

Annexure- A

Sr. No.	Description	UCO Suvidha Salary Account Features				
1.	Account Category and Debit Card Type-Features	Account Category	Classic	Silver	Gold	Platinum
		Min. Gross Monthly Salary	Rs 15000 to Rs.25,000/-	Above Rs.25,000-50,000/-	Above Rs.50,000-100000/-	Above Rs.100000/-
		Card Type	Personalized Rupay Platinum		Rupay Select Personalized / (Visa Platinum on request)	
		Issuance Charges and AMC	Free	Free	Free	Free
		Daily Cash Limit	Rs. 25000	Rs. 50000	Rs. 50000	Rs. 50000
		Daily POS/E-Commerce Limit	Rs. 50000	Rs. 100000	Rs. 200000	Rs. 200000
2	Personal Accidental Insurance Cover	Account Category	Classic	Silver	Gold	Platinum
		Personal accident Cover Limit	Up to Rs 20 Lakh*	Up to Rs 40 Lakh*	Up to Rs 50 Lakh*	Up to Rs 100 Lakh*
		Air Accident Coverage Limit	-----	Up to Rs 40 Lakh*	Up to Rs 50 Lakh*	Up to Rs 100 Lakh*
		*In Classic Variant only PAIS coverage will be provided, NO PTD, PPD and Air Accident Coverage. *Terms & Conditions/FAQs(To be shared separately) followed by PAIS. *Coverage is subject to discretion of Insurance Company.				
3	Group Term Life Insurance Age (18-60)		----	Rs 3 Lakh	Rs 5 Lakh	Rs 5 Lakh
4	Group Health Insurance	Upto Rs 10 Lakhs (UCO Star Group Health Insurance Policy –Gold) in co-ordination with Star Health Insurance Company. The Purchase of Insurance is Voluntarily & Cost to be born by A/c holders at very competitive rates. Entry age: 18-79 years, Entry age child: 5 months – 30 years, Family definition: 2 Adult + 2 Children.				
5	Overdraft facility	Up to 3 times of net take home pay (Max. 3.0 Lakh) based on type of Account: For Classic and Silver Variants: Max. Rs 2.00 Lakh For Gold & Platinum Variants: Max Rs 3.00 Lakh - OD Facility after 3 months of satisfactory Account operation with the bank. - Remaining Period of service at least two years for OD Facility.				



		- Processing Charges for OD:NIL - ROI:MCLR (One Year) +3% - Minimum CIBIL score of 700 is required for OD facility.												
6	Processing Fes on Retail Loans	100% Discount on processing fees for availing Home Loan and Car Loan.(Applicable to all account holders only once)												
7	Concession in rate of interest	Flat 0.10% in Home Loan, Car Loan for Platinum account holder only (For first year and without DSA) in case no other concession is provided by Bank at the time of sanction.												
8	Free Demat Account Opening and AMC	Opening of Demat A/c Free of cost (Online/Manual), AMC for 1st year will be 50% waived. If customers open trading account with channel partner AMC for first year is waived												
9	Auto Sweep Facility (On request of customer)	<table><tr><td>Classic</td><td>Silver</td><td>Gold</td><td>Platinum</td></tr><tr><td colspan="2">Minimum Balance to be maintained for opening of FFDRs 25000/-</td><td colspan="2">Minimum Balance to be maintained for opening of FFDRs 50000/-</td></tr><tr><td colspan="4">Minimum amount for auto sweep-Rs 25000/- in trenches of Rs 10000/- for max Upto 180 Days.</td></tr></table>	Classic	Silver	Gold	Platinum	Minimum Balance to be maintained for opening of FFDRs 25000/-		Minimum Balance to be maintained for opening of FFDRs 50000/-		Minimum amount for auto sweep-Rs 25000/- in trenches of Rs 10000/- for max Upto 180 Days.			
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10	Zero Balance Accounts for family members	Additional Zero Balance account for Spouse and 2 Children. Other Charges as per Normal Saving Account guidelines.												
11	Cheque book charges	25 +25 cheque leaves free per annum (Personalized).												
12	SMS Charges	Full waiver												
13	ATM Access Charges in UCO bank ATM	Unlimited free												
14	DD /PO Charges	Free up to Rs 25000/-												
15	Duplicate passbook Charges	Free												
16	Minimum Balance Requirement	Zero Balance account												
17	Lockers Fee	25% Discount for small lockers for first year.												



18	Internet Banking/Mobile Banking	Available for free now
19	UCO Rupay on the go smart Payment Key Fob	Free for gold and platinum account Variants
20	NEFT/RTGS/IMPS Charges	Free on Online Mode.
21	Pension account	Zero Balance salary account to continue as Zero Balance pension account.
22	Complimentary Airport Lounge Access	1 times Domestic Lounge per calendar year + 1 times International Lounge Access per calendar year with UCO RuPay Platinum Debit Card 1 times Domestic Lounge per quarter + 2 times International Lounge Access per calendar year with UCO RuPay Select Debit Card
23	Other Benefits for Gold and platinum, Super Platinum Account holders having Rupay select Card-Subject to Change as per extant guidelines of NPCI	• Personal Accident and total Disability Cover upto Rs 10 Lakh. • Airport Lounge access (Domestic- 1 Complimentary Access every Quarter / International -2 times free lounge access per year. • Complimentary Health Checkup - once every quarter. • Complimentary SPA Services - once every quarter. • Complimentary Golf Sessions - once per quarter • Gym access Programme - once every quarter. • OTT Subscription

