Various Benefits and forms linked to the State Government Salary Package (SGSP) / Police Salary Package (PSP) of State Bank of India

Annexure- I

1. FEATURES OF STATE GOVERNMENT SALARY PACKAGE (SGSP)- FOR SERVING PERSONNEL / PERMANENT EMPLOYEES OF GOVERNMENT OF UNION TERRITORY OF PUDUCHERRY**

1.1. Eligibility for SGSP: Regular and Permanent employees of the Government of Union Territory of Puducherry who are drawing their salary through DAT Puducherry.

1.2. **Variants with associated features**	**Silver**	**Gold**	**Diamond**	**Platinum**	**Rhodium**
Eligibility (Based on Net Monthly Salary)	Net Monthly Salary of ₹10,000/- and up to ₹25,000/-	Net Monthly Salary above ₹25,000/- and up to ₹50,000/-	Net Monthly Salary above ₹50,000/- and up to ₹1 lakh	Net Monthly Salary above ₹1 lakh and up to ₹2 lakh	Net Monthly Salary above ₹2 lakh
BENEFITS					
Min. Balance	Nil (No minimum balance required to be maintained)				
Auto Sweep Facility (Available only on Customers request)	Threshold Amount: ₹ 50,000/- TDRs/STDRs to be created for a minimum amount of ₹15, 000/- (and in multiples of ₹ 5, 000) in any one instance				
ATM cum Debit Card	Free, Domestic Classic Debit Card	Free, International Gold Debit Card		Free, International Platinum Debit Card	
New Age Rupay Card	Rupay Platinum Debit Card			Rupay Select Debit Card	
Transactions at ATMs	Free ATM withdrawals - unlimited at all SBI ATMs and 10 free transactions per month at non-SBI ATMs (including both financial and non-financial transactions)				
Multi City Cheques	25 cheque leaves free per month (except for bulk requirement)				
Concession in locker charges	Nil		50% of applicable rate		
Setting up of Standing Instructions within SBI	Free (within SBI)				
RTGS/NEFT Charges	Waived (in online mode)				
Charges for issue of Demand Draft	Waived, if debited through Salary Account				
Family Savings Account – SBI Rishtey	Available for Gold, Diamond, Platinum & Rhodium variants				

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

Benefits under "SBI Rishtey":

1. Type of Account: **Regular Savings Bank Account**
2. Minimum Balance/ Monthly Average Balance: **Nil**
3. Debit Card: Classic Debit Card (**Free**, Issuance and AMC)
4. Transaction at ATMs: Unlimited free transaction at all SBI ATMs and 10 free transactions (including both financial and non-financial transactions) per month at non-SBI ATMs using debit card linked to "Rishtey" accounts.
5. Multi City Cheque: **Nil Charge** (Except for Bulk Requirement i.e in excess of 25 leaves at a single instance or in a month)
6. NEFT/RTGS Charges: **Free** (Online), Applicable charges in offline mode
7. Demand Draft Charges: **Free**, if issued by debit to "Rishtey" account
8. Auto Sweep Facility: **Available** (lucrative option to earn higher interest on Saving A/c)
9. SMS Alert Charges: **Free**
10. Annual Locker Rentals: **10%** Concession on applicable locker rentals, every year
11. Personal Accidental Insurance (Death Cover): Up to ₹ 5 lakh each for all "Rishtey" A/c holders (except minors). Insurance facility on SBI Rishtey accounts will start from 4th of the next month of opening / converting of account and will be governed by the provisions of other PAI Policy procured for Salary Package customers, reviewed from time to time.

1.4. Complimentary Insurance Cover*

Variants	Silver	Gold	Diamond	Platinum	Rhodium
Personal Accident Insurance (Death) Cover (PAI)	Rs.100 lakh				
Permanent Total Disability Cover (PTD)	Up to Rs.100 lakh				
Permanent Partial Disability Cover (PPD)	Up to Rs.80 lakh				

Add-on Insurance Covers: Applicable on admissibility of Personal Accidental Insurance (Death) Cover- Available as per the Insurance Policy provisions 1. Cost of Plastic Surgery in Burn cases: Up to ₹10 Lakh 2. Transportation of Imported Medicine: Up to ₹5 Lakh 3. Death after coma after accident (more than 48 hours): ₹ 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) • Up to ₹ 10 lakh (Girl child) [One Child only] 6. 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. 7. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum ₹ 50,000 /- 8. Repatriation of mortal remains: Maximum ₹ 50,000 /- 9. Ambulance charges: Maximum ₹ 50,000 /- 10. Additional Cover for all Salary Packages, death while performing duties on foreign soil ₹ 10 lakh					
Air Accidental Insurance (Death) cover (AAI)	Rs.160 lakh				
	(i) If Air ticket have been purchased by debit to State Government 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 of State Government) **or** (iii) ticket is provided by the department for official duty.				
	* Insurance cover available till 03.04.2026 and continuation thereafter will be subject to review / renewal. Terms and Conditions apply.				
1.5. Group Term Life Insurance (GTLI)	Rs.10 lakh				
1.6.Super Top-up Health Insurance : Super Top up Health insurance Plan for (1 Adult, 2 Adult , 2 Adult + 1 Child and 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 (To be borne by customer).					
Super Top up Health Insurance Policy	**Sum Insured/ Deductible**	**1A** (Premium) (per annum)	**2A** (Premium) (per annum)	**2A+1C** (Premium) (per annum)	**2A+2C** (Premium) (per annum)
	15 Lac/ 2 lac	₹ 1,623	₹ 1,763	₹ 1,843	₹ 1,995
	30 Lac/ 3 Lac	₹ 2,056	₹ 2,229	₹ 2,332	₹ 2,495
	**subject to revision from time to time				

2. FEATURES OF POLICE SALARY PACKAGE (PSP)- FOR SERVING PERSONNEL / EMPLOYEES OF PUDUCHERRY POLICE**

2.1. Eligibility for PSP:

a. All Regular and Permanent employees of Puducherry Police

b. All Regular and Permanent employees under Home guard Department

c. All Home Guard Volunteers and Home Guard Jawans covered under PSP Silver Home Guard

2.2. **Variants with associated features**	**Silver (1097-1431)**	**Gold (1097-1441)**	**Diamond (1097-1451)**	**Platinum (1097-1461)**	**Rhodium (1097-1581)**
	Silver Home guard (1097-1471)	**CPSP – Gold (1097-1541)**	**CPSP – Diamond (1097-1551)**	**CPSP – Platinum (1097-1561)**	
Eligibility (Based on Net Monthly Salary)	Net Monthly Salary of ₹10,000/- and up to ₹25,000/-	Net Monthly Salary above ₹25,000/- and up to ₹50,000/-	Net Monthly Salary above ₹50,000/- and up to ₹1 lakh	Net Monthly Salary above ₹1 lakh and up to ₹2 lakh	Net Monthly Salary above ₹2 lakh
	Silver Homeguard – All Volunteers (Homeguard Jawans)	Net Monthly Salary above ₹10,000/- and up to ₹50,000/-			
BENEFITS					
Min. Balance	Nil (No minimum balance required to be maintained)				
Auto Sweep Facility (Available only on Customers request)	Threshold Amount: ₹ 50,000/- TDRs/STDRs to be created for a minimum amount of ₹15, 000/- (and in multiples of ₹ 5, 000) in any one instance				
ATM cum Debit Card	Free, Domestic Classic Debit Card	Free, Domestic Classic Debit Card		Free, Domestic Classic Debit Card	
New Age Rupay Card	Rupay Platinum Debit Card			Rupay Select Debit Card	
Transactions at ATMs	Free ATM withdrawals – unlimited at all SBI ATMs and 10 free transactions per month at non-SBI ATMs (including both financial and non-financial transactions)				
Multi City Cheques	25 cheque leaves free per month (except for bulk requirement)				
Concession in annual locker rent	Nil		50% of applicable rate		
Setting up of Standing Instructions within SBI	Free (within SBI)				
RTGS/NEFT Charges	Waived (in online mode)				
Charges for issue of Demand Draft	Waived, if debited through Salary Account				
Family Savings Account – SBI Rishtey	Available for Gold, Diamond, Platinum & Rhodium variants				

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

Benefits under "SBI Rishtey":

1. Type of Account: **Regular Savings Bank Account**
2. Minimum Balance/ Monthly Average Balance: **Nil**
3. Debit Card: Classic Debit Card (**Free**, Issuance and AMC)
4. Transaction at ATMs: Unlimited free transaction at all SBI ATMs and 10 free transactions (including both financial and non-financial transactions) per month at non-SBI ATMs using debit card linked to "Rishtey" accounts.
5. Multi City Cheque: **Nil Charge** (Except for Bulk Requirement i.e in excess of 25 leaves at a single instance or in a month)
6. NEFT/RTGS Charges: **Free** (Online), Applicable charges in offline mode
7. Demand Draft Charges: **Free**, if issued by debit to "Rishtey" account
8. Auto Sweep Facility: **Available** (lucrative option to earn higher interest on Saving A/c)
9. SMS Alert Charges: **Free**
10. Annual Locker Rentals: **10%** Concession on applicable locker rentals, every year
11. Personal Accidental Insurance (Death Cover): Up to ₹ 5 lakh each for all "Rishtey" A/c holders (except minors). Insurance facility on SBI Rishtey accounts will start from 4th of the next month of opening / converting of account and will be governed by the provisions of other PAI Policy procured for Salary Package customers, reviewed from time to time.

2.4. Complimentary Insurance Cover*

Variants	Silver	Gold	Diamond	Platinum	Rhodium
Personal Accident Insurance (Death) Cover (PAI)	Rs.100 lakh except Silver Home Guard variant. (Silver Home Guard – Rs 5 lakh)				
Permanent Total Disability Cover (PTD)	Up to Rs.100 lakh (except Silver Home Guard)				
Permanent Partial Disability Cover (PPD)	Up to Rs.80 lakh (except Silver Home Guard)				

Add-on Insurance Covers: Applicable on admissibility of Personal Accidental Insurance (Death) Cover- Available as per the Insurance Policy provisions

1. Cost of Plastic Surgery in Burn cases: Up to ₹10 Lakh
2. Transportation of Imported Medicine: Up to ₹5 Lakh
3. Death after coma after accident (more than 48 hours): ₹ 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)
    - Up to ₹ 10 lakh (Girl child) [One Child only]
6. 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.
7. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum ₹ 50,000 /-
8. Repatriation of mortal remains: Maximum ₹ 50,000 /-

<table>
<tr><td colspan="6">9. Ambulance charges: Maximum ₹ 50,000 /-
10. Personal Loan (Xpress credit loan) insurance cover for SBI loan accounts (Police personnel covered under PSP only) death in action against Anti National activities/ Terrorist / Naxalite/ Foreign enemy / Ambush- Up to ₹10 lakh
11. Additional PAI cover for PSP #- death in action against Anti National activities/ Terrorist / Naxalite/ Foreign enemy / Ambush - ₹10 lakh
12. Additional Cover for all Salary Packages#, death while performing duties on foreign soil ₹ 10 lakh

#Covers at S.No.11 or 12 are exclusive to each other and both will not be available together.</td></tr>
<tr><td>Air Accidental Insurance (Death) cover (AAI)</td><td colspan="5">Rs.160 lakh (except Silver Home Guard)
(i) If Air ticket have been purchased by debit to Police 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 of Department) or
(iii) ticket is provided by the department for official duty.</td></tr>
<tr><td colspan="6">* Insurance cover available till 03.04.2026 and continuation thereafter will be subject to review / renewal. Terms and Conditions apply.</td></tr>
<tr><td>2.5. Group Term Life Insurance (GTLI)</td><td colspan="5">Rs.10 lakh (except Silver Home Guard)</td></tr>
<tr><td colspan="6">2.6.Super Top-up Health Insurance : Super Top up Health insurance Plan for (1 Adult, 2 Adult , 2 Adult + 1 Child and 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. (To be borne by customer)</td></tr>
<tr><td rowspan="3">Super Top up Health Insurance Policy</td><td>Sum Insured/ Deductible</td><td>1A
(Premium)
(per annum)</td><td>2A
(Premium)
(per annum)</td><td>2A+1C
(Premium)
(per annum)</td><td>2A+2C
(Premium)
(per annum)</td></tr>
<tr><td>15 Lac/ 2 lac</td><td>₹ 1,623</td><td>₹ 1,763</td><td>₹ 1,843</td><td>₹ 1,995</td></tr>
<tr><td>30 Lac/ 3 Lac</td><td>₹ 2,056</td><td>₹ 2,229</td><td>₹ 2,332</td><td>₹ 2,495</td></tr>
<tr><td></td><td colspan="5">**subject to revision from time to time</td></tr>
</table>

Annexure II

Benefits associated with new age SGSP/PSP RuPay Debit Card

Account Variant	Silver	Gold	Diamond	Platinum & Rhodium
Card Variant	Rupay Platinum	Rupay Platinum	Rupay Platinum	Rupay 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 30 days)	**₹ 10 lakh** (With PoS condition 30 days)	**₹ 10 lakh** (With PoS condition 30 days)	**₹ 10 lakh** (With PoS condition 30 days)
Air Accident Insurance	NA	**₹ 50 lakh** (With PoS condition 30 days)	₹ 50 lakh (With PoS condition 30 days)	₹ 100 lakh (With PoS condition 30 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

The offers may vary as per policy guidelines between Bank and NPCI

* Insurance cover on Select / Platinum Debit Cards (RuPay) is subject to change at the time of renewal of Policy and in accordance with the type of Debit Card possessed by the customer. Benefits of Insurance on Debit Cards will be available to the RuPay Cardholder who have performed minimum one successful RuPay Card induced domestic / international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter – bank i.e., on-us or off –us within 30 days prior to date of accident including accident date of RuPay Cardholders. Customers may please visit respective card sites for available benefits on debit cards.
*Insurance covers offered are subject to changes at the time of annual renewal. Claims are required to be submitted directly to the insurance company and the bank will be no party to the issues related with insurance claims. Claims settlement process is subject to insurance regulatory and development authority (IRDA) guidelines adopted as standard by insurance company.

*Debit card and Salary Package Insurance are on separate policies and claims are required to be submitted by the claimant to the concerned insurance company directly, which will be processed/settled by the insurance company independently. Though the bank will provide all possible help, support and guidance to claimants in submission of claims, however being the buyer of the related insurance policy on its own cost bank is not directly involved in claim settlement process, therefore, bank will not be a party to claim related process and any dispute in claim settlement will be dealt between the claimant and the insurance company only.

Above Insurance covers are subject to renewal of policy. GPA (PAI) Cover is currently available up to validity of current year's policy i.e. 03.04.2026.

Annexure-III

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

The Asst General Manager/ Chief Manager/Branch Manager
State Bank of India ....Branch

Madam/Dear Sir,
STATE GOVERNMENT SALARY PACKAGE / POLICE SALARY PACKAGE
(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO SGSP / PSP ACCOUNT / AUTO SWEEP FACILITY
(2) UNDERTAKING FROM ALL SGSP / PSP ACCOUNT HOLDERS, NEW AND CONVERTED FOR SHARING OF PERSONAL DATA WITH THIRD PARTIES

I, _______________maintain a Savings Bank account with your branch and the account number is ______________ _________________. I am presently employed as _____________with (Company / Organization Name). The latest salary slip/ joining letter/ service Certificate is enclosed for your reference. I request you to accept it for opening savings account.

In addition, I am enclosing a copy of ____________(any one of Passport, Driving License, Aadhar Card, Voter's Identity Card. Etc. or utility bills such as telephone bill, bank account statement, electricity bill etc.) satisfying the KYC norms as prescribed by your bank / RBI.
In this connection I request that my existing account be converted into a ~~Corporate~~ / State Government / ~~Central Government~~/ Police ~~/ Railway~~ Salary Package with all its special features.

2. As regards availing Auto Sweep facility: (Please tick in the appropriate box)

☐ **a.** I do not wish to avail of this facility **OR**

☐ **b.** I request you to convert my account with auto sweep facility. In case the response **b** is ticked:

☐ I request you to set up auto-sweep facility in the said account, should the balance in my account exceed ₹50,000/- or above) as at the end of the day **(please tick)**

☐ On weekly basis, each__________________day (e.g., Monday or Tuesday or …etc), every week.

OR

☐ On monthly basis____________________(e.g. 1st or 2nd or 3rd or ....etc) of every month beginning from________________(dd/mm/yy)

☐ I authorize you to transfer the excess amount to a Multi Option Deposit (TD/STD) **(please tick)** for a period of__________month/ year(s). I understand that this auto sweep will be done for a minimum amount of Rs.15,000/- and in multiples of Rs.5,000/- at any one instance.
Further, under the reverse sweep facility for breaking of Multi Option Deposit,

☐ I authorize you to break the Multi Option Deposit by following the principle of **(please tick)** "Last in First Out" OR "First in First Out".

- I confirm that I have read and understood the Terms and Conditions of Savings Plus Account. Payment of proceeds, as well as nomination for the term deposits so made would be as per my/ our Savings Plus Account with you, by debit to which the Multi Option Deposits would be created.
- 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.
- 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,

(Signature)
Name

Address
Date:
Place:

Annexure-IV

Acknowledged Receipt …………………………………………… (Signature of Branch Manager with Signature Number and Branch Stamp) Date of Receipt ………………………………………..

The Branch Manager State Bank of India
______________________Branch

Dear Sir,

REQUEST FOR ISSUANCE OF NO DUES CERTIFICATE TO TRANSFER SALARY PACKAGE ACCOUNT WITH SBI TO ANOTHER BANK

1. I maintain a SGSP/PSP account with your branch and the account number is_________. I am presently employed as____with State Government and my service Personal Number is_________________________. My present address is ____
____

2. I request you to issue me a No Dues Certificate as I desire to change my salary Bank from where I draw my monthly salary i.e. SBI______________________Branch to_________Bank for the following reason: __________________
____
____

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,

Place:

Name:

Date:

(with Rank)

Address

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

Annexure-V

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 / Police Salary Package customers (Permanent and regular).

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 State Government Personnel, he /she will be eligible for Insurance benefits immediately after opening of SGSP/ PSP Account. However, if salary / Stipend is not being credited in this SGSP / PSP Account after 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/PSP as per terms and conditions of Insurance. There is no exclusion in relation to on/off duty condition, except for standard policy exclusions.

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 / PSP are not included under Free Personal Accident Insurance (Death) Cover {PAI} / Permanent Total Disability Cover (PTD) / Permanent Partial Disability Cover (PPD) / 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 Cover)

13. Death of State Government personnel, resulting directly & solely from an injury sustained because of an aircraft accident, in situation which is not declared war, including while conducting rescue operations for civilians during natural disasters like flood, and other such civilian operation, to be covered under the Policy.

14. The Air Accident Insurance (Death) Cover [AAI] claim will be treated as valid claim only if, Air ticket have been purchased by debit to State Government Salary Package Account / Police Salary Package Account using Cheque / Debit Card / Internet Banking, or where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of State Government) 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 04.04.2025 to 03.04.2026 for all SBI Salary Package Accounts.

15. Claimants will submit claims directly to the Insurance Company with whom SBI has a Tie-up; the tie-up being subject to annual review and renewal. 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.

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

17. 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 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.

18. In case of death occurred due to High Altitude Condition, it will also be treated as eligible for Accidental Death.

19. Maximum Insurance claim amount payable to claimant of any deceased State Government personnel will be Rupees 1 crore.

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

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

ii. In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if the nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).

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

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

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

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

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

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

Annexure-VI

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:** 22.02.2025 to 21.02.2026 (continuation beyond 21.02.2026 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 65 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 Government of Puducherry 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 with whom SBI has a Tie-up; the tie-up being subject to annual review and renewal.
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. All claims will be settled independently by the insurance company as per the provision of the policy and related guidelines of IRDAI.
13. 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.

Name of Insurance Company: M/s SBI Life Insurance Ltd.				
Escalation Matrix for claims (SBI Life): GTL policy for the period 2025-26				
Level	**Name**	**Desig.**	**e-mail id**	**Contact No.**
1	Meena Thawani	Regional Claim Support	meena.thawani@sbilife.co.in	022-66283251
	Ketan Thacker	Regional Head (Claims)	ketan.thacker@sbilife.co.in	8408994747 022-66283205
	Anand Iyer	Key Account Manager	anand.iyer@sbilife.co.in	9773275861
2	Rakesh Kumar	Vice President & ASM	ku.rakesh@sbillife.co.in	9793600881
	V Prakash	Vice President & RSM	v.prakash@sbilife.co.in	9711879333
3	Roopa Anchan	Regional Manager (Operations & Compliance	roopa.anchan@sbilife.co.in	022-66283234
Toll Free Number for claim intimation /Query: - 18002679090				
Email I'd for Claim Intimation/Query: - sampsur.mumbaimetro@sbilife.co.in				
Escalation Matrix for Policy Administration (MJML) for the period 2025-26				
Level	**Name**	**Desig.**	**e-mail id**	**Contact No.**
1	Vidya Velayudhan	Associate Vice President	vidya.velayudhan@sbilife.co.in	022-66456744
2	Pradeep Gautam	Vice President (Group Operations)	pradeep.gautam@sbilife.co.in	022-66456192
Email I'd for MJML intimation / enquiry: - sampoornsuraksha@sbilife.co.in				

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

Escalation matrix, addition deletion of MJML: Insurance Broker				
Level	**Name**	**Desig.**	**e-mail id**	**Mobile No**
1	Rakesh Harekar	Chief Manager	sbigtlpolicy@allianceinsurance.in	9167950049
2	Trupti Bhatkar	Assistant Vice President	Trupti@allianceinsurance.in	9167214217
3	Jignesh Purohit	Senior Vice President (Employee Benefits)	jignesh@allianceinsurance.in	8433747396
Email I'd for Policy Endorsements: - sbigtlpolicy@allianceinsurance.in				
Policy administration contact: Insurance Broker				
1	Madhavi Chavan	Chief Manager	madhavi@allianceinsurance.in	7208984685

Annexure-VII

GENERAL TERMS AND CONDITIONS OF SUPER TOP-UP HEALTH INSURANCE

Details of Super Top-Up health Insurance Policy for SGSP and PSP

Claim Support Matrix:

Product brief

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

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

Key Features

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

Waiting Period:

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

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

Claim Process for Cashless and Reimbursement

Intimation: Information regarding Intimation of Claim: Customer or individual claiming on customer's behalf must promptly, compulsorily and in any event within 48 hours of admission to a Hospital give intimation of claim including written information or telephonic intimation to Bajaj Allianz's Call Centre on the number (1800 103 2529) provided on the health card. Intimation should include details of policy number, card number of 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 center (Toll Free: 1800 103 2529)

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

Bajaj Allianz General Insurance Co. Ltd.
Bajaj Finserv Building, A -Wing 2nd Floor, Bajaj Finserv Building, Behind Weikfield IT Park,
Off Nagar Road, Viman Nagar, Pune - 411 014, Maharashtra

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

Claims escalation matrix	**SPOC**	Preauth@bajajallian.co.in
	1st Escalation	Sandip.Harak@bajajallianz.co.in

	2nd Escalation	ashish.rasal@bajajallianz.co.in
	3rd Escalation	Tejveer.Singh@bajajallianz.co.in
General Exclusions:		
1. Investigation & Evaluation a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded even if the same requires confinement at a hospital. b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded. 2. Rest Cure, rehabilitation and respite care a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. Any dental treatment that comprises of cosmetic surgery, 2. Medical Expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock 3. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority. Any Medical Expenses incurred due to Act of Terrorism will be covered under the Certificate of Insurance Note: Above is write up is summary of Product feature along with Basic Terms & Conditions. For More information. Please refer policy wordings www.bajajallianz.co.in, All policy conditions will be available with Certificated of Insurance.		

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