarh-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.

(Signature)
शशील शशवत वर्मा
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, 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:

- 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.**
- 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)

Scheme (श्रीमती शाश्वत वर्मा)
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छत्तीसगढ़ शासन
वित्त विभाग
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*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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मंत्रालय, नवा रायपुर, जठल नगर



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.

Shri. Shantil Shashwat Kumar
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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 cease 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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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

S. Kumar
(शांतल शाश्वत कर्मा)
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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.


(शीतल शाश्वत वर्मा)
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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

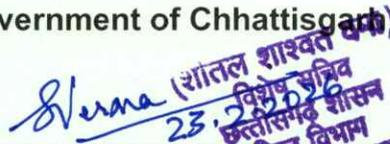
The Parties agree that all employee data shared under this MoU (including personal, financial and employment -related information) shall be treated as confidential and used exclusively for the purpose for salary package only.

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


23.03.2026
विशेष सचिव
उत्तरीय विभाग
वित्त विभाग, मुख्य भवन
राज्य रायपुर, छत्तिसgarh

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

Witnesses:


13/04/26

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

Signed on behalf of

Union Bank of India


क्षेत्रीय
कार्यालय
रायपुर (छ.ग.)

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


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

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(शीतल शाश्वत वर्मा)
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कार्यालय, नवा रायपुर, अटल नगर



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)

Sherma
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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)

S. Vema
 (शीतल शास्वत कर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 रायपुर, अठल कक्षा



[Signature]

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)


(शीतल शाश्वत शर्मा)
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 वित्त विभाग
 नालय, नवा रायपुर, जखन खर



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)

Sema
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 छत्तीसगढ़ शासन
 वित्त विभाग
 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

Sheena
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मन्त्रालय, नवा रायपुर, छत्तीसगढ़



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

Neema
 (भारत-शास्त्र-कार्य)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 नया रायपुर, अटल कला



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)

S. Vema
(शांतल शास्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
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,


(श्रीमान शाश्वत कर्मा)
विशेष सचिव
सहस्रीसंगठन शासन
वित्त विभाग
महानगर, नवा रायपुर, जयपुर



Annexure 4:

Complaint Redressal & Review Mechanism

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

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

Sherma
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