



MEMORANDUM OF UNDERSTANDING



Forest Department, Govt. of Rajasthan (Jaipur)

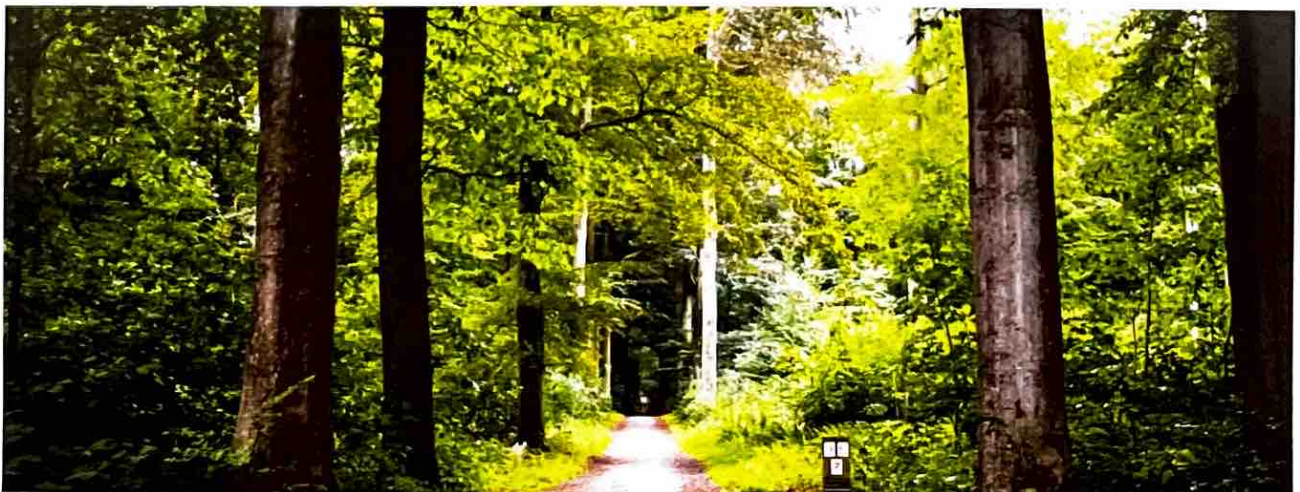
WITH

STATE BANK OF INDIA, JAIPUR

FOR

STATE GOVT. SALARY PACKAGE

Date : 08th January, 2025





The banker to every indian

STATE GOVT. SALARY PACKAGE



FEATURES OF STATE GOVT. SALARY PACKAGE

Features	Silver	Gold	Diamond	Platinum	Rhodium
Eligibility (Net Salary)	₹ 10000/- to ₹ 25000/-	> ₹ 25001/- to ₹ 50,000/-	> ₹ 50,001/- to ₹ 100,000/-	> ₹ 100,000/- to ₹ 200,000/-	> ₹ 200,000/-
Min. Balance	NIL (No monthly average balance required)				
Passbook	Available, Free Updating				
Internet Banking	Free facility offered (Charges applicable to third party sites like IRCTC etc payable.)				
Auto Sweep (On request)	Available				
Concession in Annual Locker Rental	Nil	Nil	50 % of applicable rate	50 % of applicable rate	50 % of applicable rate
Complimentary Insurance Cover (For Serving Employees)					
Personal Accident Insurance (Death) cover (Available for active Salary accounts)	₹ 100 lakh (All Variants)				
Permanent Total Disability (PTD) Cover	₹ 100 lakh (All Variants)				
Permanent Partial Disability (PPD) Cover	₹ 80 lakh (All Variants)				
Air Accidental Insurance (AAI) (Death) cover	₹ 160 lakh (All Variants)				
(i) Air ticket should have been purchased by debit to Salary Package Account through Debit Card/ Cheque/ Internet Banking or (ii) where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts) or (iii) ticket is provided by the department for official duty.					
Group Term Life (GTL) Insurance Cover (Death)	₹ 10 lakh				
Family Savings Account – SBI Rishtey	Spouse, Children, Parents and Sibling are eligible to open “SBI Rishtey” – Family Savings Bank Account. Maximum 4 accounts may be opened under this facility. Following Benefits are available under these accounts: - i. No Minimum Balance required ii. Issuance of Debit Card: Free iii. SMS Alert Charges : Free iv. Demand Draft Issuance Charges: Free v. Auto Sweep facility: Available (Optional) vi. Annual Locker Rentals: 10% Concession on applicable locker rentals, every year vii. Personal Accidental Insurance: 5 lakh each for all "Rishtey" A/c holders (except minors)				

Add on Cover (Applicable with Personal Accident Insurance (Death) Cover) (Terms and Conditions apply)	1	Cost of Plastic Surgery Burn cases	Upto ₹10 lakh
	2	Transportation of Imported Medicine	Upto ₹ 5 lakh
	3	Death after Coma after accident (more than 48 hrs)	₹ 5 lakh
	4	Air Ambulance Cover	Up to ₹ 10 lakh
	5	Child Higher Education Cover (for Graduation) age between 18-25 Year –25% of entitled PAI cover. (If PAI claim is found admissible).	Up to ₹ 8 lakh (Male Child) (Upto ₹10 lakh Girl Child) For One Child only
	6	Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. (If PAI claim is found admissible) Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. (If PAI claim is found admissible), Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.	Up to ₹ 10 lakh
	7	Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident) (Max.)	₹ 50,000/-
	8	Repatriation of mortal remains (Max)	₹ 50,000/-
	9	Ambulance Charges (Max)	₹ 50,000/-
	10	Additional Cover for all Salary Packages, death while performing duties on foreign soil.	₹ 10 lakhs
Top Up Health Insurance	₹ 15 lakh / ₹ 30lakh with ₹ 2 lakh/ ₹ 3 lakh deductible, as per extant T & C of the MoU with Bajaj GIC (Cost to be borne by the customer, to be purchased voluntarily) Details placed at Annexure – 2)		
ATM cum Debit Card	Free, Domestic Classic Debit Card	Free, International Gold Debit Card	Free, International Platinum Debit Card
	RuPay Platform Platinum Debit Card*		RuPay Platform Select Debit Card*
	• No Issuance Charges and Annual Maintenance Charges • Add on card for spouse free of cost for joint account holder • No annual maintenance charges • Unlimited free transactions across all Bank ATMs in India • to be issued to subject to written consent of SGSP account holders who apply for issuance of International Debit Card. • *RuPay platform cards have additional benefits – Enclosed in Annexure -1		
Demand Draft	Unlimited Free, if issued through Salary Account		
Setting up SIs within SBI	Free		
Multi City Cheques	25 cheque leaves free per month		
RTGS/NEFT Charges	Unlimited Free (Online)		
SMS Alerts	Free		
Auto Sweep Facility (Available only on customer's request)	• Threshold Amount: ₹ 35,000/- • TDRs/ STDRs to be created for a minimum amount of ₹ 10,000/- (and in multiples of ₹ 1,000/-) in any one instance.		
Other Facilities	As applicable/ available to Regular Savings Bank account		

Benefits associated with new age SGSP RuPay#				
Account Variant	Silver	Gold	Diamond	Platinum & Rhodium
Card Variant	Platinum	Platinum	Platinum	Select
Health Checkup	NA	NA	NA	Once in a year (2%)
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 visit 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)
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 100%
Emergency Cash concierge	NA	NA	NA	Emergency cash - international
Issuance of New Age RuPay Card is under development in CBS system and will be advised separately once made live				

SBI HOME LOAN

(Own The Home You Always Wished For)



Purpose of Loan

1. Purchase of New House/Flat/Existing House and Takeover
2. Repairs /Renovation – Loan upto 50 Lacs
3. Reimbursement (during preceding 12 months)
4. Furnishing/interiors as part of project cost

Loan Term - Maximum of 30 Years or up to the age of 70 years.

Overdraft Facility under SBI Maxgain Home Loan upto 3 Cr.

Salary Package Variant	Processing Fee	Interest Rates*
Silver	Waived	Card Rate
Gold	However, Advocate fee,	Card Rate
Diamond	Valuer Fee, out of pocket	Concession of 5 bps
Platinum	expenses if any, to be	Concession of 10 bps
Rhodium	recovered at actuals	Concession of 15 bps

SBI Flexi Pay Home Loan – for employees upto 45 years of age with higher loan amount upto 1.2 times of present eligibility.

SBI Privilege Home Loan(Employees of Central / State Governments (including PSBs, PSUs of Central Government, and other individual(s) with pensionable service.)/ **SBI Shaurya Home Loan** (Defense Personnel belonging to Army, Navy and Air force)

Additional Benefit under SBI Privilege Home Loan is to be extended only to those beneficiaries who are covered under the Defined Pension Benefit Scheme and therefore employees covered under NPS are not eligible under SBI Privilege Home Loan.

- Repayment up to the 75 years of age.
- Lower EMIs post-retirement.

SBI Home Top Up Loan - Any personal purpose such as meeting expenditure on education, marriage, health care, repair / renovation / furnishing of the house, etc. other than speculative purpose on existing Home Loan.

SBI Personal Loan Against Property (P-LAP) – Loan upto 20 Cr for any personal purpose such as meeting expenditure on education, marriage, healthcare, etc. other than speculative purpose on Residential/Rented property.

Home Loan Checklist

- 3 Photographs of Applicant/Co-applicant, PAN card, OVDs (Aadhar Card/Passport/Voter ID/DL)
- Latest Salary slip for 3 months/ Salary Certificate from employer.
- Copy of Form 16 or copy of IT Returns for last two financial years.
- Personal Assets and Liabilities statement on Bank's standard format

Property Documents

- Agreement to Sale/ Sale Deed
- Documents for Chain of Title
- Copy of approved plan/ building plan
- Seller KYC and Bank account Statement (In case of purchase only)

Get the Drive of Your Dreams With
SBI CAR LOAN



Purpose of Loan	For purchase of new Passenger cars, Multi Utility Vehicles (MUVs) and Sports Utility Vehicles (SUVs).		
Eligibility	Regular employees of State/Central Govt, Public Sector Undertakings, Defence SALARY Package, Central Armed Police Salary Package, Indian Coast Guard Package		
Age	21-70 Years, at the time of sanction of loan.		
Income	For Salaried- Net Monthly Income (NMI) $\geq$ 25000 (NAI $\geq$ 300000/-)		
Loan Amount	Minimum: Rs. 1.00 Lakh Maximum: For Salaried : Up to 48 times the Net Monthly Income		
CIC Score	Minimum 650 : All Govt. Employees having Salary Package accounts with SBI: Minimum CIC (CIBIL) Score		
ROI	As per CIC Score and Term of Loan In case of joint applicants: CIC score of the applicant from whose income, loan will be paid is to be considered		
Processing Fee	Nil Processing Charge till 31.12.2024		
Prepayment penalty	Nil	Foreclosure Charges	Nil after 2 years
EMI/NMI	Net Annual Income		EMI/NMI Not to Exceed
	Up to Rs.5 Lakhs		50%
	Rs. 5- 10 Lakhs		60%
	Rs. 10- 15 Lakhs (CIC 700 and Above)		70%
	Above Rs. 15 Lakhs (CIC 700 and Above)		75%
	Increased EMI/NMI eligibility is applicable only for salaried customers having NAI of Rs. 10 lacs and above with CIC score of 700 and above.		
LTV Ratio	100% of On-road Price for CSP customers- Diamond and Above Variants, Permanent Employees of Central and State Govt., Public Sector Undertakings/ Corporations and Govt. Pensioners with CIBIL score of 721 and Above.		
Repayment Tenure	Minimum: 3 Years; Maximum: 7 Years, or Up to the age of 75 Years, whichever is earlier		
Green Car (Electric Vehicle)	Tenure: Extended Repayment Up to 8 Years ROI: 0.25% concession compared to Normal Car Loans		
Checklist of Documents	Documents to be submitted along with Loan Application: PAN, Proof of Identity (OVD), Proof of Residence (OVD), AADHAAR Card, (if available), Original Copy of Proforma Invoice (Quotation) Margin Money receipt (Original), Passport size Photographs (2 Nos), Security Cheques (3) for initial repayment in case repayment mode is NACH/ECS.		

Details of Super Top-Up health Insurance Policy for State Govt. Salary Package

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 years.
- 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 nutidental toa 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 wordines www.bajajallianz.co.in. All policy conditions will be available with Certificated of insurance.

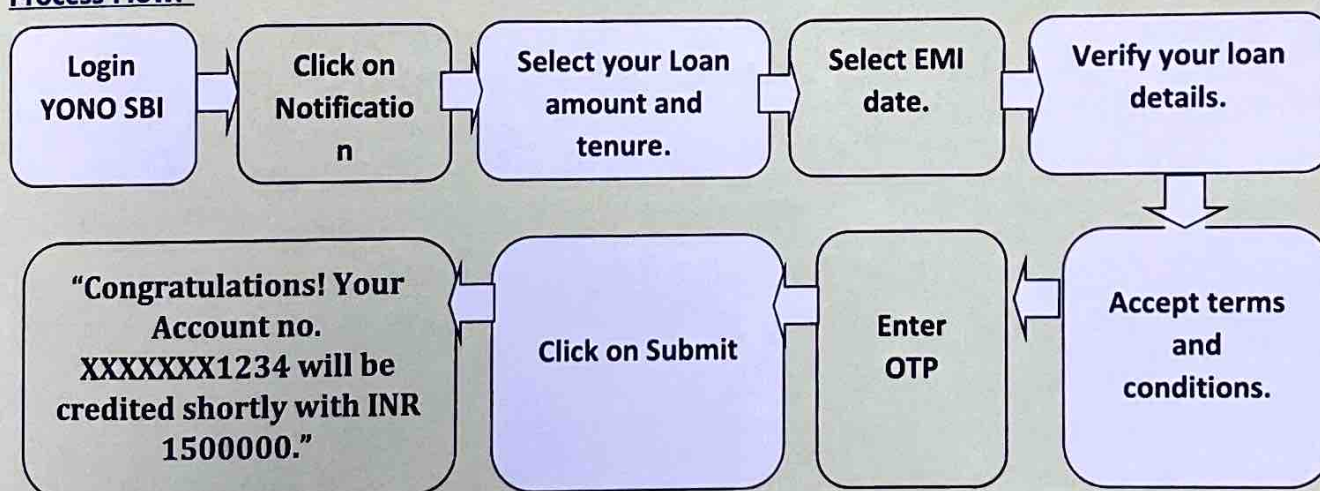
PRE APPROVED PERSONAL LOAN SCHEME (PAPL) (FULLY DIGITIZED JOURNEY – AVAILABLE ON SBI YONO APP)

S.NO	Parameter	Details
1	Purpose	Any personal purpose
2	Loan Amount	15.00 LAC.
3	Eligibility	The eligible customers are pre-selected on the basis of an analytics engine. Data in respect of Salary Package Customers
4	Income	NMI must be greater than Rs. 25,000/-.
5	Interest Rate	As per CIBIL score.
6	Loan Term	6 months to 84 months.
7	Processing Fee	Nil



*- Other terms and conditions are applicable as per loan scheme.

Process Flow:-



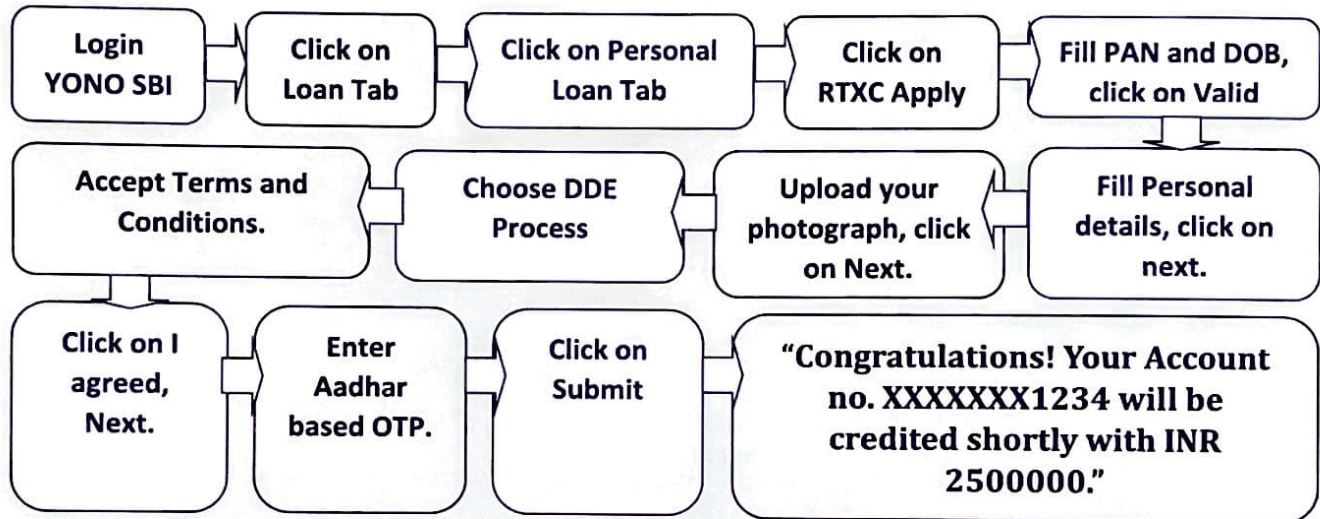
REAL TIME PERSONAL LOAN SCHEME (RTXC) (FULLY DIGITIZED JOURNEY – AVAILABLE ON SBI YONO APP)

S.NO	Parameter	Details
1	Purpose	Any personal purpose
2	Loan Amount	1. Minimum Loan amount: Rs. 25000/- 2. Maximum Loan amount: ₹ 35,00,000/- subject to 24 times NMI and EMI/NMI ≤50%.
3	Eligibility	• Account should be opened with a Govt./ Defense Salary Package (SP) product code. (viz. CGSP, DSP, ICGSP, PMSP, PSP, RSP, SGSP) • Age of the customer should not be more than 58 years.

4	Income	• $\geq$ Rs 15000/- for RTXC
5	Interest Rate	As per CIBIL score.
6	Loan Term	Upto 84 months
7	Processing Fee	Nil

*- Other terms and conditions are applicable as per loan scheme.

Process Flow: -



SBI Education Loan Scheme

S.NO	Parameter	Student Loan	Scholar Loan	Global Ed- vantage
1	Purpose	to extend financial assistance to deserving/meritorious students for pursuing higher education in India and abroad.		
2	Loan Amount	1. Upto 1.00 Cr. 2. No upper limit*	1. Upto 0.50 Cr. 2. No upper limit#	1. Upto 3.00 Cr.
3	Eligibility	Should have secured admission to a higher education course in recognized Institutions in India or Abroad through Entrance Test/Merit Based Selection process after completion of HSC (10 plus 2 or equivalent)		
4	Interest Rate	1. Attractive interest rate. 2. 0.50% Concession for Girl students.		
5	Subsidy Amount	Interest subsidy applicable as per Govt Guidelines.		N.A.

6	Collateral	Nil upto 7.50 lac,	Nil upto 50.00 lac.	Nil upto 7.50 lac,
7	Tenor	Maximum 15 years, including moratorium.		
8	Processing Fee	1. Upto 20.00 lac, Nil 2. Above 20.00 lac, Rs.10000+GST	Nil	1. Upto 20.00 lac, Nil 2. Above 20.00 lac, Rs.10000+GST
9	Pre-Payment Penalty	Nil		
10	Moratorium	12 Months or 6 months after getting Job, whichever is earlier.		6 month, after completion of course.

*- Other terms and conditions are applicable as per loan scheme.



SURYA GHAR FOR SOLAR ROOF TOP SCHEME **(PM – SURYA GHAR: MUFT BIJLI YOJNA)**

S.NO	Parameter	Eligibility (upto 3 KW)	Eligibility (> 3 KW to 10 KW)
1	Purpose	Installation of Solar Roof Top Up to 3 KW	Installation of Solar Roof Top more than 3 KW and upto 10 KW
2	Loan Amount	Max Rs. 2 lacs	Max. Rs. 6 lacs
3	Eligibility	- Age up to 65 years - Having Roof Top Rights and sufficient Roof Area on which the installation is proposed.	
4	Net Annual Income	Not Required	Minimum -3 Lac
5	Govt. Subsidy Amount	i. 1KW – Rs. 30000 ii. 2KW – Rs. 60000 iii. 3KW – Rs. 78000	Rs. 78,000/-
6	Margin:	10% of Project Cost	20% of Project Cost
7	Loan Term	120 Months	
8	Processing Fee	Nil	
9	Pre-Payment Penalty	No Pre-payment Penalty	



*- Other terms and conditions are applicable as per loan scheme.

Contact Details and Escalation Matrix
"The Oriental Insurance Co. Ltd." (OICL)

Claim documents are to be sent to:

"The Oriental Insurance Co. Ltd." (OICL)

SBI GPA Claims Cell

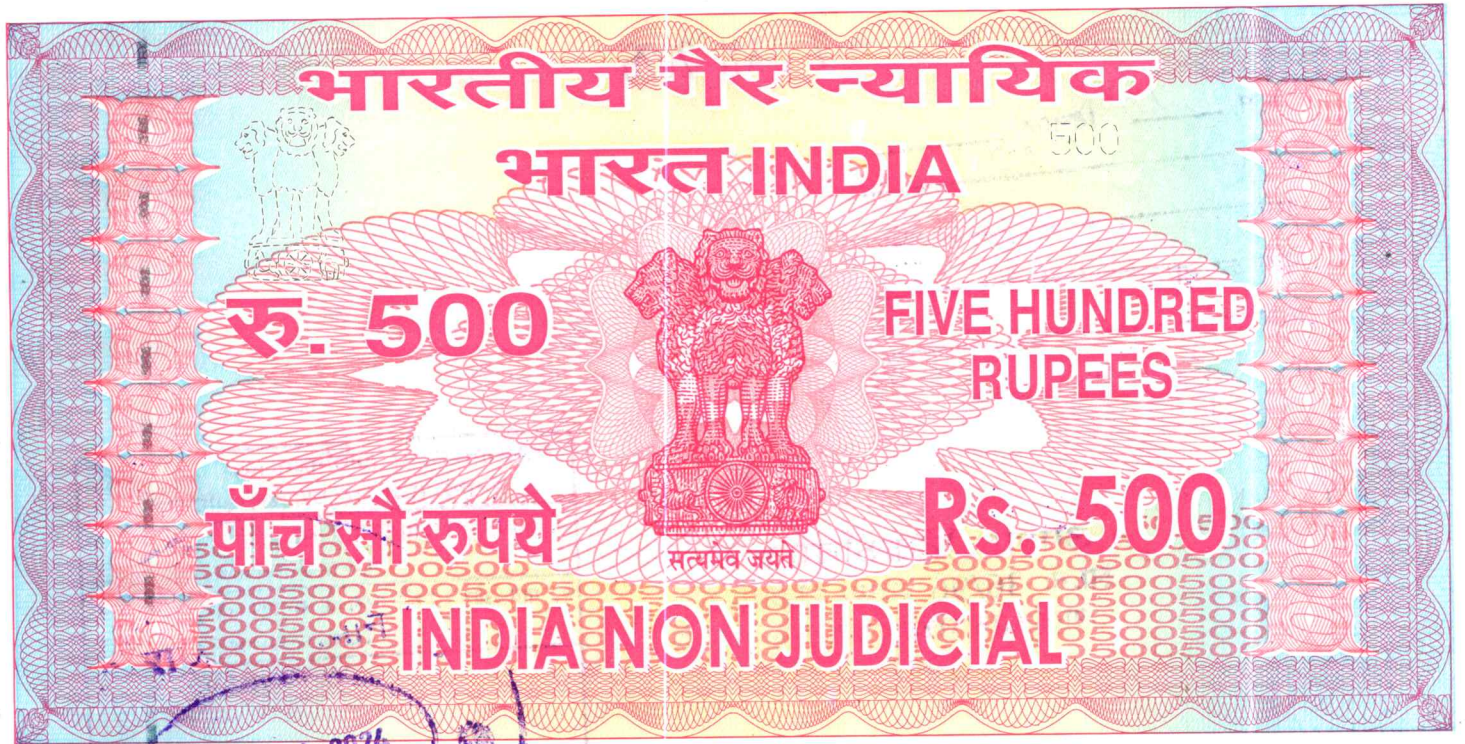
Mumbai Regional Office 1, 2nd Floor, Oriental House, 7 J. Tata Road, Churchgate,
Mumbai-400020.

Status of the claims can be sought, using system generated claim number/ Account Number, 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	Toll Free No	18001238733 / 1800-11-8485
4	Fax No.	022-22820590

Escalation Matrix (OICL) - Contact Details

Escalation Level	Name	Designation	Email I'd	Contact No.
1 st Escalation	Ms. Olivia Nameirakpam	Assistant Manager	olivia.nameirakpam@orientalinsurance.co.in	022-22821746/ 22821459/ 228281365, +91-8655960610
2 nd Escalation	Ms. Manasi Kadam	Dy. Manager	manasi.kadam@orientalinsurance.co.in	022-22821746/ 22821459/ 228281365, +91-8655960611
3 rd Escalation	Mr. Ninad Pote	Regional Manager	pote.ninad@orientalinsurance.co.in	022-22821746/ 22821459/ 228281365, +91-9820736787



राजस्थान RAJASTHAN

V 794530

Memorandum of Understanding

This Memorandum of Understanding (MOU), executed on 08/01/2025 (08 January, 2025) between Forest Department represented by **Dr. Venkatesh Sharma, Principal Chief Conservator of Forests Administration, Jaipur, Rajasthan** (hereinafter called the "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 Local Head Office at State Bank of India, Tilak Marg, C-Scheme Jaipur, Rajasthan (hereinafter called "SBI" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors in business) through **Mr. Kishore Kumar Singh, Deputy General Manager (RCWM) State Bank of India, Jaipur Circle.**

For Forest Department, Govt of Rajasthan

For State Bank of India

(Dr. Venkatesh Sharma)
Principal Chief Conservator of Forests Administration
Jaipur, Rajasthan

(Kishore Kumar Singh)
Deputy General Manager
Resources, LHO Jaipur

- 7 JAN 2025

क्र.सं. 13259 दिनांक 05/01/2025
रकम 5000

नाम
पिता का नाम SBI LHO

पता दाबल
Tilak marg
D.R.

आशा टिक्कीवाल
ला.नं. 36/96 स्टाम्प विक्रेता
राजस्थान उच्च न्यायालय
जयपुर



राजस्थान स्टाम्प अधिनियम, 1998		तर्गत
स्टाम्प राशि पर प्रभारित अधिमान		
1. आधारभूत अवसरकण सुविधाओं	(धारा 3-क)-10% तक	50
2. गाय और वस्ती मूल के संग्रहण और	(धारा 3-ख)-10% तक	100
कुल योग		150
हस्ताक्षर स्टाम्प देण्डर		

Memorandum of Understanding

This Memorandum of Understanding (MOU), executed on .08./01/2025 between Forest Department represented by **Dr. Venkatesh Sharma, Principal Chief Conservator of Forests Administration Jaipur, Rajasthan** (hereinafter called the "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 Local Head Office at State Bank of India, Tilak Marg, C-Scheme Jaipur, Rajasthan (hereinafter called "SBI" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors in business) through **Mr. Kishore Kumar Singh, Deputy General Manager (RCWM) State Bank of India, Jaipur Circle.**

WHEREAS

- a) SBI possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed in the MOU and Annexures to the Principal Chief Conservator of Forests, Rajasthan, personnel/employees maintaining their salary accounts with the Bank.
- b) The First party in its efforts to make available modern banking facilities to its personnel/employees has decided to accept the proposal submitted by SBI.

SBI and First party may be individually referred to as "Party" and collectively as "Parties".

Now therefore this Memorandum of Understanding witness as under:

For Forest Department, Govt of Rajasthan


(Dr. Venkatesh Sharma)
**Principal Chief Conservator of Forests Administration
Jaipur, Rajasthan**

For State Bank of India


(Kishore Kumar Singh)
**Deputy General Manager
Resources, LHO Jaipur**

Both parties have agreed as follows:

1. Period of MOU

This MOU shall be operative for a period of three years w.e.f. 08 January 2025 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 the branch concerned immediately.
- (b) A '**No Dues Certificate**' subject to the extant norms of SBI, will be issued by SBI in the event of a State Government Salary Package (SGSP) Account holder is desirous of changing his/ her account to another Bank for credit of salary. Obtaining 'NO Dues Certificate' is mandatory for those employees who have an existing personal loan from any of the branches of SBI at the time when the employee concerned wishes to shift his salary account to a bank other than SBI. No dues certificate will not be issued to any personnel having existing obligations towards SBI at the time of seeking the said NOC. Specimen of application for 'No Dues Certificate' is as per Annexure- III. First PARTY shall entertain such request for change to another Bank only upon submission of the SBI's "No Dues Certificate" by the personnel/employee/officer concerned.
- (c) All new accounts being opened by the SBI in the training academies/offices/ centres of First PARTY will be opened under State Government Salary Package (SGSP) account on receipt of temporary numbers (for training) by training academies/ centres and on receipt of employee/service numbers, the personnel / employees will advise the Branch, where account is maintained for requisite amendments in the number by SBI

For Forest Department, Govt of Rajasthan


(Dr. Venkatesh Sharma)
**Principal Chief Conservator of Forests Administration
Jaipur, Rajasthan**

For State Bank of India


(Kishore Kumar Singh)
**Deputy General Manager
Resources, LHO Jaipur**

3. Facilities to Account holders

The Bank undertakes to provide the following facilities/ services to Forest Department personnel drawing their salary through any of its branches:

- (a) Existing salary accounts of officers / employees of First party 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 & Annexure-II. The facilities will be provided under State Government Salary Package to Forest Department personnel / employees as per attached Annexure-IV depending upon the variant of account.
- (b) 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.
- (c) Usage of other banks ATMs free of charges subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- (d) Anywhere Banking via ATM, Internet, Mobile Banking, YONO.
- (e) Free Shopping-cum-ATM/ Debit Card
- (f) Free Supplementary Shopping-cum-ATM Card / Debit Card for Joint Account holder.
- (g) 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.
- (h) Free Facility for setting up of Standing Instructions within SBI.
- (i) Free Financial Advisory Service wherever SBI has such facility.
- (j) For Rupay Card benefits (Details attached at Annexure -V)
- (k) Loans will be disbursed to the eligible personnel / employees upon fulfilment of eligibility criteria by the Forest Department personnel/employees and on meeting of Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines.
- (l) 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.

For Forest Department, Govt of Rajasthan



(Dr. Venkatesh Sharma)
**Principal Chief Conservator of Forests Administration
Jaipur, Rajasthan**

For State Bank of India



(Kishore Kumar Singh)
**Deputy General Manager
Resources, LHO Jaipur**

**Key HIGHLIGHTS of STATE GOVT. SALARY PACKAGE
 ACCOUNTS For Serving Personnel EMPLOYEES of Forest**

**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
Group Term Life GTL Insurance Cover : ₹ 10 lakh

Top -Up Health Insurance	₹ 15 lakh/30 lakh with ₹ 2 lakh/ 3 lakh deductible, as per extant T&C of the MOU with Bajaj GIC (Cost to be purchased voluntarily) (Details placed at Annexure VIII)
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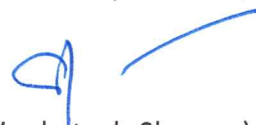
Girl Child Marriage Benefit: Applicable on admissibility of Personal Accidental Insurance (Death) Cover

Additional up to ₹5 lakh for one Girl Child .max up to ₹ 10 lacs for 2 girl child ₹5 lakh each (girl child should be 18-25 years of age at the time of Accident)

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

Additional up to 8 lakhs for male Child/or ₹ 10 lacs for girl child (18-25 years of age) at the time of Accident, For one Child only

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

1. Plastic Surgery in Burn Cases: Maximum upto ₹ 10 lakh
2. Transportation of Imported Medicine: Maximum up to ₹ 5 lakh
3. Ambulance Charges: Maximum up to ₹ 50,000/-
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 ₹ 50,000/-
7. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 50,000/.
8. Additional Cover for all Salary Packages, death while performing duties on foreign soil : ₹ 10 lakh

SBI RISHTHEY: 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
6. NEFT/RTGC 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 SB 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)

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Concession in Annual Locker Rental						
Variant		Silver	Gold	Diamond	Platinum	Rhodium
Rental	Locker rental	Nil	Nil	50%	50%	50%

4. Loan facilities

- (a) State Bank of India will provide the SBI Personal Loan (erstwhile Xpress Credit) to eligible State Government Salary Package account holder. The Xpress Credit Loan will be sanctioned solely at the discretion of the Bank and will be subject to the fulfilment of conditions as laid down by the Bank from time to time.
- (b) Forest Department, Jaipur, Rajasthan does not undertake any liability for loans given by SBI to Forest Department Jaipur, Rajasthan, Personnel/employees in their individual capacities. Forest Department Jaipur, Rajasthan 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.
- (c) State Bank of India will provide Home loan to SGSP account holders with subject to fulfilling of other Terms and conditions.

5. Dissemination

The MOU, once entered by both Parties, will be widely disseminated to all personnel/employees of all ranks/staff by means of service letters/office memorandum/other modes, Data Network, Internet, and any other means by Forest Department, Jaipur, Rajasthan and SBI.

6. Termination

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

Awareness and engagement: Bank is committed to create awareness amongst the Forest Department Personnel/employees at various establishments/ locations about Banks' products, investment opportunities through engagement programs. Such programs will be anchored by SBI branches, Relationship Manager (CSRM) etc.

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8. Complaint Redressal and Review Mechanism

A Complaint Redressal Mechanism has been structured for personnel / employees of Forest Department, Jaipur, Rajasthan and the Bank has appointed Corporate Salary Relationship Manager (CSRM) to co-ordinate. The CSRM will act as a conduit between the Forest Department, Jaipur, Rajasthan establishments and the Bank and ensure that complaints are passed on/ directed to the circle concerned 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.

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.

9. Publicity

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

10. 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 has been placed on SBI Bank's website <https://bank.sbi/web/salary-account/accident-insurance> which can be accessed by the

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personnel / employee of Forest Department for getting the know-how of terms and condition of personal accidental insurance benefits and related claim process / grievance mechanism thereon. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per Terms and Conditions of the Insurance Policy. A Broker hired by SBI will monitor and assist in early settlement of all legitimate claims the detail of which are also placed on bank's website.

11. Group Term Life Insurance Cover

- (a) All Group Term Life Insurance (Death) 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 and continuation of covers being subject to annual review and renewal of the policy.
- (b) On receipt of the complete set of claim documents the insurance company will settle the life insurance claims independently. All the settlement / disputes will be between the claimant and the insurance company, and the Bank will not be a party to any disputes arising out of claim settlement process or the decision of insurance company on any of the claims. The details of the appointed insurance company with which the policy has been placed is placed as Annexure-VII. Bank has also appointed insurance brokers for assistance of the claimants and servicing of claims.
- (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 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).

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- (d) However, in accordance with prevalent norms and internal guidelines of SBI, clients' data confidentiality is placed highest importance and data is shared strictly on a need-to-know basis without compromising on data integrity.
- (e) A list of all such employees who are eligible for Group Life Insurance Cover under State Government Salary Package will be shared by Forest Department, Govt. of Rajasthan, Jaipur, Rajasthan with Local Head Office, Jaipur of SBI for onward sharing with insurance provider appointed by SBI. A refreshed list of all eligible employees will be shared by of Forest Department, Jaipur, Rajasthan 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 of Forest Department Jaipur, Rajasthan. The life insurance cover will be applicable w.e.f. date of addition of accounts with the appointed insurance company and not from the date of providing data by the First party.
- (f) Term plan benefit will be made available from 22nd of succeeding month from the month in which details of employees were duly shared by authorised representative of Forest Department, Govt. of Rajasthan with authorised representative of SBI, LHO Jaipur, provided all accounts have already been converted to State Government Salary Package.

12. Super Top-Up Health Insurance Cover

All personnel / employees of Forest Department, Jaipur, Rajasthan 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-VIII.

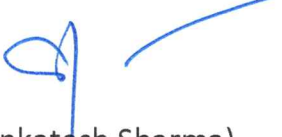
13. Amendment

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.

14. 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.

For Forest Department, Govt of Rajasthan


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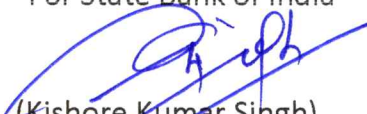
15. Miscellaneous

- (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 employees / personnel of Forest Department Jaipur, Rajasthan, Corporate Office/Head quarter of Forest Department Jaipur, Rajasthan will communicate to all the Forest Department Jaipur, Rajasthan personnel /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.
- (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 personnel/employee, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary Package account holders shall stand withdrawn, without any communication. After resumption of salary credits in the account and/or repayment of defaulted amount of loan, Personnel employee may apply in Bank again for converting the account concerned into SGSP.
- (c) Benefits of Salary Package Accounts are available only to SGSP categorized accounts. The Personnel / employees of Forest Department 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) The Benefits under Rhodium variant and Feature-rich RuPay debit card are under development and will take at least 2-3 months' timeframe for roll out.
- (e) 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 Family members through Passbook / Internet Banking. However, benefits attached to family account are also subject to fulfilment of all condition related to maintenance of State Government Salary Package account.
- (f) If account is not categorized properly as mentioned in (c) & (d) above, Serving Personnel / employees / Family members have to submit his / their application with required documents at their Branch of the Bank for categorizing the account properly.

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Resources, LHO Jaipur

- (g) The Bank will consider installation of ATMs and setting up of branches at locations that are mutually convenient. The Forest Department Jaipur 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 with prior approval of Forest Department.
- (h) 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.
- (i) This MOU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in Jaipur
- (j) Forest Department Jaipur is vested with the authority to execute a Power of Attorney, delegating the responsibilities concerning the Memorandum of Understanding (MOU) to the Forest Department Jaipur heading the respective units under the jurisdiction of Forest Department Jaipur.
- (k) The State Government Salary Package is being offered to the employees of Forest Department by the Bank as a comprehensive solution for the purpose of providing various banking services and associated features and are not intended for mobilisation of deposits from him.

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

For Forest Department, Govt of Rajasthan


(Dr. Venkatesh Sharma)
Principal Chief Conservator of Forests Administration
Jaipur, Rajasthan

Witness :

1.

Name: Sh.

Desg: Desg:

Jaipur, Rajasthan

For State Bank of India


(Kishore Kumar Singh)
Deputy General Manager
Resources, LHO Jaipur

2.

Name: Sh. Ritesh Prasad

AGM CSRM, SBI,

LHO Jaipur

Annexure-I

Application —cum-undertaking to be taken from all account holders, whether new or existing (converting SB accounts to SGSP)

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 ALL SGSP ACCOUNT HOLDERS, 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 as..... with, my personal 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 a certificate issued from the unit and request you to accept it for satisfying the KYC 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 numberbe converted into a SGSP 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. Since I am presently posted at / is being posted to..... I request that my account should be transferred to..... Branch of SBI for ease of operation.
(strike out if not applicable)
5. 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 loans outstanding with SBI.

Address _____

Yours faithfully,

Date :

Name

Place

(with RANK/DESIGNATION)

Annexure -II

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 SALARY PACKAGE ACCOUNT AND**
- 2. UNDERTAKING FROM SALARY PACK ACCOUNT HOLDERS FOR CONVERSION SHARING OF PERSONAL DATA WITH THIRD PARTIES**

1. I maintain a SB account with your branch. My account number is..... I am presently employed in..... as..... I am enclosing Service Certificate issued from the office / salary slip and request you to accept it for satisfying the norms as prescribed by the Bank, along with other KYC document(s).
2. In this connection, I request that my existing SB account be converted into eligible Salary Package account. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.
3. 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 loans outstanding with SBI.
4. 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.

Yours faithfully,

Date:
Place:

(Signature)
Name :
Address:

Annexure -III

**Application for issuance of No Dues Certificate for shifting of Salary
Package Account**

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

Dear Sir,

STATE GOVERNMENT SALARY PACKAGE

**REQUEST FOR ISSUANCE OF NO DUES CERTIFICATE TO
TRANSFER SALARY**

1. I maintain a SGSP account with your branch. My account number is..... I am presently employed in..... as..... and my service personal number is My present address is
.....
.....
2. In this connection, I request you to issue me a “ No Dues Certificate” as I desire to shift my salary account tobank.
3. I further declare that I have no loan(s) outstanding with SBI, nor I have stood as guarantor for any loans sanctioned by SBI at my request to other
Yours faithfully,

Date:

Place:

(Signature)

Name:

Address:

Mob. No.:

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

Annexure -IV

FEATURES OF STATE GOVERNMENT SALARY PACKAGE (SGSP)- FOR SERVING PERSONNEL / EMPLOYEES OF FOREST DEPARTMENT

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 monthly average balance required)				
Passbook	Available, (Free U dating)				
Internet Banking	Free Facility offered by SBI				
Auto Sweep Facility (On request)	Threshold Amount: Rs 35,000/- TDRs/STDRs to be created for a minimum amount of Rs 10,000/- and in multiple of Rs 1,000/- in any one instance				
ATM cum Debit Card	Platinum Rupay			Select Rupay	
Multi City Cheques	25 cheque leaves free per month				
Concession in annual locker rent				50 % of applicable rate	
Setting up of Standing Instructions within SBI	No charges				
RTGS/NEFT Charges	Waived (in Online mode)				
Drafts issue Charges	Unlimited Free, if issued through salary account				
Family Savings Account — 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: Waived (in Online mode), 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)	
Complimentary Insurance Cover		
Personal Accident Insurance (Death) Cover {PAI}	₹ 100 lakhs (From the succeeding 4th date of next month from the execution of MoU if salary account is already converted into SGSP)	
Permanent Total Disability Cover	Up to ₹ 100 lakhs	
Permanent Partial Disability Cover	Up to ₹ 80 lakhs	
Group Term Life Ins. Cover	₹ 10 lakh	
Add-On applicable with Personal Accident Insurance (Death) Cover	1. Cost of Plastic Surgery Burn cases	Up to ₹ 10 lakh
	2. Transportation of Imported Medicine	Up to ₹ 5 lakh
	3. Death after Coma after accident (more than 48 hrs)	₹ 5 lakhs
	4. Air Ambulance Cover	Up to ₹ 10 lakhs
	5. Child Higher Education Cover (for Graduation) age between 18-25. (If PAI claim is found admissible).	Up to ₹ 8 lakhs (Male Child) (Up to ₹ 10 lakhs Girl Child) For One Child only
	6. Girl Child Cover for Marriage (Age 18-25 Years) Maximum ₹ 10 Lakh for two girl children (₹ 5 lakh each) or 5 lakhs for 1 Girl Child.	Up to ₹ 10 lakhs
	7. Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident) (Max.)	₹ 50,000/-
	8. Repatriation of mortal remains (Max)	₹ 50,000/-



	9. Ambulance Charges (Max)	₹ 50,000/-
	10. Additional Cover for all Salary Packages, death while performing duties on foreign soil.	₹ 10 lakhs
Air Accidental Insurance (Death) cover	₹ 160 lakhs (i) If Air ticket have been purchased by debit to State Government Salary Package Account through Debit Card/ Cheque / Internet Banking or where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of ECoR) or ticket is provided by the department for official duty.	
Concession in Processing Charges and Relaxation in margin on Loan to SGSP account holders (Serving Personnel)		
Home Loan	Processing fee - Full waiver of Processing Fee For Builder Tie-up cases- 100% waiver Other than Builder Tie-up cases- Where TIR & Valuation are required, actual cost to be recovered.	
Car Loan	Processing fee, flat 1000+GST , irrespective of loan amount., 5% relaxation in Margin (90% Finance)	
Xpress Credit (Personal Loan)	50% processing fee waived. 0.50% intt Concession for loan above Rs 10 Lakh. Additional 0.50 % intt Concession for Platinum variant. Online Loan available u to Rs 8.00 lakh on YONO platform	

Annexure - V

Benefits associated with new age SGSP RuPay#				
Account Variant	Silver	Gold	Diamond	Platinum & Rhodium
Card Variant	Platinum	Platinum	Platinum	Select
Health Checkup	NA	NA	NA	Once in a year (2%)
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)
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
#Issuance of New Age RuPay Card is under development in CBS system and will be advised separately once made live				

Annexure -VI

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 IRDA 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 Salary Package customers (Serving and Regular Pensioners).
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/Pension 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 Forest Department Personnel, 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.
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 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 Defence forces) or is provided by the department for official duty. However, it is noted that total claims under this category will be limited to 25 Crore for any one Air Accident incident and maximum 50 crore in policy year 04.04.2024 to 03.04.2025 for all SBI Salary Package Accounts.
 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 IRDA guidelines.
 17. In case of death occurred due to High Altitude Condition, it will also be treated as eligible for Accidental Death.
 18. Maximum Insurance claim amount payable to claimant of any deceased SGSP personnel will be ₹ 1.60 crores.
 19. The beneficiary on death of Primary Salary Account holder shall be as follows: -
 - a) 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).

- 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 the 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, 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 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.
- 20. 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.
 - 21. 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.
 - 22. 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).
 - 23. 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](https://bank.sbi/web/salary-account/accident-Insurance). for information and usage of personnel / employees of Forest Department Govt. of Rajasthan, Jaipur, and also for public at large.

Annexure -VII

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

1. Policy Number: **72100481905**
2. Name of Insurer: SBI Life Insurance Company Limited
3. Current Policy Period: 22.02.2024 to 21.02.2025 (continuation beyond 21.02.2024 is subject to policy renewal).
4. Age Group: Entry age is 18 years (subject to condition of maintaining State Government Salary Package account with SBI. Maturity Age is 60 years (last birthday) or superannuation whichever is earlier.
5. All activities of / at work are covered.
6. The account holders under State Government Salary Package will be covered under the policy on the basis of list of employees provided by the Forest Department, Jaipur as mentioned under Para 15 of the MOU.
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 15 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.

Annexure-VIII

Details of Super Top-Up health Insurance Policy for State Government Salary Package				
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 Rs2000 - Ayush Treatment also covered - Renewal upto 75 years. - 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 claimants, 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 centre (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 - 411014, 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 Certificated of Insurance.