

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU), executed on 22.12.25 between **State Government of Chhattisgarh**, represented by Secretary, Finance Department, Government of Chhattisgarh, having its Headquarters at **Raipur** (hereinafter called the "**State Government of Chhattisgarh**" or "the first party" which expression shall unless the context otherwise requires, include its successors, and permitted assigns of the ONE PART

AND

State Bank of India (SBI), a body corporate constituted under the State Bank of India Act 1955 and carrying on the business of banking, having its Corporate Centre at State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai (hereinafter called "SBI" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors in business) through **Shri Rakesh Kumar Sinha, DGM (B & O) State Bank of India, AO Raipur**

WHEREAS

- a) SBI possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed in the MoU and Annexures to the State Government of Chhattisgarh permanent employees maintaining their salary accounts with the Bank.
- b) The **State Government of Chhattisgarh** in its efforts to make available modern banking facilities to its permanent employees has decided to accept the proposal submitted by SBI.

SBI and State Government of Chhattisgarh are individually referred to as "Party" and collectively as "Parties".

Now therefore this Memorandum of Understanding witness 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. and will be in force, unless terminated earlier or till the next MoU is signed, as mutually agreed by both parties. However, the MOU shall be reviewed by SBI every year for any amendment/ addition/ deletion of features of the Salary package.

2. Salary Accounts:

- (a) The Account holders should check whether their account is properly categorized as per their eligibility, as Salary Package benefits are linked to product code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of concerned Branch immediately.
- (b) In case of any employee of the Chhattisgarh State Govt. who has availed personal loan from State Bank of India changes his/her salary account to other financial institution, then the State Government of Chhattisgarh will revert back the salary account to SBI on the advice of SBI.
- (c) All new accounts being opened by the SBI in the training academies/offices/ centers of State Government of Chhattisgarh will be opened as State Government Salary Package (SGSP) account on receipt of temporary numbers


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 **SBI**

(for training) by training academies/ centers and on receipt of **employee/service** numbers, the permanent employees will advise the Branch, where account is maintained for requisite amendments in the number by SBI Branch.

3. **Facilities to Account holders:**

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

- Existing salary accounts of officers / employees of State Government of Chhattisgarh will be converted to State Government Salary Package (SGSP) subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure-I**. The facilities will be provided under State Government Salary Package to State Government of Chhattisgarh permanent employees as per attached **Annexure-II** depending upon the variant of account.
- Usage of the largest ATM network of SBI Group free of charge subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Usage of other banks ATMs free of charges subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Anywhere Banking via ATM, Internet, Mobile Banking, YONO.
- Free Shopping-cum-ATM/ Debit Card
- Free Supplementary Shopping-cum-ATM Card / Debit Card for Joint Account holders.
- Free additional Shopping-cum-ATM Cards / Debit Cards for joint account holders on their joint accounts subject to their undertaking that the 'additional card will be issued at their own risk and responsibility'. The Bank will not be held responsible for any cost or consequence that may arise out of misuse of the additional Card.
- Free Facility for setting up of Standing Instructions within SBI.
- Free Financial Advisory Service wherever SBI has such facility.
- Other facilities as detailed in **Annexure- III, IV, V & VI**.
- Loans will be disbursed to the eligible permanent employees upon fulfilment of Bank's eligibility criteria by the State Government of Chhattisgarh permanent employees and on meeting of Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines.
- All other facilities being provided to Bank's normal customers operating salary accounts, subject to the discretion of the Bank and prevailing regulatory guidelines from time to time.

Key HIGHLIGHTS of STATE GOVERNMENT SALARY PACKAGE ACCOUNTS For Serving Permanent employees of STATE GOVERNMENT OF CHHATTISGARH

Personal Accident Insurance Cover
₹ 100 Lakh in case of Accidental Death
(Without POS Condition)

Air Accidental Insurance Cover : ₹ 160 lakh
Permanent Total Disability : ₹ 100 lakh
Permanent Partial Disability : Maximum up to ₹ 80 Lakh
Disability Sum Insured payable as per prevailing regulatory guidelines

Girl Child Marriage Benefit: Applicable on admissibility of Personal Accidental Insurance (Death) Cover

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20% of entitled Personal Accidental (Death) Insurance cover up to ₹ 5 lakh for one Girl Child .max up to 10 lacs for 2 girl child (18-25 years of age at the time of Accident)

Add-on Covers: Applicable on admissibility of Personal Accidental Insurance (Death) Cover

1. Plastic Surgery in Burn Cases: Maximum up to ₹ 10 lakh
 2. Import of medicine: Maximum up to ₹ 5 lakh
 3. Ambulance Charges: Maximum up to ₹ 0.50 lakh
 4. Air Ambulance Charges: Maximum up to ₹ 10 lakh
 5. Death in coma (more than 48 hours) after accident: Maximum up to ₹ 5 lakh
 6. Transportation of mortal remains: Maximum up to ₹ 0.50 lakh
 7. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 0.50 lakh
 8. SBI Personal Loan (Xpress Credit) Insurance Cover of up to ₹ 10 lakh (in case of death on duty in action against terrorist / Naxalite / antinational / foreign enemy activities (this cover is applicable for Police / Paramilitary / Police forces covered under SGSP/CASGSP/SGSP/ISGSP only)
 9. Additional PAI Cover of ₹ 10 lakh (in case of death on duty in action against terrorist / Naxalite / antinational / foreign enemy activities (this cover is applicable for Police / Paramilitary / Police forces covered under SGSP/CASGSP/SGSP/ISGSP only)
 10. Additional Cover of ₹ 10 lakh while performing official duties on foreign soil.
- (Add-on covers at serial Number 9 & 10 above are exclusive to each other and will not be available together.

Child Education Benefit: Applicable on admissibility of Personal Accidental Insurance (Death) Cover

Additional up to ₹ 8 lakhs for male Child/or 10 lakh for girl child (18-25 years of age) at the time of Accident (25% of PAI)

Relationship Banking through Wealth / Relationship Manager

“SBI RISHTEY”: Family Savings account for up to 4 family members (any 4 amongst, Spouse, Children, Parents & Siblings) of Gold and above variant salary account holders

Benefits under “SBI Rishtey”

1. Type of Account: **Regular Savings Bank Account**
2. Minimum Balance/ Monthly Average Balance: **Nil**
3. Debit Card: Classic Debit Card (**Free**, Issuance and AMC)
4. Transaction at ATMs: **Unlimited free** at all bank ATM network, using debit card linked to “Rishtey” accounts.
5. Multi City Cheque: **Nil Charge** (Except for Bulk Requirement i.e in excess of 25 leaves in a month)
6. NEFT/RTGS Charges: **Free** (Online), Applicable charges in offline mode
7. Demand Draft Charges: **Free**, if issued by debit to “Rishtey” account
8. **Auto Sweep Facility: Available** (lucrative option to earn higher interest on Saving A/c)
9. SMS Alert Charges: **Free**
10. Annual Locker Rentals: **10% Concession** on applicable locker rentals, **every year**
11. **Personal Accidental Insurance: ₹ 5 lakh** each for all “Rishtey” A/c holders (except minors)

Platinum RuPay Debit Card (as an option) to all variant SGSP customers
Variant wise (Master / Visa) Debit Cards for all account holders


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Concession on annual Locker Rent: 50% Concession, every year on applicable locker rentals for Diamond, Platinum and Rhodium variant account holders

Detailed benefits are mentioned in Annexure – II & III

4. State Government Salary Package (SGSP):

The facilities will be provided under State Government Salary Package to State Government of Chhattisgarh permanent employees as per attached **Annexure-II** depending upon the variant of account. Benefits of State Government Salary Package will not be available in cases where salary being credited, however the accounts are not categorized as SGSP (Silver/Gold / Diamond / Platinum/ Rhodium).

5. Loan facilities:

State Government of Chhattisgarh does not undertake any liability for loans given by SBI to State Government's permanent 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 SBI or vice versa, i.e. SBI may file against the account holder. Loans will be disbursed to the eligible permanent employees upon fulfillment of eligibility criteria by the State Government of Chhattisgarh's permanent 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.

6. Dissemination:

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

7. Termination:

This Memorandum of Understanding may be terminated by either party by giving three months' notice of termination in writing to the other party. In the event of termination or expiry of the term of the Memorandum of Understanding, the disbursement of salaries to the individual account holders may be done through the same account, but without the special benefits as offered through this Memorandum of Understanding.

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).

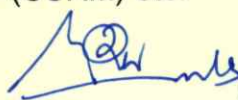
Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Personal Accidental Insurance Cover, Air Accidental Insurance Cover, Permanent Total Disability, Permanent Partial Disability, Group Term Life Insurance cover provided under this MOU prior to the termination 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.

8. Awareness and engagement:

Bank is committed to create awareness amongst the State Government of Chhattisgarh Permanent employees at various establishments/ locations about Banks' products, investment opportunities through engagement programmes. Such programmes will be anchored by SBI branches, Relationship Manager (CSRM) etc.



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9. Complaint Redressal and Review Mechanism:

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

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 pensioner. 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 SGSP account holders have the additional option to use such channels for redressal of their individual grievances/ complaints.

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

10. Publicity:

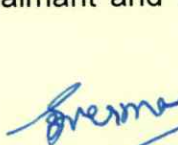
State Bank of India may publish/ market about its services extended to State Government of Chhattisgarh permanent employees under this MOU and / or promote its business objectives from time to time.

11. Personal Accident Insurance (Death) {PAI}/ Total Permanent Disability/ Permanent Partial Disablement Cover / Air Accident Insurance (Death) {AAI}:

All Personal Accident Insurance (Death / Disability) claims of the State Government Salary Package account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company which has been placed by SBI on Bank's website <https://bank.sbi/web/salary-account/accident-insurance> and can be accessed by the permanent employees of State Government of Chhattisgarh for getting details of terms and condition of personal accidental insurance benefits and related claim process / grievance mechanism thereon. It is the duty of the claimants to submit the claim documents in timely manner. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per Terms and Conditions of the Insurance Policy. A Broker hired by SBI will monitor and assist in early settlement of all legitimate claims the detail of which are also placed on bank's website.

12. Group Term Life Insurance Cover:

- All Group Term Life Insurance (Death / Disability) claims of the State Government Salary Package account holders should be submitted by the claimant, on proper format, along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up. The tie-up and continuation of covers being subject to annual review and renewal of the policy.
- On receipt of the complete set of claim documents the insurance company will settle the life insurance claims independently. All the settlement / disputes will be between the claimant and the insurance company, and the Bank will not be a party to any


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disputes arising out of claim settlement process or the decision of insurance company on any of the claims. The details of the appointed insurance company with which the policy has been placed is placed as **Annexure-V**. Bank has also appointed insurance brokers for assistance of the claimants and servicing of claims, the details of which is also placed as **Annexure-V**.

- c) Parties understand and agree that the personal data of the salary package account holders including SBI Rishtey account holders will be shared by SBI with the third-party companies/entities /insurance company (ies) offering the special features or complimentary benefits related to the said State Government Salary Package accounts and also that such sharing will be in accordance with the applicable laws on sharing of personal data (including the Digital Personal Data Protection Act, 2023, as and when the same is made effective).
- d) A list of all such employees who are eligible for Group Life Insurance Cover under State Government Salary Package will be shared by State Government of Chhattisgarh with designated office (SBI AO Raipur) of SBI for onward sharing with insurance provider appointed by SBI. A refreshed list of all eligible employees will be shared by State Government of Chhattisgarh by 5th of every month for addition of all new employees eligible for such coverage and removal of employees becoming ineligible for coverage on account of death/retirement / loss of employer-employee connection due to any reason with State Government of Chhattisgarh. The life insurance cover will be applicable w.e.f. date of addition of accounts with the appointed insurance company in accordance with the terms and conditions of the insurance company and not from the date of providing data by the State Government of Chhattisgarh.

13. **Super Top-Up Health Insurance Cover:**

All permanent employees of State Government of Chhattisgarh will be eligible to avail benefits of Super Top-Up health insurance at specially discounted premium as per the terms and conditions placed as **Annexure-VI**. Since, Premium is paid by a/c holder, hence Termination of MoU will not affect claims and dealt as per tie-up of insurance company and as per terms and conditions and validity period of the Insurance Policy.

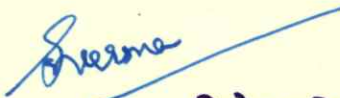
14. **Amendment:**

Except as otherwise provided in clause 1, any provisions of this MOU may be amended or waived only by an instrument in writing signed by both Parties.

15. **Notices:**

Each notice, demand, or any other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, hand or official e-mail to the address or such other address and email ID as one party may inform the other in writing. (Such addresses / email addresses may be mentioned hereunder)

State Government of Chhattisgarh	SBI
Special Secretary, Finance, Government of Chhattisgarh Email: sec.fin-cg@gov.in	Shri Rakesh Kumar Sinha (DGM, B&O) Administrative Office, Raipur, CG Email: dgmaoraipur@sbi.co.in


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16. Employee Discretion in Bank Selection

State Government of Chhattisgarh shall not make any commitment or impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee, who may choose any bank according to their preferences. The Government's involvement in this Memorandum of Understanding is limited to facilitating the availability of banking and associated facilities as outlined herein. Employees shall retain the freedom to either migrate to any bank of their choice or continue with their current salary account, without any interference from the State Government of Chhattisgarh subject to Clause 2(b) of the MOU.

17. Non-Exclusivity

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

18. 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 SGSP 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.

19. Miscellaneous:

a) As most of the benefits of the State Government Salary Package Account variant are linked to the variant of salary account based on net salary credited to the salary account of permanent employees of State Government of Chhattisgarh, Corporate Office/Head quarter of State Government of Chhattisgarh will communicate to all the State Government of Chhattisgarh permanent employees that as and when there is a change in the net salary, the individual will intimate the new net salary (with salary certificate) to the SBI branch where his/ her Salary Package account is maintained. In case the same is not updated with the branch then the bank is not responsible.

b) In the event of non - credit of salary for more than three months in the SGSP account or default in loan accounts of any permanent employees, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary Package account holders shall stand withdrawn, without any communication. After resumption of salary credits in the account and/or repayment of defaulted amount of loan, permanent employees may apply in Bank again for converting the concerned account into SGSP. Bank will intimate the customer in event of his Salary account being converted to normal savings account.

c) Benefits of Salary Package Accounts are available only to SGSP categorized accounts. The Permanent employees of State Government of Chhattisgarh to verify / ensure from their Pass Book / Statement of account / Internet Banking that their account is categorized under applicable SGSP (Silver/ Gold / Diamond / Platinum / Rhodium) as per their net salary.

d) Benefits to family account holders will be available only to the accounts which will be categorized as "SBI Rishtey" accounts in banks system. This needs to be verified by the

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[Signature]



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Family members through Passbook / Internet Banking. However, benefits attached to family account are also subject to fulfillment of all condition related to maintenance of State Government Salary Package account.

e) If account is not categorized properly as mentioned in (c) & (d) above, Serving Permanent employees / Family members have to submit his / their application with required documents at their Branch of the Bank for categorizing the account properly.

f) The Bank will consider installation of ATMs and setting up of branches at locations that are mutually convenient. 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 mutually agreed terms by both the parties.

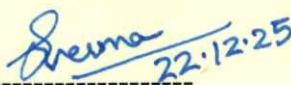
g) As regards "Know Your Customer norms" as per RBI guidelines, PAN /Form-16 (mandatory) and one Officially Valid Documents (OVDs) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time. Along with PAN & OVD a certificate/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

h) The salary package is being offered to the employees of **State Government of Chhattisgarh** by the Bank as a comprehensive solution for the purpose of providing various banking services and associated features are not intended for mobilization of deposits from them.

i) This MOU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in Raipur.


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

Signed on behalf of
State Government of Chhattisgarh


Name: **SHITAL SHASHWAT VERMA, IRS**
Designation: **SPECIAL SECRETARY**
State Government of Chhattisgarh

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Witness **मंत्रालय, नवा रायपुर (छ.ग.)**


22/12/2015
(NAME) **ANKIT KUMAR MODI**
(DESIGNATION) **ADDITIONAL DIRECTOR**
DIRECTORATE OF INSTITUTIONAL
FINANCE, Govt. of CHHATTISGARH

Signed on behalf of
State Bank of India


Name: **Shri Rakesh Kumar Sinha**
Designation: **DGM(B&O)**
State Bank of India, AO, Raipur




(NAME) **Ankur Shrivastava**
(DESIGNATION) **Chief manager**
SBE Sector Manager
Home Raipur

Application-cum-undertaking to be taken from all account holders new / existing / applying for conversion

The Branch Manager
State Bank of India
.....Branch

Dear Sir,

STATE GOVERNMENT SALARY PACKAGE

(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO SGSP ACCOUNT AND
(2) UNDERTAKING FROM SALARY PACK ACCOUNT HOLDERS FOR CONVERSION, SHARING OF
PERSONAL DATA WITH THIRD PARTIES, NEW AND CONVERTED

1. I maintain a SB account with your branch and the account number is _____/ I intend to open a new salary package Account. I am presently employed in _____ as _____ at _____, my employee ID is _____ and my Date of Birth is _____. My mobile number is _____. My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the office/ salary slip and request you to accept it for satisfying the norms as prescribed by your bank, along with other KYC document(s) as prescribed by the RBI.

(strike out if not applicable, in case of existing customers)

2. In this connection, I request that my existing SB account number _____ be converted into eligible salary package account with all its special features.

(strike out if not applicable, in case of new customers)

3. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.

4. I hereby undertake that I shall obtain a 'No Dues Certificate' from SBI in case I desire to shift my account to any other Bank for credit of Salary. I further undertake that I shall not seek to change my Salary Bankers from SBI unless I have liquidated all personal loans outstanding with SBI.

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

Address: _____

Yours faithfully,

Date :
Place :
Address

Name :
Mob. No. :

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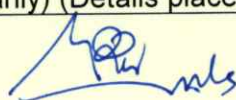


**FEATURES OF STATE GOVERNMENT SALARY PACKAGE (SGSP)- FOR SERVING
PERMANENT EMPLOYEES OF OFFICE OF STATE GOVERNMENT OF CHHATTISGARH**

Features	Silver	Gold	Diamond	Platinum	Rhodium
Eligibility (net salary)	10K to 25K	>25K to 50k	>50K to 100K	>100K to 200K	>200 K
Min. Balance	NIL (No minimum balance required to be maintained)				
Passbook	Free				
Internet Banking	Free				
Auto Sweep Facility (On request)	<ul style="list-style-type: none">Threshold Amount: Rs.35,000/-TDRs/ STDRs to be created for a minimum amount of Rs,10,000/- (and in multiples of Rs.1,000/-) in any one instance.				
ATM cum Debit Card	Free, Domestic Classic Debit Card	Free, International Gold Debit Card		Free, International Platinum Debit Card	
New Age RuPay Card*	Complimentary International RuPay Platinum Debit Card			Complimentary International RuPay select Debit Card	
Transactions At ATM	State Bank & Other Bank ATMs: Unlimited Free				
Multi City Cheques	Cheque Leaf charges: NIL (except for bulk requirement i.e., in excess of 25 cheque leaves at a single instance in a month)				
Concession in annual locker rent	Nil		50%		
Setting up of Standing Instructions within SBI	Free				
RTGS/NEFT Charges	Waived (in online mode)				
SMS Alerts	Free				
Drafts issue Charges	Unlimited Free, if issued through Salary Account				
Debit Cards	1. Existing option to continue 2. Additionally, feature packed new RuPay Cards to be mapped which are made available by NPCI (Details of features associated with RuPay Card is placed as Annexure-IV)				
Personal Accidental Insurance (PAI) Death Cover*	Rs. 100 lakhs (All Variants)				
Air Accidental Insurance (AAI)	Rs. 160 lakhs (All Variants)				
Permanent Total Disability (PTD) Cover	Rs. 100 lakhs (all variants)				
Permanent Partial Disability (PPD) Cover	Rs. 80 lakhs (all variants)				
Add-On insurance Covers (PAI)	Available as per the insurance policy provisions				
Group Term Life Insurance Cover	Rs. 10 Lakh (All Variants)				
Super Top-up Health Insurance	Rs. 15 lac/ Rs. 30 lac with Rs. 2 lac/Rs. 3 lac deductible, as per extant T&C of the MoU with Bajaj Allianz General Insurance Co Ltd (Cost to be borne by the Customer, to be purchased voluntarily) (Details placed at Annexure-VII)				



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Other Facilities	As applicable/ available to Regular Savings Bank account
Family Savings Account – SBI Rishtey	Available for Gold and above variants Salary Package Customers.
Concession in Processing Charges and Relaxation in margin on loan to SGSP account holders (Serving permanent employees)	
Home Loan	Processing fees - 100% (Charges for Title Investigation Report (TIR), Valuation etc. to be recovered from customers)
Car Loan	Processing fees - 50% or Minimum Rs 500 (Whichever is Higher) Margin Money – 5% concession subject to maximum 100% Loan to Value (LTV) of ex showroom price of vehicle
SBI Personal Loan	Processing fees - 50%
The account level accidental insurance covers are available till 03.04.2026 and continuation thereafter will be subject to review / renewal of the insurance policy.	
The term Life insurance cover is available till 21.02.2026 and continuation thereafter will be subject to review / renewal of the insurance policy.	

Hema

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Annexure- III

Features of New age SBI RuPay Card

Account Variant →	Silver	Gold	Diamond	Platinum & Rhodium
Card Variant →	Platinum	Platinum	Platinum	Select
Health Checkup	NA	NA	NA	Once in a year (facility provided to maximum 2% of the cards issued by SBI)
MakeMyTrip	NA	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a year	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter	Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter
Amazon Prime	NA	Full Year Subscription	Full Year Subscription	Full Year Subscription
Gym membership	NA	NA	NA	One month offline or 3-month online subscription
SPA	NA	NA	NA	Once in a year
Lounge - domestic	1 free visit a quarter	1 free visit a quarter	2 free visits a quarter	3 free domestic visits a quarter
Lounge International	NA	NA	NA	3 free international visits a year
Golf	NA	NA	NA	Once in a year
Cab aggregator	NA	NA	NA	Once in a year
Swiggy One	NA	3-month membership once in a year	3-month membership once in a year	3-month membership once in a year
Book My Show	NA	INR 250 off on purchase of min 2 tickets; once in a quarter	INR 250 off on purchase of min 2 tickets; once in a quarter	INR 250 off on purchase of min 2 tickets; once in a quarter
Personal Accident & Permanent Disability Insurance	₹ 10 lakh (With PoS condition 45 days)	₹ 10 lakh (With PoS condition 45 days)	₹ 10 lakh (With PoS condition 45 days)	₹ 10 lakh (With PoS condition 45 days)
Air Accident Insurance	NA	₹ 50 lakh (With PoS condition 45 days)	₹ 50 lakh (With PoS condition 45 days)	₹ 100 lakh (With PoS condition 45 days)



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Purchase Protection	NA	₹ 2 lakh	₹ 2 lakh	₹ 2 lakh
Swiggy Offer	NA	₹ 100 every Friday - once in month	₹ 100 every Friday - once in month	₹ 100 every Friday - once in month
Amazon Offer	₹ 100 every Friday - once in month	₹ 100 every Friday - once in month	₹ 100 every Friday - once in month	NA
Concierge	24*7 concierge service 100%	24*7 concierge service 100%	24*7 concierge service 100%	24*7 concierge service
Emergency Cash concierge	NA	NA	NA	Emergency cash – international

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Group Personal Accident Insurance Policy (04.04.2025-03.04.2026)
Insurance Company: The Oriental Insurance Company Limited (OICL)

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

All communications / correspondence regarding claims should be sent to:

The Oriental Insurance Company Limited
 SBI GPA Claims Cell
 Mumbai Regional Office 1, 2nd Floor, Oriental House, 7 J. Tata Road, Churchgate, Mumbai-400020

Status of the claims can be sought, using system generated claim number/ Account, by any of the following channels:

Sr. No.	Channel	Details
1	Email ID	sbigpa.claims@orientalinsurance.co.in
2	Land Line Number	022-22820494 / 22049076 / 22825619
3	Fax No.	022-22820590
4	Toll Free No	18001238733 / 1800-11-8485

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

Escalation Level	Name/Designation	Contact No.	Email Id
1 st Escalation	Ms. Deepa Balasubramaniam – Dy. Manager	8655960610 / 8655960611	deepa.b@orientalinsurance.co.in
2 nd Escalation	Ms. Manasi Kadam- Dy. Manager	8655960610 / 8655960611	manasi.kadam@orientalinsurance.co.in
3 rd Escalation	Mr. Ninad Pote - Regional Manager	8655960610 / 8655960611	Pote.ninad@orientalinsur ance.co.in

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Insurance Broker Firm

M/S Anand Rathi Insurance Brokers Ltd.
Policy period: 04.04.2025 TO 03.04.2026
and for Policy Year 2020-21 and earlier: All packages

Correspondence Address:

M/s Anand Rathi Insurance Brokers Lt. (ARIBL),
09th Floor, Times Tower, Kamala Mills Compound,
Senapati Bapat Marg, Lower Parel, Mumbai - 400013, Maharashtra
Toll Free No: 1800-123-8733 WhatsApp Chat Bot: 8657923021
Email ID: paihelpdesk@rathi.com

Land Line No.


022-4909 3000/3003/3006

Contact details of dealing officials:

Name	Designation	Mobile No.	Email id
Ghanshyam Suthar	Deputy Manager	7627085814	ganshyamsuthar@rathi.com
Yash Parmar	Management Trainee	8097841334	yashparmar@rathi.com
Aniruddha Sargade	Senior officer	8657893622	aniruddhasargade@rathi.com
Bhupendra Thanekar	Asstt. Vice President	9833784147	bhupendrathanekar@rathi.com
Binita Shah	Director	—	binitashah@rathi.com

GENERAL TERMS AND CONDITIONS OF PERSONAL ACCIDENT INSURANCE (PAI) DEATH / PERMANENT TOTAL DISABLEMENT / PERMANENT PARITAL DISABLEMENT / AIR ACCIDENT INSURANCE (AAI) DEATH

1. Personal Accident Insurance (Death / Disability) Cover (PAI) will be available only in case of death / Disablement resulting solely and directly from accident caused by external, violent, and visible means. Accidental death is defined as per IRDAI norms/ guidelines. Death / Disablement due to direct war / circumstances traceable to declared war will not be covered.
2. The Personal Accident Insurance Cover will be available to State Government of Chhattisgarh Salary Package customers.
3. Only Primary Salary Package Account holders will be eligible for coverage under policy (i.e. account holder for whom salary is being credited). There should be minimum one Salary Credit within 90 days prior to the date of accident for claims being eligible.
4. In case of death / disability by accident of a newly recruited State Government of Chhattisgarh permanent employees, he /she will be eligible for Insurance benefits immediately after opening of SGSP Account. However, if salary / Stipend is not being credited in this SGSP Account after one month from opening of the account, then such customer will not be eligible for Insurance Claims.
5. The benefit of Personal Accident Insurance (Death) Cover {PAI} and Air Accident Insurance (Death) Cover {AAI} will be available to the claimant only if the account is under the Salary Package with appropriate product code of SGSP as per terms and conditions of Insurance.
6. In case of multiple accounts related to a single CIF, only one account where salary is credited will be taken into consideration.


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7. Joint account holders of Salary Package Accounts opened under SGSP are not included under Free Personal Accident Insurance (Death) Cover {PAI} /Air Accident Insurance (Death) {AAI} Cover.

8. The Personal Accident cover will be available for the beneficiaries even in case of death in a Terrorist/ Naxalite action.

9. Payment of Insurance will not be eligible in respect of death / disability:

- a. from intentional self-injury, suicide, or attempted suicide
- b. whilst under the influence of intoxicating liquor or drugs
- c. directly or indirectly caused by venereal disease or insanity
- d. arising or resulting from the insured committing any breach of the law with criminal intent.

10. Insurance in respect of death due to bodily injury or any disease or illness of the insured persons is not payable, if:

a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.

11. The insurance under this policy shall not extend to cover death disablement resulting directly or indirectly from pregnancy or in consequence thereof.

12. In case of death due to ship accident other than declared war by Government of India shall also be covered for Personal Accident (Death) Insurance Cover.

13. The Air Accident Insurance (Death) Cover [AAI] claim will be treated as valid claim only if, Air ticket have been purchased by debit to State Government of Chhattisgarh Salary Package Account using Cheque / Debit Card / Internet Banking, or where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of State Government of Chhattisgarh forces) or is provided by the department for official duty, with Any one Accident (AoA) clause of ₹ 25 Crore and Any one Year (AoY) clause of ₹ 50 Crore.

14. Claimants will submit claims directly to the Insurance Company. The Insurance Company will settle claims independently, as per the Policy terms and conditions. Bank will not be a party to any dispute between the claimant and insurance company.

15. All the eligible claims will be payable by the insurance company and Bank/Broker shall have no liability whatsoever in respect thereof.

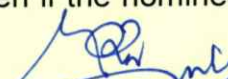
16. Claimants or their representatives have to send intimation of insurance claim to the concerned Insurance Company directly. Intimation may be sent by email/ phone/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. However, for settlement of claims, the relevant supportive documents as per the arrangement have to be submitted by the claimant subsequent to submission of intimation of claim within 180 days of the date of death of salary package account holder. Insurance company will settle the claim as per IRDAI guidelines.

17. The beneficiary on death of Primary Salary Account holder shall be as follows: -

i. In case of account opened in single name, the nominee registered in Salary Package account of deceased will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

ii. In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if the nominee is available in


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the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).

iii. In case, the account is opened as joint account, in event of death of all the account holders, the nominee, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).


iv. In cases other than i, ii and iii above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurer.

21. Permanent Total Disablement (PTD): In event of injury occurring solely and directly from accident caused by external, violent and visible means resulting in total permanent disablement, the claim will be settled as per terms and conditions on PTD of Insurance Company.

22. Permanent Partial Disablement (PPD): Where a part of the body becomes permanently disabled (i.e partial loss) due to an accident, the claim will be settled by insurance company as per their terms and conditions.

23. Payment Of Claim: Insurance claim amount will be paid in beneficiary's account with State Bank of India only. Claim amount will first be appropriated against loan outstanding with SBI, if loan amount is not covered under another Insurance Policy (Rinn Raksha).

24. Disclosures : Details in relation to claim guidelines, escalation matrix of insurance company and insurance brokers, grievance redressal mechanism, claim format etc. have been placed by the bank at bank's website <https://bank.sbi/web/salary-account/accident-insurance> . for information and usage of permanent employees of State Government of Chhattisgarh, and also for public at large.


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Annexure-V

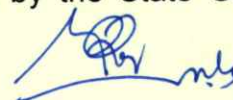
Name of Insurance Company: M/s SBI Life Insurance Ltd.				
Escalation Matrix for claims: GTL policy for the for the period 22/02/2025 to 21/02/2026				
Level	Name of the dealing person	Designation	e-mail id	Contact No
1	Meena Thawani	Regional Claim Support	meena.thawani@sbilife.co.in	022-66283251
	Ketan Thacker	Regional Head(Claims)	ketan.thacker@sbilife.co.in	8408994747 022-66283205
	Anand Iyer	Key Account Manager	anand.iyer@sbilife.co.in	9773275861
2	Rakesh Kumar Sharma	Vice President &ASM	ku.rakesh@sbilife.co.in	9793600881
	V Prakash	Vice President & RSM	v.prakash@sbilife.co.in	9711879333
3	Roopa Anchan	Regional Manager (Operations &Compliance	roopa.anchan@sbilife.co.in	022-66283234
1. Toll Free Number for claim intimation /Query: - 18002679090				
2. Email I'd for Claim Intimation/Query: - samp.sur@sbilife.co.in				

Escalation Matrix for Claims: Insurance Broker				
Name of Insurance Broker Firm: M/s Alliance Insurance Brokers Pvt. Ltd. (AIBPL) GTL Policy Period 2025-26 (22.02.2025 to 21.02.2026)				
Level	Name	Designation	e-mail id	Mobile No
1	Kanchan Mote	Senior Manager	kanchan@allianceinsurance.in	8976799824
2	Pallavi Khedekar	Chief Manager	pallavi@allianceinsurance.in	7710005301
3	Dhananjay Kulkarni	Chief Manager	dhananjay@allianceinsurance.in	7777031502
4	Nitesh Sharma	Dy. Vice President (Employee Benefits)	nitesh@allianceinsurance.in	9167980504
5	Jignesh Purohit	Senior VicePresident (Employee Benefits)	jignesh@allianceinsurance.in	8433747396
Email I'd for Claim Intimation/Query: - sbgtlclaims@allianceinsurance.in				

GENERAL TERMS AND CONDITIONS OF GROUP TERM LIFE INSURANCE (GTLI) (DEATH)

- Policy Number:** 72100481905
- Name of Insurer:** SBI Life Insurance Company Limited
- Current Policy Period:** 22.02.2025 to 21.02.2026 (continuation beyond 21.02.2026 is subject to policy renewal.
- Age Group:** Entry age is 18 years (subject to condition of maintaining State Government Salary Package account with SBI. Maturity Age is 65 years (last birthday) or superannuation whichever is earlier.
- All activities** of / at work are covered.
- The account holders under State Government Salary Package will be covered under the policy on the basis of list of employees provided by the State Government of Chhattisgarh as mentioned under Para 12 of the MoU.


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7. 24 hours death risk cover under one-year term insurance plan covering all deaths including suicided is covered from day one subject to addition of the eligible account holder in policy list maintained with the insurance company. The data for which is to be supplied to the insurance company as per the terms of Para 13 of this MoU.
8. No medical examination of individual Salary Package Account holder will be undertaken as it will be a group policy.
9. The claimant of the salary account holder needs to submit claim form along with required documents directly to the Insurance Company.
10. Nominee will not be asked at the time of addition of members or members joining the policy. Claimant / Beneficiary to be decided as under-
 - a) In case of account opened in single name, the nominee recorded in Bank will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the name of nominee as per Bank records).
 - b) In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if a nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).
 - c) In case, the account is opened as joint account, in event of death of all the account holders, the nominee in salary account in Bank's system, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).
 - d) In case other than A, B, and C, above the nominee shall be the beneficiary in salary account holders service records with the employer, in whose favour terminal dues are paid by the employer, basis certificate issued by the employer to that effect.
 - e) In cases other than A, B, C and D above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurance Company.
11. Claims will be processed by the insurance company independently; Bank or Brokers will not be a party to any dispute arising out of claim settlement process at any stage.
12. The Insurance Company should entertain claims where intimation from branch/claimant is received by them by email/ fax/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. The claim should be settled within 7 days on receipt of required documents at the centralized point of the insurer. All admissible claims where death happens within the Policy period are to be paid by the Insurance Company whether the Policy is subsequently renewed or not.


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GENERAL TERMS AND CONDITIONS OF SUPER TOP-UP HEALTH INSURANCE**Details of Super Top-Up health Insurance Policy****Claim Support Matrix:****Product brief**

Super Top up Health insurance Plan for (1 Adult, 2 Adult, 2 Adult + 2 Child) plan with Sum Insured option 15 lakh with 2 lakh deductible and 30 Lakh with 3 lakh aggregate deductible by Bajaj Allianz General Insurance Co Ltd. on individual payment basis Premium table (including Tax) with Sum Insured and deductibles is as below.

Sum Insured/ Deductible	1A (Premium ₹)	2A (Premium ₹)	2A+1C (Premium ₹)	2A+2C (Premium ₹)
15 Lac/ 2 lac	1,623/-	1,763/-	1,843/-	1,995/-
30 Lac/ 3 Lac	2,056/-	2,229/-	2,332/-	2,495/-

Key Features

- A Super Top up health Indemnity insurance Plan that helps Individual and his/her family stay adequately insured at the time of Hospitalization event.
- Coverage available for 1Adult, 2 Adult, 2 Adult+ 1 Child and 2 adult + 2 Child.
- In- Patient Hospitalization is considered as treatment.
- Day care procedure is covered.
- Entry age 18 Years to 65 Years (Child age 3 month to 25 Years)
- 60 days Pre and 90 days Post Hospitalization also Covered.
- Medical Advancement Surgery Covered
- Road Ambulance upto Rs 2000/-
- Ayush Treatment also covered
- Renewal upto 75 year
- Auto Renewal option is available

Waiting Period:

- For Accidental Hospitalization no waiting period.
- Hospitalization for illness 30 days waiting period is applicable.
- Pre-Existing disease waiting period is 24 Month.
- Specific disease waiting period is 24 Month.

Policy Buy Journey: Policy can be purchased through online and offline both options available

Claim Process for Cashless and Reimbursement

Intimation: Information regarding Intimation of Claim: Customer or individual claiming on customer's behalf must promptly, compulsorily and in any event within 48 hours of admission to a Hospital give intimation of claim including written information or telephonic intimation to Bajaj Allianz's Call Centre on the number (1800 103 2529) provided on the health card. Intimation should include details of policy number, card number of claimant, name of claimant, name of hospital, contact number and address of hospital, complaints/ailment/diagnosis for which treatment is being sought, room type and estimated expenses.

Cashless Request:

Need to show the Health ID card of the patient to avail Cashless facility at our Network Hospital helpdesk. Hospital formalities shall be completed and Pre-authorization form shall be send at Bajaj Allianz through Email or Hospital portal.

For status you can utilize our web links or connect to our call center (Toll Free: 1800 103 2529)

Reimbursement: Customers are required to send hardcopies within 30 days post discharge on below address

Bajaj Allianz General Insurance Co. Ltd.

Bajaj Finserv Building, A -Wing 2nd Floor, Bajaj Finserv Building, Behind Weikfield IT Park ,
Off Nagar Road, Viman Nagar, Pune - 411 014, Maharashtra

Claim status can be viewed on :- <https://general.bajajallianz.com/BagicNxt/InHouseSP/hm/externalUserCC.jsp>

Claims escalation matrix	SPOC	Preauth@bajajallian.co.in
	1st Escalation	Sandip.Harak@bajajallianz.co.in
	2nd Escalation	ashish.rasal@bajajallianz.co.in
	3rd Escalation	Tejveer.Singh@bajajallianz.co.in

General Exclusions:

1. Investigation & Evaluation a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded even if the same requires confinement at a hospital. b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded. 2. Rest Cure, rehabilitation and respite care a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment.

Any dental treatment that comprises of cosmetic surgery,

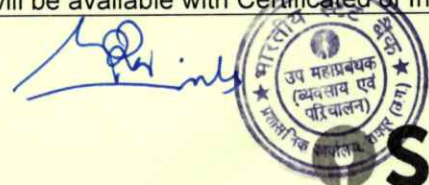
2. Medical Expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock

3. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority. Any Medical Expenses incurred due to Act of Terrorism will be covered under the Certificate of Insurance

Note: Above is write up is summary of Product feature along with Basic Terms & Conditions. For More information.

Please refer policy wordings www.bajajallianz.co.in, All policy conditions will be available with Certificate of Insurance.

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Annexure-VII

Contact Details of Corporate Salary Relationship Manager (CSRM)

Sr No.	Name of CSRM	Place	Contact No.
1	Chandrashekhar Sahu	Raipur	7587887088
2	Keshav Anand	Bhilai	8789359608
3	Parag Kumar Purwar	Jagdalpur	8700638269
4	Dwiref Kumar Singh	Kanker	<u>8839119453</u>
5	Ankush Gupta	Bilaspur	8719840982
6	Navin Kumar	Korba	8409844796
7	Rahul Das	Raigarh	9832993829

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