भारतीय गैर न्यायिक

भारत INDIA

रु. 500 FIVE HUNDRED RUPEES

पाँच सौ रुपये Rs. 500

INDIA NON JUDICIAL

राजस्थान RAJASTHAN AH 575058

This Memorandum of Understanding (MOU), executed on 22/06/2026 22 June,2026) at Jaipur

Between

Department of Information Technology and Communication, Goverment of Rajasthan represented **by Shri Rameshwar Lal Solanki,Technical Director & Joint Secretary, DOIT&C, I.T. Building, Yojana Bhavan Campus, Tilak Marg Jaipur** (hereinafter called "Department of Information Technology and Communication (DOIT&C)" or "the First Party" which expression shall unless the context otherwise requires, include its successors and permitted assigns of the ONE PART

AND

The State Bank of India(SBI), a Bank constituted under the State Bank of India Act, 1955 having its Corporate Office at State Bank Bhavan, Madame Cama Road, Mumbai-400021, having a Local Head Office at, Tilak Marg, C-Scheme Jaipur, Rajasthan represented through **Mr. Asif Reza Ali, Deputy General Manager (RCWM) State Bank of India, Local Head Office, Tilak Marg, C-Scheme Jaipur, Rajasthan-302005**, hereinafter referred to as "The

For DOIT&C, Goverment of Rajasthan	**For State Bank of India**
(Rameshwar Lal Solanki)	**(Asif Reza Ali)**
Technical Director & Joint Secretary,Rajasthan	**DGM(RCWM)LHO,Jaipur**
(आर.एल. सोलंकी)	
तकनीकी निदेशक एवं संयुक्त सचिव	

क्रमांक ..1881.. दिनांक 21-5-26
मुद्रांक का मूल्य 500/-
क्रेता का नाम ....
पिता/पति का S. B. I. L. H. O जयपुर
पता .... जयपुर
वास्ते .... MOD हेतु

KR
कमलेश त्रिवेदी
ला. स्टाम्प विक्रेता 27/96
राजस्थान हाईकोर्ट, जयपुर

राजस्थान स्टाम्प अधिनियम,
अन्तर्गत स्टाम्प राशि

1. आधारभूत अवरुद्ध
(धारा 3- ... 5
2. गाय और ...
(धारा ... 10% रुपये 10
कुल योग ... 10
हस्ताक्षर स्टाम्प

Bank" or "SBI" which expression unless repugnant to the context shall include its successors and assigns) of the Second part.

(**DOIT&C, Goverment of Rajasthan** & SBI shall be individually referred to as "Party" and collectively as "Parties".)

WHEREAS

a. State Bank of Inida (SBI) possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed in the MoU and Annexures to the employees and pensioners of **DOIT&C, Goverment of Rajasthan**, Jaipur maintaining their salary accounts with the Bank.

b. **DOIT&C, Goverment of Rajasthan** in its efforts to make available modern banking facilities to the employees and pensioners has decided to accept the proposal submitted by State Bank of India.

Now therefore this Memorandum of Understanding witness as under:

1. Period of MOU:

This MOU shall be operative for a period of **five years** w.e.f. 22/06/2026 and will be in force till 21/06/2031, 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.

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तकनीकी निदेशक एवं संयुक्त सचिव	

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 employee 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 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 employees will advise the Branch, where account is maintained for requisite amendments in the number by SBI.

3. Facilities to Account holders:

The Bank undertakes to provide the following facilities/ services to employees of First Party drawing their salary through any of its branches.

- **Existing salary accounts** of 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 the employees and pensioners of First Party as per attached **Annexure-IV & IX** 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.

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- Free Shopping-cum-ATM/ Debit Card.

- Free Supplementary Shopping-cum-ATM Card / Debit Card for Joint Account holder.

  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.

- New Age Rupay Card benefits (Details attached at Annexure -V). New age Rupay debit card will be issued to the account holders as per their eligibility, as per his/her choice, subject to written application.
- **Loans** will be disbursed to the eligible employees upon fulfilment of eligibility criteria by the employees of the First Party 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.

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KEY HIGHLIGHTS OF STATE GOVT. SALARY PACKAGE ACCOUNTS FOR SERVING EMPLOYEES
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**
Health Insurance Cover (Cost of premium to be borne by Customer)
Exclusively Health Insurance for SBI salary account holders as per extant T&C of the MoU with SBI General Insurance Co. Ltd (Cost to be purchased voluntarily) (Details placed at **Annexure-VIII(A) & Annexure-VIII(B)**

SAPPHIRE CLASSIC	SAPPHIRE SUPER
₹ 2 Lakhs ₹ 2 Lakhs ₹ 3 Lakhs ₹ 5 Lakhs	₹10 Lakhs cover with 2 Lakhs deductible. ₹15 Lakhs cover with 2 Lakhs deductible. ₹30 Lakhs cover with 3 Lakhs deductible. ₹50 Lakhs cover with 5 Lakhs deductible.

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 be18-25 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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DOIT.C
Department of Information Technology & Communication, Rajasthan

SBI

Add-on Covers: Applicable on admissibility of Personal Accidental Insurance (Death) Cover
• Plastic Surgery in Burn Cases: Maximum upto ₹ 10 lakh. • Transportation of Imported Medicine: Maximum up to ₹ 5 lakh. • Ambulance Charges: Maximum up to ₹ 50,000/- 4. Air Ambulance Charges: Maximum up to ₹ 10 lakh. • Death in coma (more than 48 hours) after accident: Maximum up to ₹ 5 lakh. • Transportation of mortal remains: Maximum up to ₹ 50,000/- . • Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 50,000/. • Additional Cover for all Salary Packages, death while performing duties on foreign soil : ₹ 10 lakh.
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" • Type of Account: Regular Savings Bank Account. • Minimum Balance/ Monthly Average Balance: Nil • Debit Card: Classic Debit Card (Free, Issuance and AMC) • Transaction at ATMs: Unlimited free at all bank ATM network, using debit card linked to "Rishtey" accounts. 5.Multi City Cheque: Nil Charge. • NEFT/RTGC Charges: Free (Online), Applicable charges in offline mode. • Demand Draft Charges: Free, if issued by debit to "Rishtey" account. • Auto Sweep Facility: Available (lucrative option to earn higher interest on SB A/c). • SMS Alert Charges: Free • Annual Locker Rentals: 10% Concession on applicable locker rentals, every year. • Personal Accidental Insurance: 5 lakh each for all "Rishtey" A/c holders (except minors)

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

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4. Loan facilities :

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.

First Party does not undertake any liability for loans given their employees in their individual capacities by SBI.

First Party 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.

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 employees of all ranks/staff by means of service letters/office memorandum/other modes, Data Network, Internet, and any other means by both the parties.

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.

7. Awareness and engagement:

Bank is committed to create awareness amongst the employees of the first Party 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 employees and pensioners of First Party and the Bank has appointed Corporate Salary Relationship Manager (CSRM) to co-ordinate.

The CSRM will act as a conduit between the First Party 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 (https://sbi.bank.in) 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 :

Bank may publish/ market about its services extended to employees and pensioners of First Party 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://sbi.bank.in/web/salary-account/accident-insurance** which can be accessed by the employee of First

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Party 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. PAI benefit will be made available from the succeeding **4th date of next month from the execution of MoU if salary account is already converted into SGSP**.

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 theInsurance 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

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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).

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.

d) A list of all such employees who are eligible for Group Life Insurance Cover under State Government Salary Package will be shared by first Party 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 First Party by **5th of every month** for addition of all new employees eligible for such coverage and for removal of employees becoming ineligible for coverage on account of death/retirement / loss of employer-employee connection due to any reason with SBI. ***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.***

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 First Party with the authorised representative of SBI at Local Head Office Jaipur, provided all accounts have already been converted to State Government Salary Package.

12. SAPPHIRE CLASSIC and SAPPHIRE Super (Top-Up) Health Insurance Cover :

All employees and pensioners of First Party will be eligible to avail benefits of Base and Super Top-Up health insurance at specially discounted premium as per the terms and conditions placed as **Annexure-VIII (A&B)**.

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.

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Technical Director & Joint Secretary, Rajasthan	**DGM (RCWM) LHO,Jaipur**
(आर एल. सोलंकी) तकनीकी निदेशक एवं संयुक्त सचिव	भारतीय स्टेट बैंक RCWM -BU स्थानीय प्रधान कार्यालय, जयपुर

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.

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 accounts, Corporate Office/Head quarter of First Party will communicate to all 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 respective 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 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, 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 employees of First Party to verify / ensure from their Pass Book / Statement of account / Internet Banking that their account is categorized under applicable SGSP product (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 family members through Passbook / Internet Banking etc. However, benefits attached to family account are also subject to fulfilment 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 employees / Family members have to submit his / their application with

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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. First party 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 Second Party.

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

i) First Party is vested with the authority to execute a Power of Attorney, delegating the responsibilities concerning the Memorandum of Understanding (MOU) to the respective units under the jurisdiction of Rajasthan.

j) The State Government Salary Package is being offered to the employees of first Party 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.

Witness	**1**	**2**
Signature		
Name	Shailendra Krishnatri	**Smt Kalpana Chauhan**
Designation	Technical Director	**AGM LHO Jaipur**

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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 number..................... be 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)

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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. **REOUEST 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:

For DOIT&C, Goverment of Rajasthan **For State Bank of India**

(Rameshwar Lal Solanki)
Technical Director & Joint Secretary, Rajasthan

(आर.एल. सोलंकी)
तकनीकी निदेशक एवं संयुक्त सचिव

(Asif Reza Ali)
DGM (RCWM) LHO,Jaipur

RCWM -BU

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

The Branch Manager

State Bank of India

.... Branch

Dear Sir,

<u>STATE GOVERNMENT SALARY PACKAGE</u> <u>REOUEST FOR ISSUANCE OF NO DUES CERTIFICATE TO</u> <u>TRANSFER SALARY</u>

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 to .... bank.
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.

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Annexure -IV

FEATURES OF STATE GOVERNMENT SALARY PACKAGE (SGSP)- FOR SERVING EMPLOYEES

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 Updating)				
Internet Banking	Free Facility offered by SBI				
Auto Sweep Facility (On request)	Threshold Amount: Rs 50,000/- TDRs/STDRs to be created for a minimum amount of Rs 15,000/- and in multiple of Rs 5,000/- 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	Nil		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)				

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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 1825. (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/-

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	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 Defence/Paramilitary/Police forces) 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 Employees)- Concession in rate of interest on Home Loan, Car loan and SBI Personal Loan as per applicable guidelines issued by Bank from time to time	
Home Loan	**Builder Tie up cases: Full waiver of Processing Fee** Other than Builder Tie-up cases- Where TIR & Valuation are required, actual cost and applicable processing fee to be recovered. *(The offer under loan products are as per periodic review by the bank)*
Car Loan	**Processing fee, 50% concession** (50% of card rate or Rs.500/- whichever is more is chargeable), 5% relaxation in margin (LTV subject to maximum 100 % of ex-showroom price of the vehicle.) *(The offer under loan products are as per periodic review by the bank)*
Xpress Credit (Personal Loan)	**50% processing fee waived.** *(The offer under loan products are as per periodic review by the bank)*

*-(Insurance benefits are subject to Terms & Condition. Details are placed at Bank's web-site:https://bank.sbi/web/salary-account/acciident-insurance. All the benefits are subject to regular salary credit in SBI salary account T&C apply.)

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Annexure - V

Benefits associated with new age SGSP RuPay (As per T&C of NPCI)				
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

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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)
	***-Subject to T&C of NPCI**			
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)
	***-Subject to T&C of NPCI**			
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

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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.
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 .... 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.

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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).

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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. for information and usage of personnel / employees of ...., Rajasthan, and also for public at large.

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Annexure -VII

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

1. Policy Number: **4H100788405**
2. Name of Insurer: SBI Life Insurance Company Limited
3. Current Policy Period: 04.04.2026 to 03.04.2027 (policy year 2026-27)
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 ...., Rajasthan 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

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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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Annexure-VIII(A)

GENERAL TERMS AND CONDITIONS OF "SAPPHIRE CLASSIC" HELATH INSURANCE

Group Mediclaim Base Cover for SBI Corporate Salary Package account holders.
Product brief:
SBI Offering Group Mediclaim Base Cover Health insurance plan for salary account holders of SBI bank with Sum Insured option 2 lakh, 3 lakh and 5 lakh by SBI General Insurance Company.
****This policy is subject to salary should be credited in SBI account and premium payment for this policy would be processed through SBI salary account/SBI cards.**

Premium table (including Tax) with Sum Insured as below.

Sum Insured	1 Adult	2 Adults	2A + 1C	2A + 2C	1A + 1C	1A + 2C
₹2 Lakhs	1,983	3,193	3,697	4,507	2,221	2,487
₹3 Lakhs	2,155	3,471	4,018	4,899	2,414	2,703
₹5 Lakhs	2,629	4,235	4,902	5,977	2,945	3,298

Floater option is available for self, spouse and maximum two children.
1. "Family" means the spouse and dependent children.
2. Minimum entry age is 3 months and maximum entry age is 63 years.

Benefit summary & Limits	
Family Combinations	1 Adult, 2 Adults, 2 A + 1 C, 2 A + 2 C, 1 A + 1 C, 1 A + 2 C
Family Definition	Self, spouse + 2 dependent children (up to 25 years)
Minimum Entry Age (Adult)	18 years
Maximum Entry Age (Adult)	63 years
Children Entry Age (Min. & Max.)	3 months to 25 years
PED Waiting Period	24 months
Initial Waiting Period	30 days
Specific Disease Waiting Period	24 months
Day Care Treatments	Covered
Pre-Hospitalization	60 days
Post-Hospitalization	90 days
Ambulance	Up to ₹2,000 per hospitalization
Domiciliary Hospitalization	Covered up to 20% of Sum Insured
Alternative Treatment (AYUSH)	Covered up to 20% of Sum Insured
Modern Treatment	Covered up to 50% of Sum Insured
Treatment/Illness/Surgery Sublimit	Disease-wise sublimit not applicable

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Claim Process for Cashless

- Cashless Facility Procedure - Insured/ claimant to visit the nearest SBIG network hospital to avail cashless facility. Present SBIG health card / policy copy at the insurance desk in the network hospital.
- Pre- Authorization Process - The network hospital will verify an identity and submit a duly filled pre-authorization form, along with relevant documents, to SBI General Insurance.
- Cashless Treatment Admission - Upon approval, insured/ claimant to get admitted and avail cashless treatment as per policy coverage.
- Claim Settlement - After discharge, the hospital will send claim documents to SBI General's office for settlement of hospitalization expenses.

Claim Process for Reimbursement

Hospital Discharge Guidelines - Upon discharge from the hospital, insured/ claimant to settle an account and collect all original records of the procedures undergone, along with cost incurred.

Health Claim Submission - Insured / claimant to download the SBIG health claim form, fill the form, and submit it with the required documents from the checklist.

Document Submission - Send original claim documents to the Health Vertical Office at the provided address. **SBI General Insurance Company Limited**, 9th Floor, Westport, Pan Card Club Road, Baner, Pune, Maharashtra – 411 045. Office Timings: 9:30 AM - 5:30 PM (Mon - Fri)

Claim Settlement - SBIG will review submitted documents and claim processing will occur as per policy terms and conditions.

Claim Escalation Matrix

Stage 1: Initial Contact
Customer Support: 1800 22 1111 (Monday to Saturday, 8 AM to 8 PM) or 1800 102 1111 (Available 24/7)
Email: customer.care@sbigeneral.in
Branch Visit: Go to any SBI General Insurance branch.

Stage 2: Escalation to Head of Customer Care
If the customer is not satisfied with the initial resolution or hasn't received a response within 72 working hours, they can escalate the complaint to the Head of Customer Care by emailing head.customercare@sbigeneral.in.
This office will review the matter and aim to provide a decision within 14 days.

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For State Bank of India

(Asif Reza Ali)
DGM (RCWM) LHO,Jaipur

भारतीय स्टेट बैंक
RCWM -BU
स्थानीय प्रधान कार्यालय, जयपुर

Stage 3: Escalation to Grievance Redressal Officer

If the customer is still not satisfied with the decision from the Head of Customer Care or hasn't received a response within 14 days, they can further escalate their complaint to the Grievance Redressal Officer.

This can be done by emailing gro@sbigeneral.in or calling the toll-free number 1800 102 1111 (24/7).

Specific Exclusions:

1. Any medical treatment taken outside India, unless otherwise agreed by Us as Specified in the Policy Schedule/Certificate of Insurance.
2. Hospitalization for donation of any body organs by an Insured including complications arising from the donation of organs.
3. Nuclear damage caused by, contributed to, by or arising from ionising radiation or contamination by radioactivity from: a. any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission) b. nuclear weapons material c. nuclear equipment or any part of that equipment
4. 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 nationalisation or requisition of or damage by or under the order of any government or public local authority.
5. Injury or Disease caused by or contributed to by nuclear weapons/materials.
6. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident.
7. Prostheses, corrective devices, medical appliances, external medical equipment of any kind used at home as post hospitalization care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition, unless agree by Us and as Specified in the Policy Schedule/Certificate of Insurance.
8. Treatment with alternative medicines like acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy.
9. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and any violation of law or participation in an event/activity that is against law with a criminal intent.
10. Vaccination or inoculation except as post bite treatment for animal bite.
11. Convalescence, general debility, "Run-down" condition, rest cure, Congenital external illness/disease/defect, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance.
12. Outpatient diagnostic, medical and surgical procedures or treatments, non-prescribed drugs and medical supplies, hormone replacement therapy, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance
13. Dental treatment or Surgery of any kind unless requiring Hospitalisation as a result of accidental Bodily Injury, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance
14. Venereal/ Sexually Transmitted disease other than HIV/AIDS.

For DOIT&C, Goverment of Rajasthan	**For State Bank of India**
(Rameshwar Lal Solanki)	**(Asif Reza Ali)**
Technical Director & Joint Secretary, Rajasthan	**DGM (RCWM) LHO,Jaipur**
(आर एल. सोलंकी)	भारतीय स्टेट बैंक RCWM -BU स्थानीय प्रधान कार्यालय, जयपुर
तकनीकी निदेशक एवं संयुक्त सचिव	

15. Stem cell storage/preservation unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance.
16. Any kind of service charge, surcharge levied by the hospital.
17. Personal comfort and convenience items or services such as television, telephone, barber or guest service and similar incidental services and supplies.
18. Standard list of excluded items as Specified in the Annexure II, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance
19. Any medical procedure or treatment, which is not medically necessary or not performed by a Doctor/Treating Medical Practitioner

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

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DOIT.C
Department of Information Technology & Communication, Rajasthan

SBI

Annexure-VIII(B)

GENERAL TERMS AND CONDITIONS OF "SAPPHIRE SUPER" SUPER TOP-UP HELATH INSURANCE

Group Mediclaim Super Top-up for SBI Corporate Salary Package account holders.
Product brief:
SBI Offering Super Top up Health insurance Plan for for salary account holders of SBI bank with Sum Insured option 10 lakh with 2 lakh deductible, 15 lakh with 2 lakh deductible 30 Lakh with 3 lakh and 50 lakhs cover with 5 lakhs by SBI General Insurance Company ltd.
****This policy is subject to salary should be credited in SBI account and premium payment for this**
policy would be processed through SBI salary account/SBI cards.

Premium table (including Tax) with Sum Insured and deductible as below.

Family Combination	1 Adult	2 Adults	2A + 1C	2A + 2C	1A + 1C	1A + 2C
10 lakhs cover with 2 lakhs deductible	1,521	1,653	1,727	1,869	1,703	1,806
15 lakhs cover with 2 lakhs deductible	1,618	1,758	1,837	1,988	1,812	1,921
30 lakhs cover with 3 lakhs deductible	1,649	1,796	1,881	2,020	1,847	1,958
50 lakhs cover with 5 lakhs deductible	2,391	2,604	2,728	2,929	2,678	2,839

Floater option is available for self, spouse and maximum two children.
1. "Family" means the spouse and dependent children.
2. Minimum entry age is 3 months and maximum entry age is 63 years.

Benefit summary & Limits	
Family Combinations	1 Adult, 2 Adults, 2 A + 1 C, 2 A + 2 C, 1 A + 1 C, 1 A + 2 C
Family Definition	Self, spouse + 2 dependent children (up to 25 years)
Minimum Entry Age (Adult)	18 years
Maximum Entry Age (Adult)	63 years
Children Entry Age (Min. & Max.)	3 months to 25 years
PED Waiting Period	24 months
Initial Waiting Period	30 days
Specific Disease Waiting Period	24 months
Day Care Treatments	Covered
Pre-Hospitalization	60 days
Post-Hospitalization	90 days
Ambulance	Up to ₹2,000 per hospitalization
Domiciliary Hospitalization	Covered up to 20% of Sum Insured

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Alternative Treatment (AYUSH)	Covered up to 20% of Sum Insured
Modern Treatment	Covered up to 50% of Sum Insured
Treatment/Illness/Surgery Sublimit	Disease-wise sublimit not applicable

Claim Process for Cashless

Cashless Facility Procedure - Insured/ claimant to visit the nearest SBIG network hospital to avail cashless facility. Present SBIG health card / policy copy at the insurance desk in the network hospital.

Pre- Authorization Process - The network hospital will verify an identity and submit a duly filled pre-authorization form, along with relevant documents, to SBI General Insurance.
Cashless Treatment Admission - Upon approval, insured/ claimant to get admitted and avail cashless treatment as per policy coverage.

Claim Settlement - After discharge, the hospital will send claim documents to SBI General's office for settlement of hospitalization expenses.

Claim Process for Reimbursement

Hospital Discharge Guidelines - Upon discharge from the hospital, insured/ claimant to settle an account and collect all original records of the procedures undergone, along with cost incurred.
Health Claim Submission - Insured / claimant to download the SBIG health claim form, fill the form, and submit it with the required documents from the checklist.

Document Submission - Send original claim documents to the Health Vertical Office at the provided address. **SBI General Insurance Company Limited**, 9th Floor, Westport, Pan Card Club Road, Baner, Pune, Maharashtra – 411 045. Office Timings: 9:30 AM - 5:30 PM (Mon - Fri)

Claim Settlement - SBIG will review submitted documents and claim processing will occur as per policy terms and conditions.

Claim Escalation Matrix

Stage 1: Initial Contact
Customer Support: 1800 22 1111 (Monday to Saturday, 8 AM to 8 PM) or 1800 102 1111 (Available 24/7)
Email: customer.care@sbigeneral.in
Branch Visit: Go to any SBI General Insurance branch.

Stage 2: Escalation to Head of Customer Care

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If the customer is not satisfied with the initial resolution or hasn't received a response within 72 working hours, they can escalate the complaint to the Head of Customer Care by emailing head.customercare@sbigeneral.in.
This office will review the matter and aim to provide a decision within 14 days.

Stage 3: Escalation to Grievance Redressal Officer
If the customer is still not satisfied with the decision from the Head of Customer Care or hasn't received a response within 14 days, they can further escalate their complaint to the Grievance Redressal Officer.
This can be done by emailing gro@sbigeneral.in or calling the toll-free number 1800 102 1111 (24/7).

Specific Exclusions:

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4. 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 nationalisation or requisition of or damage by or under the order of any government or public local authority.
5. Injury or Disease caused by or contributed to by nuclear weapons/materials.
6. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident.
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11. Convalescence, general debility, "Run-down" condition, rest cure, Congenital external illness/disease/defect, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance.

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DOIT.C
Department of Information Technology & Communication, Rajasthan

SBI

Annexure-IX

Eligibility Criteria for Coverage under Comprehensive Pension Account

i. The existing pensioner of DOIT&C, Goverment of Rajasthan.
ii. Employees retiring in coming month and age of these customers should be <-70 years.
iii. Family pensioners will not be eligible for this package.

Other Features:

i. There should be minimum 1 month's pension (per PPO) in the existing SB account of customer for its conversion to Comprehensive Pension Package Account.
ii. For new accounts under captioned package, pension should be credited with in 90 days from the date of account opening under comprehensive Pension Package.
iii. In case of joint account with spouse, pensioner should be the 1st account holder and Comprehensive Pension Package should be either E or S mode of operation.
iv. The benefits will be provided to only those pension accounts with SBI, where pension will be credited directly by Treasury / CPPC/ PSU's.

Comprehensive offerings for Pensioners		
Account level features:		
sr. No.	Particulars	Features
1	Eligibility	Non-defence regular pensioners, age <= 70 years, receiving pension from CPPC, treasury or directly by PSUs and are not covered in any other package.
2	Variants	Only one variant
3	Minimum Balance Condition	Nil
4	SMS Alert Charges	Nil
5	Debit Card	Rupay Platinum Gold Debit Card (with equivalent features of CSP Gold category Platinum card)
6	Debit Card Issuance Charges	Nil
7	AMC on Debit Card	Applicable as per SB extant norms
All other charges excluding those, mentioned above will be available to these customers without any exception.		

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Personal Accident Insurance:	
Personal Accident Insurance (death) cover	**30 lakh (if found admissible)**
Additional covers applicable, only if Personal Accidental Insurance (death) claim is found admissible	**i.** Cost of plastic surgery in burn cases: Up to Rs.10 lakh. **ii.**Transportation of imported medicine: Up to Rs.5 lakh. **iii.**Death in coma (more than 48 hours) after accident: Up to Rs.5 lakhs. **iv.**Air ambulance: Up to Rs.10 lakh. **v.**Child higher education cover (for graduation) age between 18-25 year, 25% of entitled PAI cover: Up to Rs.8 lakh (for girl child: Up to Rs.10 lakh). **vi.**Girl child cover for marriage (age 18-25 year): 20 % of entitled PAI cover. Up to Rs.10 lakh for two girl child (up to Rs.5 lakh each) or up to 5 lakh for 1 girl child. **vii.**Family transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Up to Rs.50,000. **viii.**Repatriation of mortal remains: Up to Rs.50,000. **ix.**Normal ambulance charges: Up to Rs.50,000.

Features of RuPay Platinum Debit Card

Card Variant ⇨	**Platinum**
MakeMyTrip	Flat 10% Instant Discount (up to Rs.1500); No minimum purchase; once in a year
Amazon Prime	Full year subscription
Lounge - domestic	1 free visit a quarter
Swiggy One	3-month membership once in a year
Book My Show	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)
Air accident insurance	50 lakh (With POS condition 45 days)

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