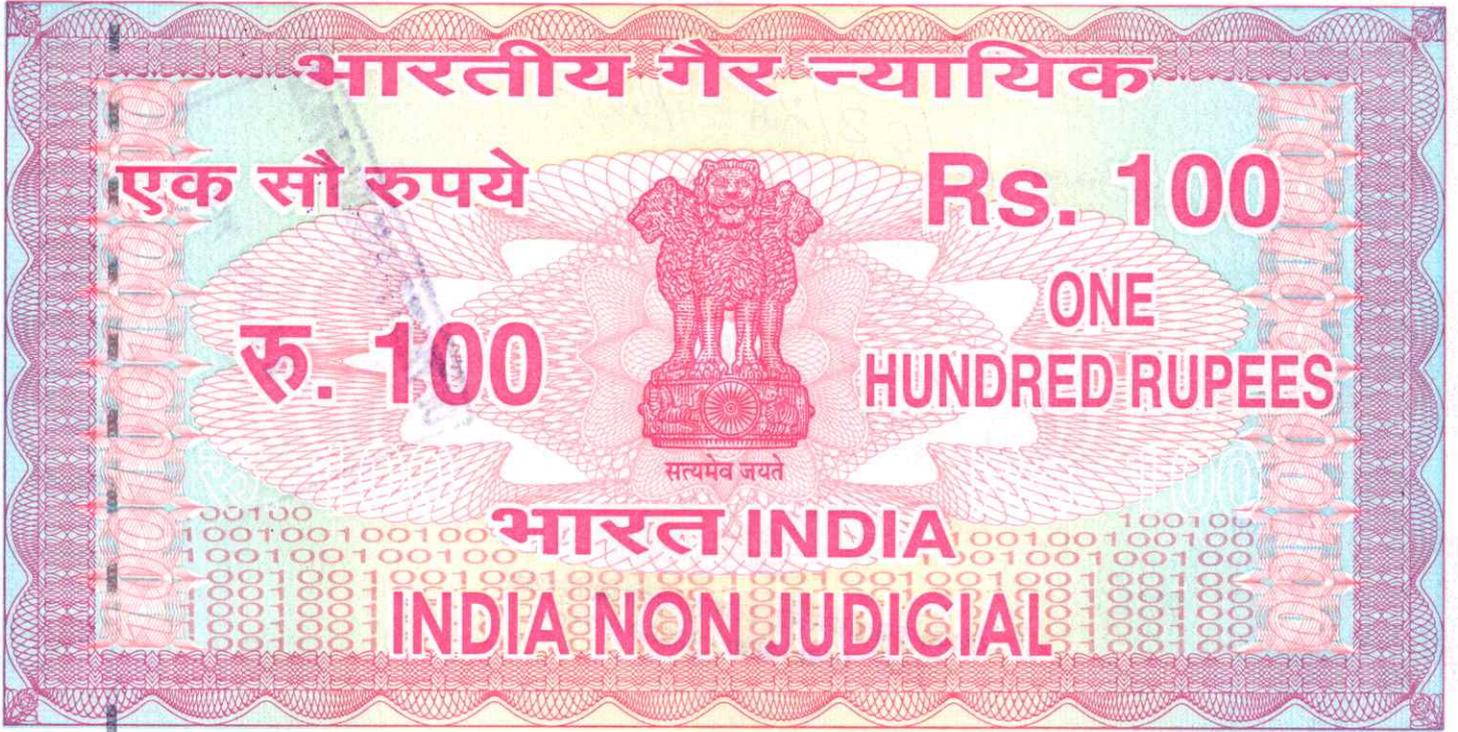


MEMORANDUM OF UNDERSTANDING
SALARY PACKAGE ACCOUNTS

**STATE GOVERNMENT OF
CHHATTISGARH**

AND

BANK OF BARODA



छत्तीसगढ़ CHHATTISGARH

T 240168

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MoU), executed at RAIPUR on this 10th day of February 2026

By and between

State Government of Chhattisgarh represented by **Special Secretary Finance Department**, having its Headquarters at Mahanadi Bhawan, Atal Nagar, Naya Raipur, Dist. Raipur, State Chhattisgarh Pin code 492002 hereinafter referred to as the "State Government of Chhattisgarh" or "the First Party" which expression shall unless the context otherwise requires, include its successors, and permitted assigns of the ONE PART

AND

Bank of Baroda (BOB), a body corporate constituted under the Banking Companies Acquisition & Transfer of Undertakings Act 1970 having its Head Office at Mandvi, Baroda and Corporate Office at Baroda Corporate Centre, C-26, G-Block, Bandra Kurla Complex Bandra (East), Mumbai-400051 having its Zonal Office at **Byron Bazar, Raipur** acting through **Shri Diwakar Prasad Singh, General Manager, Bank of Baroda, RAIPUR ZONE** (hereinafter called "BOB" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors in business) of the OTHER PART.

BOB and State Government of Chhattisgarh may be individually referred to as "Party" and collectively as "Parties".


(शीतल शाश्वत वर्मा)
द्विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

Page 1 of 22

WHEREAS

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

Now therefore, this Memorandum of Understanding witnesses as under:

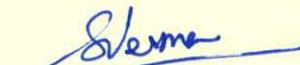
1. Role and responsibilities of Bank of Baroda:

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

- Existing salary accounts of officers / employees of State Government of Chhattisgarh will be converted to Government Salary Package subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in Annexure-I (a) and Annexure-I (b). The facilities will be provided under Government Salary Package to regular employees of State Government of Chhattisgarh as per attached Annexure-II & Annexure-III depending upon the variant of account. However, beneficiary requires to submit documents as per Annexure-IV along with his/her claim in applicable cases.
- Employees / officers on deputation from other organisations, opting for Government Salary Package benefits as mentioned in above para on their repatriation to parent organisations, will be eligible to continue under the same package for a maximum period of two months, after which they must reapply for conversion of their accounts as per their eligibility in parent organisation to avail the salary package benefits applicable in their parent organisation.
- Usage of ATM network of BOB free of charge PAN India, 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, BOB World.
- Free ATM/ Debit Card
- Loans will be disbursed to the eligible employees upon fulfilment of eligibility criteria by the State Government of Chhattisgarh — regular employees and on meeting of Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines.
- All other facilities being provided to Bank's normal customers will also be available to customers operating salary accounts, subject to the discretion of the Bank and as per prevailing regulatory guidelines from time to time.

2. Role and responsibilities of State Government of Chhattisgarh:

- The State Government of Chhattisgarh will widely disseminate the benefits offered by BOB by way of this MoU to its all employees of all ranks/staff by means of service letters/office memorandum/ other modes, Data Network, Internet, and any other means.
- The State Government of Chhattisgarh will allow, assist and cooperate the Bank employees or any person authorised by the Bank to advertise & canvas various products to all employees of all ranks/staff.


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रावपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

3. Term of MoU:

This MoU shall be valid for a period of 03 (Three) years with effect from 10/02/2026 and will be in force till 09/02/2029, unless terminated earlier or till the next MoU is signed, as mutually agreed by the parties. However, the MoU shall be reviewed by BOB every year for any amendment/ addition / deletion of features of the Salary package. Before amendment /deletion of features parties should be informed.

4. Representations and Warranties:

Each Party represents and warrants to the other Party on the date of this MoU that:

- It is duly organized and validly existing under the laws of the jurisdiction and authority under applicable Law to carry on its business and/or perform its functions.
- This MoU is within its powers and has been duly authorized by it and
- This MoU does not conflict in any material respect with any law or regulation or its constitutional documents or any document binding on it and that it has obtained all necessary consents for the performance by it of this MoU.

5. Awareness and Engagement:

Bank is committed to create awareness amongst the State Government of Chhattisgarh employees at various establishments / locations about Banks' products, investment opportunities through engagement programs. Such programs will be anchored by BOB branches, Relationship Managers etc. and to be facilitated by State Government of Chhattisgarh

BOB may publish/ market about its products and services extended employees of to State Government of Chhattisgarh under this MoU and / or promote its business objectives from time to time.

6. Force Majeure:

Neither party shall be held responsible for any consequences or liabilities under this MoU if it is prevented in performing its obligations under the terms of this Agreement by reason of laws or regulations, action by Government or regulatory Authority, local or otherwise, riots, insurrection, war, terrorist action, acts of God and unforeseen circumstances beyond its control. If the Force Majeure continues for more than 30 days, either party shall be entitled to terminate this Agreement with a Notice of 30 days to the other party.

7. Independent Arrangement:

This MoU is on a principal-to-principal basis between the Parties hereto. Nothing contained in this MoU shall be construed or deemed to create any association, partnership or joint venture or employer-employee relationship or principal-agent relationship in any manner whatsoever between the parties.

8. Confidentiality:

BOB agrees that it shall always maintain the confidentiality of all information relating to the accounts of State Government of Chhattisgarh and its Employees. However, this clause shall not include any disclosures under orders of Courts or other authorized bodies where disclosure is mandatory. Any disputes and difference among the parties shall be settled amicably amongst themselves at senior levels and no third-party interference shall be allowed.


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

9. 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 terms 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. Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Life insurance, Personal Accidental Insurance cover, Total Disability, Partial Disability etc. under this MoU prior to the termination of the MoU. Such Claims be dealt with in accordance with the norms/guidelines as per the provision of the insurance policies of the insurance company with whom the bank has a tie up and Insurance Regulatory and Development Authority of India.

10. Amendment:

Any provisions of this MoU may be amended or waived only by an instrument in writing signed by both Parties.

11. Entire MoU:

This entire MoU constitutes the entire MoU between the parties concerning the services and all other matters covered herein, and supersede all prior and contemporaneous MoU's, written or oral, other than any written, fully executed contemporaneous MoU which specifically acknowledges the existence of this MoU.

12. Counterparts:

This arrangement may be executed simultaneously in any number of counterparts, each of which shall be deemed to be an original, but all of which together shall constitute one and the same instrument.

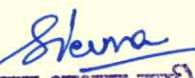
13. Miscellaneous:

a) As most of the benefits of the Government Salary Package account variant are linked to the variant of salary account based on gross salary credited to the salary account of employees, when there is a change in gross salary, the Salary account holder will have to intimate the new gross salary (with salary slip/ certificate) to the BOB branch where his/ her Salary Package account is maintained for change of variant of account in Bank's system.

b) In the event of non-credit of salary for more than three (03) months in the Government Salary Package 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, after intimation to the account holder. After resumption of salary credits in the account and/or repayment of defaulted amount of loan, employee may apply to Bank again for converting the concerned account into Corporate/ Government Salary Package.

c) Benefits of Salary Package Accounts are available only to Government Salary Package categorized accounts. The Regular employees of State Government of Chhattisgarh to verify/ ensure from their Passbook/ Statement of account/ Internet Banking / Branch that their account is categorized under applicable Government Salary Package as per their gross salary.

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


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

e) 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.

f) This MoU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in Raipur, Chhattisgarh.

g) No failure or delay by any Party in exercising any right, power or privilege hereunder shall operate as a waiver thereof nor shall any single or partial exercise of any other right, power, or privilege. The rights and remedies herein provided shall be cumulative and not exclusive of any rights or remedies provided by law.

h) Neither this MoU nor any provision hereof is intended to confer upon any Person other than the Parties to this MoU any rights or remedies hereunder.

i) Bank shall be at liberty to withdraw or modify the benefits mentioned in this MoU from eligible account holders at any point of time, subject to prior intimation to the State Government of Chhattisgarh through Notice.

j) The invalidity or unenforceability of any provisions of this MoU in any jurisdiction shall not affect the validity, legality or enforceability of the remainder of this MoU in such jurisdiction or the validity, legality or enforceability of this Agreement, including any such provision, in any other jurisdiction, it being intended that all rights and obligations of the Parties hereunder shall be enforceable to the fullest extent permitted by law.

k) The captions herein are included for convenience of reference only and shall be ignored in the construction or interpretation hereof.

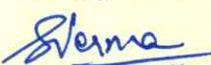
l) Neither Party may assign, in whole or in part, the benefits or obligations of this MoU to any other person without the prior written consent of the other Party, such consent not to be unreasonably withheld.

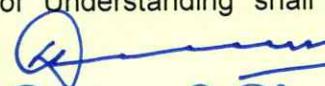
m) State Government of Chhattisgarh shall not make any commitment or impose any requirement upon its employees to maintain their salary accounts with any specific bank. The decision of where to establish and maintain a salary account shall remain solely at the discretion of each individual employee,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

n) Each Notice, demand or any other communication to be given or made hereunder shall, be given or made in writing and may be sent by one party to the other party by registered post, hand or official e-mail to the address or such other address and email ID as one party may inform the other in writing. (Such addresses / email addresses may be mentioned hereunder)

State Government of Chhattisgarh	Bank of Baroda
Special Secretary, Finance, Government of Chhattisgarh Email: sec.fin-cg@gov.in	Shri Diwakar Prasad Singh (General Manager & Zonal Head) Zonal office Raipur, Raipur (C.G.) Email: zm.zoraipur@bankofbaroda.bank.in

o) This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the State


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

Government of Chhattisgarh, or any of its Departments, Agencies, or Organizations, from entering similar Memorandum of Understandings with other banks for the provision of salary account services to its employees. This provision ensures that the Government retains the flexibility to offer its employees a choice of banking services, allowing them to benefit from competitive terms and offerings available in the market. The non-exclusive nature of this Memorandum of Understanding is intended to promote transparency, competition, and choice for the employees of the State Government of Chhattisgarh.

p) The Parties agree that all employee data shared under this MoU (including personal, financial and employment -related information) shall be treated as confidential and used exclusively for the purpose for BOB- CG State Salary account package only. The Bank shall implement industry-standard security measures to safeguard the data against unauthorized access, disclosure, or misuse, and shall use it only for the purpose the data is intended for.

q) A Complaint Redressal Mechanism has been structured for regular employees of State Government of Chhattisgarh, and the Bank has appointed Corporate Salary Relationship Manager (CSRM) to co-ordinate. The CSRM will act as a conduit between the State Government of Chhattisgarh Establishments and the Bank and ensure that complaints are passed on/ directed to the concerned Circle and shall monitor the same until resolution. List of concerned persons (CSRM) is marked in Annexure V. (Subject to change based on internal posting and transfer. Any changes shall be intimated to the concerned parties in due course). 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 pensioners. It also covers the timeframe for redressal as well as the various channels available for lodging the complaint. The policy details are available on bank's website for public information. The Salary account holder have the additional option to use such channels for redressal of their individual grievances/complaints.

In witness whereof, parties have scribed their respective hands through its duly authorized representative on day and year mentioned above.

Signed on behalf of
State Government of Chhattisgarh

Signed on behalf of
Bank of Baroda

Name: Smt. Sheetal Shashwati Verma
Designation: Special secretary finance
State Government of Chhattisgarh

Name: Shri Diwakar Prasad Singh
Designation: General Manager & Zonal Head
Bank of Baroda, Raipur Zone

Witness:

Anand
10/02/20 (Ankit Kumar Mod.)
Additional Director, Directorate
↳ Institutional Finance

Kishlay Prasad (KISLAY PRASAD)

Annexure I (a)

Consent / Undertaking-cum-Application Form

(To be obtained from all account holders new/existing/ applying for conversion)

From

{Your Name},
Designation,
Department Name,
Address

To

The Branch Manager,
[Bank Name],
[Branch Name]

Subject: Request to Convert Existing SB Account to Baroda Government Account Salary Package

Dear Sir/Madam,

I, [Your Full Name], am an existing account holder of your esteemed bank and maintain a Savings Bank Account with your Bank Branch. I am currently employed as [Your Designation] in the [Department Name] on(Regular) basis.

My Savings / Salary Account credentials are as under:

Account Number: IFSC:
Mobile Number:
Nominee Name : Relationship: DOB:.../.../.....

I have gone through the benefits offered by your Bank for the **Baroda Government Account Salary Package** I hereby request you to kindly convert my existing SB Account into a **Baroda Government account Salary package** to avail the benefits associated.

Further, I hereby give my consent to your bank 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. I am providing nominee details for my account as under:

Nominee Name: Relationship: DOB:.../.../.....

Date :
Place:

Yours faithfully,

(Signature)

Documents to be submitted: PAN, AADHAR, Salary Slip, Employee ID proof/Employment letter.


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

Annexure I(b)

Application-cum-undertaking to be taken at the time of Baroda Government Account Salary Package opening (New Employees / Switching to our Bank).

From

.....{Your Name},

Mob No:

Designation:

Department Name:

Address:

To

The Branch Manager,

Bank of Baroda

Branch: _____

Subject: Request to Open a Salary Account under Baroda Government Account Salary Package

Dear Sir/Madam,

I, _____ [Your Full Name], presently having salary account with _____ Bank and willing to switch over / open a Salary Account with your Bank. I am currently employed as _____ [Your Designation] in the _____ [Department Name] on _____ (Probationary / Regular) basis.

I have gone through the benefits offered by your Bank for the **Baroda Government Account Salary Package** and I hereby request you to kindly open the Salary Account under **Baroda Government Account Salary Package** scheme to avail the benefits associated with it. Kindly provide the Account number in order to share the same to my Employer for salary credit.

Further, I hereby give my consent to your bank 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. I am providing nominee details for my account as under :

Nominee Name:

Relationship:

DOB:...../...../.....

Yours faithfully,

Date :

Place:

(Signature)

Documents to be submitted: PAN, AADHAR, Salary Slip, Employee ID proof/Employment letter.


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

Annexure II

Salary Accounts:

BOB shall open Zero Balance Salary Account of eligible employees. The employees of the first party holding account with the second party should check whether their account is properly categorized as per their eligibility under Government Salary package as mentioned on passbook/ account statement/ internet banking / branch, as Salary Package benefits are linked to product code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of concerned Branch by the account holder immediately.

Package Benefits: -

Sr	PARAMETERS	Features	Features	Features	Features
1	Gross Salary band (Excluding one Time Benefits)	Above 20000/- and Upto Rs 50,000/-	More than Rs. 50,000 to Rs. 1 Lakh	More Than Rs. 1 lakh to Rs. 2 Lakhs	More than Rs. 2 Lakhs
2	Eligibility	Only Serving and Regular employees of the State Government of Chhattisgarh.			
3	Eligible Branches	All Branches in India			
4	Documents	♦ Applicable documents for opening Savings account as per extant guidelines. ♦ Salary related documents such as Latest Salary Slip <u>AND</u> Appointment Letter etc. ♦ Declaration stating the Terms and Conditions of the benefits under the Baroda Government Salary Package Savings Account Scheme (<u>AS ATTACHED</u>)			
5	Minimum Quarterly Average Balance (QAB)	Zero	Zero	Zero	Zero
6	Free Personal Accident Insurance (PAI+PPD+PTD)*	₹ 100 Lakh	₹ 100 Lakh	₹ 100 Lakh	₹ 100 Lakh
7	Free Additional Air Accident Cover	₹ 100 Lakh	₹ 100 Lakh	₹ 100 Lakh	₹ 100 Lakh
8	Total Accident Insurance Cover**	₹ 100 Lakh +₹ 100 Lakh	₹ 100 Lakh +₹ 100 Lakh	₹ 100 Lakh +₹ 100 Lakh	₹ 100 Lakh +₹ 100 Lakh
9	Life Insurance	Rs 5.00 Lakhs (GMI Above Rs 20,000/- to Rs 50,000/-)	Rs 10.00 Lacs	Rs 10.00 Lacs	Rs 12.00 Lacs
10	Debit Card Variant	RUPAY PLATINUM CARD	RUPAY PLATINUM CARD	VISA SAPPHIRE CARD	VISA SAPPHIRE CARD
11	Debit Card Issuance and Renewal charges	LIFETIME FREE	LIFETIME FREE	LIFETIME FREE	LIFETIME FREE

* Personal Accident Insurance [Death] (PAI)/ Permanent Total Disability (PTD/ Permanent Partial Disability (PPD)/ Air Accident Insurance [Death] (AAI)

** Total Accidental Insurance cover = PAI + AAI


(शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नव रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
 महाप्रबंधक (अंचल प्रमुख)
 GENERAL MANAGER (ZONAL HEAD)
 रायपुर अंचल
 RAIPUR ZONE

12	ATM Usage	Unlimited Free Cash Withdrawals & Non-Financial transactions from our Bank's ATMs	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from our Bank's ATMs	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from our Bank's ATMs	Unlimited Free ATM Cash Withdrawals & Non-Financial transactions from our Bank's ATMs
13	Credit Variant Card	SELECT	SELECT	PREMIER	PREMIER
14	Free Cheque Leaves	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
15	Demand Draft	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
16	Banker cheque	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
17	RTGS/NEFT	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
18	IMPS / UPI	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
19	Transaction Charges	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
20	SMS / Email Alerts	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED	FREE UNLIMITED
21	Discount on Depository Services / Demat AMC (1st Year AMC is Free)	50%	75%	100%	100%
22	Discount on Issuance / Renewal Fee of Prepaid cards / Gift cards	50%	50%	75%	100%
23	Discount on Annual Locker Rent (Subject to Availability)	20%	30%	40%	50%
23	Additional Discount on Locker Charges	Additional Discount of 5% if availed Customer has availed Auto Loan from BOB. Additional Discount of 10% if availed Home Loan from BOB. NOTE: Maximum Additional Discount is 10% if the customer has availed both Auto Loan and Home Loan			
24	Sweep facility Allowed (On request)	Yes	Yes	Yes	Yes


 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नवा रायपुर, भटल नगर


 दिवाकर पी. सिंह
 DIWAKAR P. SINGH
 महाप्रबंधक (अंचल प्रमुख)
 GENERAL MANAGER (ZONAL HEAD)
 रायपुर अंचल
 RAIPUR ZONE

25	Sweep minimum threshold	Rs. 1,00,000/-	Rs. 1,00,000/-	Rs. 2,00,000/-	Rs. 2,00,000/-
26	Flexi Deposit Scheme Code	TD179	TD179	TD180	TD180
27	FFD Period	181 Days	181 Days	181 Days	181 Days
28	Sweep out in Multiple of	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-
29	Sweep in multiple of	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-
30	Spouse Account	Zero Balance with Lifetime free Rupay Platinum Debit Card	Zero Balance with Lifetime free Rupay Platinum Debit Card	Zero Balance with Lifetime free Rupay Platinum Debit Card	Zero Balance with Lifetime free Rupay Platinum Debit Card
31	Family Accounts (upto -4- Accounts)	Zero Balance with Free Rupay Classic Debit Card	Zero Balance with Free Rupay Classic Debit Card	Zero Balance with Free Rupay Classic Debit Card	Zero Balance with Free Rupay Classic Debit Card
32	Credit Card	Lifetime free SELECT Credit Card	Lifetime free SELECT Credit Card	Lifetime free PREMIER Credit Card	Lifetime free PREMIER Credit Card
33	Free Personal Accidental Insurance (PAI) Cover on Credit Card (Issued on specific request & as per Eligibility Criteria)	<ul style="list-style-type: none"> ➤ Select Credit Card: PAI Rs. 5 Lakh Non air & Rs. 15 Lakh Air. (Above Rs. 40,000/- Net Salary) ➤ Premier Credit Card: PAI Rs. 10 Lakh Non air & Rs. 50 Lakh Air. (Above Rs. 60,000/- Net Salary) 			
33	Free PAI on Debit Card (Issuance on written request of customer)	<ul style="list-style-type: none"> ➤ Rupay Platinum: PAI Rs. 2 Lakh (Issued to Upto Gross Salary 1 Lakh Category) ➤ Visa Sapphire Card: Nil (Issued to Gross Salary Band More than 1 Lakh) 			
34	Waiver in processing charges on HOME Loans. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc).	50%	50%	100%	100%
35	Waiver in processing charges on Auto,	50%	50%	100%	100%


 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नवा रायपुर, अटल नगर


 दिवाकर पी सिंह
 DIWAKAR P. SINGH
 महाप्रबंधक (अंचल प्रमुख)
 GENERAL MANAGER (ZONAL HEAD)
 रायपुर अंचल
 RAIPUR ZONE

	Personal Loans and Education Loans.				
Inbuilt- Overdraft facility (No Modifications in Standard Operating Procedure of Granting OD in Salary Accounts, ROI and other extant Guidelines)					
36	Available immediately after	3 Salary credits	2 Salary credits	1st Salary credit	1st Salary credit
37	Amount of Overdraft - Average of (Equivalent of (rounded off to '000))	Last -3- salary credit	Last -2- salary credit	Last Salary credit	Last Salary credit
38	Maximum Amount of Overdraft	Rs. 50,000/-	Rs. 100,000/-	Rs. 200,000/-	Rs. 300,000/-
39	Overdraft is to be adjusted in full	Once in 60 days of availment			
<p>1. Fresh Pension Accounts are not allowed to be opened in the SB182 (Government Salary Package) Scheme. However, Account opened / receiving Salary in the Scheme before retirement can continue the account till the age of 70 years, subject to customer using the captioned Account as Pension Account. The PAI cover will continue till age of 70 years, and GTL (Group Term Life insurance) cover will not be available after age of 62.</p> <p>2. Joint Accounts are allowed as per existing guidelines. However, the PAI will be provided to Accounts where Salaried Person is 1st holder only. Further, in case Salaried Account holder is 2nd holder, No benefit will be made available to the Customers.</p> <p>3. Benefits of Salary Accounts will be available to the Accounts where regular Salary is being received. In case Salary in the Account is not received for continuous period of -3- months, all the benefits of Salary Scheme will lapse. Bank can transfer the Account to any scheme code of Bank's choice or mark account as non-salaried.</p>					

Add-on covers included with Base Covers as per the Insurance policy terms

(Applicable on admissibility of Personal Accidental Insurance Cover)

SN	Salary Band	INBUILT FACILITIES WITH PAI			
		Girl Child Marriage (18-25 Years)	Higher Education Cover	ON Duty Cover	PTD & PPD
1	All Eligible Employees	10% additional limit of base PAI maximum INR 10 Lakhs	10% additional limit of base PAI maximum INR 10 Lakhs	25% additional limit of base PAI sum insured maximum INR 25 Lakhs	PTD is equal to the base PAI Cover whereas PPD is upto 75% of the base PAI Cover.


 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नवा रायपुर, अटल नगर


 दिवाकर पी. सिंह
 DIWAKAR P. SINGH
 महाप्रबंधक (अंचल प्रमुख)
 GENERAL MANAGER (ZONAL HEAD)
 रायपुर अंचल
 RAIPUR ZONE

PTD & PPD Sum Insured payable as per prevailing policy and regulatory guidelines

Other facilities as detailed:

1. Loan facilities

a) Bank of Baroda may endeavour to provide the BOB Personal Loan to eligible Salary Package account holder. The Personal Loan will be sanctioned solely at the discretion of the Bank and will be subject to the fulfilment of conditions as laid down by the Bank from time to time.

b) State Government of Chhattisgarh does not undertake any liability for loans given by BOB to State Government of Chhattisgarh employees in their individual capacities. State Government of Chhattisgarh will not be impleaded in any claim, action, lawsuit which an account holder may file against BOB or vice versa, i.e. BOB may file against the account holder.

c) Bank of Baroda may endeavour to provide home loan to Government Salary Package account holders, subject to fulfilling of other terms and conditions and in accordance with Bank's extant guidelines.



(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर



दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

Annexure III

Personal Accidental Insurance [Death] (PAI) Cover/ Permanent Total Disability (PTD)/ Permanent Partial Disability (PPD) Cover/ Air Accidental Insurance (AAI) Cover:

All Personal Accidental Insurance (Death/Disability) claims of the salary package account holders of State Government of Chhattisgarh should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom BOB has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company with which bank has arranged the accidental insurance policy, have been placed by BOB on Bank's website <https://www.bankofbaroda.in/personal-banking/accounts/salary-accounts/salary-and-pension-solutions> which can be accessed by the employee of State Government of Chhattisgarh for getting 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 BOB will monitor and assist in early settlement of all legitimate claims, the details of which are also placed on bank's website. General term and conditions of Personal accidental policy, in brief, placed below.

General Terms and Conditions of Personal Accident Insurance [Death] (PAI)/ Permanent Total Disability (PTD)/ Permanent Partial Disability (PPD)/ Air Accident Insurance [Death] (AAI)

The Bank is having Master GPA policy to provide Accidental Insurance for Civilian Account holders operating their accounts with the Bank of Baroda as per details mentioned below:

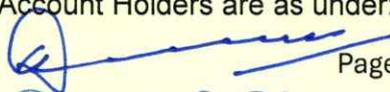
A) Scope of cover/Definitions

- 1. Personal Accident Insurance Death** – The Insurance Company will pay the nominee 100% of the sum assured plus eligible add on covers if during the Policy Period the Insured Person (s) meets with Accidental Bodily Injury that causes death within policy period.
- 2. Permanent Total Disability (PTD)** – In event of injury occurring to the Insured Salary Package Account holder, solely and directly from accident caused by external, violent and visible means within 12 calendar months of its occurrence resulting in total and irrecoverable loss as total disablement, the claim will be settled as per IRDA guidelines.
- 3. Permanent Partial Disability (PPD)** - In event of injury occurring to the Insured Salary Package Account holder, solely and directly from accident caused by external, violent and visible means within 12 calendar months of its occurrence resulting in partial irrecoverable loss of use or the actual loss by physical separation where a part of the body becomes partially disabled (i.e. partial loss as defined by IRDA)
- 4. Air Accident Insurance** – In the event of sustain death resulting solely directly from accident caused by external, violent and visible means in Air Accident occurring while undertaking journey by Airlines covered subject to booking of tickets through any type of mode of payment (UPI/Debit Card/Credit Card/Internet Banking etc) linked with BOB account.

SPECIAL CONDITIONS

Various Lives & conditions of Insurance offered in Civilian Account Holders are as under:


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

1. Insurance coverage Capital Sum insured under PAI/AAI/PPD/PTD and Add on Covers proposed by Bank.
2. Claim will be paid in full up to Capital Sum Insured declared irrespective of monthly gainful income.
3. That in accounts where salary is not received for 3 Months (Consecutively in a FY), PAI & AAI cover will not be available.
4. Bank reserves the right to exit the MoU at any time at its discretion, if the CBA (Cost Benefit analysis) remains negative for 2 quarters (CBA to be calculated by Bank in its own template), MoU will be terminated
5. On exit/ termination of MoU, all benefits extended will be withdrawn and accounts will be converted into the general scheme after intimation to account holder and charges will be levied/ recovered as per extant guidelines.
6. Air Accident cover will cover travel by Civilian commercial aircraft.
7. The AAI cover claim will be treated as a valid claim only in event of death occurring while undertaking journey by Commercial Airlines.

STANDARD EXCLUSIONS UNDER THE POLICY

THE FOLLOWING EXCLUSIONS NEED TO BE TAKEN NOTE OF BESIDES THE OTHERS AS PER THE STANDARD GROUP PERSONAL ACCIDENT CLAUSE:

A. Payment of compensation in respect of Death, injury of Disablement of the Insured person (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 diseases, aids or insanity, (d) arising or resulting from the insured person committing any breach of law with criminal intent, (e) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.

B. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not). Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality.

C. Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person -

- Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
- Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

D. The Insurance under this Policy shall not extend to cover death disablement resulting directly or indirectly caused, contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

BREAKUP UP OF INSURANCE:

Personal Accident Benefit through the Civilian Govt. Salary account holders in BOB as mentioned in Annexure II i.e Disability percentage sheet (IRDAI Guidelines)


 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 उत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नवा रायपुर, अटल नगर


 दिवाकर पी. सिंह
 DIWAKAR P. SINGH
 महाप्रबंधक (अंचल प्रमुख)
 GENERAL MANAGER (ZONAL HEAD)
 रायपुर अंचल
 RAIPUR ZONE

Claims Administration

Intimation of claim- within 180 days of the death of the Account holders.

Submission of the document - The claimant shall arrange for submission for the documents towards substantiation of the claim within 180 days of date of Accident to Bank for onward submission.

1. Completely filled Claim Form by the claimant.
2. Attested copy of FIR Report (In case of case of accidental death).
3. Attested copy of Post Mortem Report (In case of case of accidental death).
4. Attested copy of Death Certificate (Mandatory in all types of event of death).
5. Letter from the Bank's Authorized Signatory certifying the account of the deceased.
6. Notarized translations in English of any provided document which is in regional language.
7. Operative Account along with its variant and name of nominee/ joint account holder as per Bank record.
8. PAN card copy of the claimant. If PAN (Account Number) card copy is not available, then form 60 may be submitted.
9. Original Cancelled cheque leaf of the claimant's bank account/ photocopy of the first page of the claimant's bank passbook containing the name of account holder. bank account number, IFSC code.
10. Nominee details to be furnished with details like Name, D.O.B and Relation while commencement of policy.
11. Other Suitable document to prove Legal heirs (Applicable in case if claimant is not a nominee/Joint account holder as per Bank's record)
12. The premium would be paid on number of accounts holders covered daily and on prorate basis.
13. The bank would share the soft copy of account details by 10th of every month and transfer of premium.

Others

Claim Documents once received will be scrutinized by Insurance Brokers team and the same will be submitted to Insurer.

1. All supporting documents relating to the claim must be submitted within one eighty (180) days from the date of accident.
2. Bank shall share account opening date at the time of claim.
3. The eligible claims will be settled in thirty (30) working days from the date of receiving the complete documents set.
4. In case documents are not received within one thirty five (135) days of accident, 1st reminder in hard copy letter or email communication shall be issued to Member Bank
5. In case of no concrete response/requisite documents 2nd reminder in hard copy letter/email communication will be sent after 15 (Fifteen) days from the date of 1st reminder.
6. In case of no concrete response/requisite documents 3rd and Final reminder in hard copy letter/email communication will be sent after (15) days from the date of 2nd reminder
7. In case of no concrete response and complete requisite documents received within the 180 days from the date of accident, Claim Closure letter/repudiation letter shall be sent to the Bank through email as well as in hard copy.

CLAIM INTIMATION

The claims of the Insured will be intimated through the Insurance Broker, who will co-ordinate with Insurer. Nodal officer for Insurance Broker will be Aon Risk Insurance Brokers India Private Limited & for Insurance Co will be The National Insurance Company Limited.


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नया रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

On receipt of the intimation, the Claim will be registered and the Insurance Company will be provided with a Letter of Requirements.

The notification of claim shall include:

- Name of the deceased Civilian/Pensioner Salary Package Account Holder
- Salary Account No
- Date of Accident
- Date of Death
- Place of accident
- Details of accident
- Name of the Claimant, their Mobile No. and Email ID
- Name of Bank and Branch/es where Defence salary/pension account is maintained
- Name of Bank and Branch/es where claimant's account is maintained

Claim intimation should be within one hundred eighty (180) days from the date of accident.

Dept. – Personal Accident for Bank of Baroda A/c holders through Baroda Government Salary/Pension Accounts.

It is agreed and understood that documentation forms an important component of any insurance claim.

Claimant will submit the details to branch and Branch Manager of the Bank where the account exists will send submitted duly filled, signed & stamped claim form along with all the relevant claim documents to the Insurance Company.

DOCUMENT CHECK LIST

(Scan copy of documents followed by hard copy to be submitted in the event of claim)

A. Personal Accidental (death) claim:

1. Completely filled Claim Form by the claimant
2. Attested copy of FIR Report (In case of case of accidental death)
3. Attested copy of Post Mortem Report (In case of case of accidental death)
4. Attested copy of Death Certificate (Mandatory in all types of event of death)
5. Letter from the Bank's Authorized Signatory certifying the account of the deceased.
6. Notarized translations in English of any provided document which is in regional language.
7. Operative Account along with its variant and name of nominee/ joint account holder as per Bank record.
8. PAN card copy of the claimant. If PAN (Account Number) card copy is not available, then form 60 may be submitted.
9. Driving License (in case of Deceased Driving Vehicle).
10. Aadhar Card of the Nominee/Legal Heir/claimant and deceased member.
11. Original Cancelled cheque leaf of the claimant's bank account/ photocopy of the first page of the claimant's bank passbook containing the name of account holder. bank account number, IFSC code.
12. NEFT details of the claimant/nominee certified by the claimant's bank.
13. Viscera Report/chemical analysis report in case where post-mortem report shows the viscera is preserved. It is a mandatory requirement.
14. Nominee details to be furnished with details like Name, D.O.B and Relation while commencement of policy.
15. Hospital Paper/ Treatment Paper.


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

16. Discharge Summary.
17. Indoor Case Paper.
18. 1st page of passbook copy duly stamped by Bank showing Deceased member and Nominee, joint account holder as per bank record.
19. Application letter from Nominee to Bank requesting for claim.
20. Letter / Declaration from Police authority confirming deceased member working with police and posting job location.
21. Other Suitable document to prove Legal heirs (Applicable in case if claimant is not a nominee/Joint account holder as per Bank's record).
22. Any other Document necessary at the time of Claim Processing/Verification.
23. Insurance company may ask any additional document on case-to-case basis for any clarification required.

B. Disability Claims

1. **Completely filled Claim Intimation form and Disability Claim Form duly signed by the claimant.**
2. **Self-Declaration from claimant for 'No Objection' for settling the insurance claim with Bank of Baroda.**
3. MLC (Medico Legal Case Paper) (wherever applicable)
4. Medical Certificate from registered Doctor specifying the disability
5. Branch Certificate
6. Disability certificate from Government approved Authority
7. Attested FIR copy with incident (For Armed forces: Defence Authority report in case FIR is not available)
8. Hospitalization papers including indoor case paper, x-ray report, laboratory test report etc
9. Clear visible Amputation Photograph of the Claimant, duly verified and stamp by branch.
10. Insurance co may ask any additional document on case-to-case basis for any clarification required.

C. Documents and Term and condition for add-on-cover

In addition to documents applicable for submission of PAI claims, undernoted Certificates/ documents are also required:

1. Air Accident Insurance

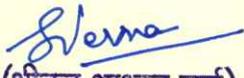
In the event of sustain death resulting solely directly from accident caused by external, violent and visible means in Air Accident occurring while undertaking journey by Airlines

Documents Required for Journey by Airlines:

1. Air Ticket,
2. Boarding Pass

Note: The above requisite details/documents (mentioned above) are not exhaustive, and any necessary details/Documents may be sought at the time of Claim Process/Investigation. All coverages as per the Policy.

Note : If any changes of Insurance company/Insurance Brokers, same will be intimated by bank separately on time to time.


 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नवा रायपुर, अटल नगर


 दिवाकर पी. सिंह
 DIWAKAR P. SINGH
 महाप्रबंधक (अंचल प्रमुख)
 GENERAL MANAGER (ZONAL HEAD)
 रायपुर अंचल
 RAIPUR ZONE

Annexure IV

Please go through with below mention checklist for claim submission.

(All docs to be attested by the concerned bank branch also)

DOCUMENT CHECK LIST

DOCUMENTS TO BE SUBMITTED ALONG WITH CLAIM FORM

S. No	Document	S. No	Document
I	Completely filled Claim Form by the claimant	IX	Aadhar Card of Nominee/Joint Account holder /Claimant in the account
II	Bank Certificate Duly stamped and signed Certificate by Bank of Baroda Branch Manager on Bank Letter head	X	PAN Card copy of the Nominee/Joint Account holder/ Claimant in the account. if not available, then form 60
III	Bank details/ NEFT Form of Nominee/Joint Account /Claimant holder in the account	XI	Bank Certified copy of the first page of the Bank Passbook or cancelled Cheque containing the Name of Account Holder (claimant), IFSC Code of the Bank, Bank Account Number of Nominee/Joint Account holder/ Claimant
IV	Attested Copy of Medical Certificate	XII	Driving License (in case of Deceased Driving Vehicle)
V	MLC {Medico Legal Case Paper} (wherever applicable)	XIII	Vernacular Language Document in English Translation (Notarised copy)
VI	Attested Copy of FIR Report	XIV	Salary/Pension/Income Proof (at least of 3 Months)
VII	Certified Copy of Final Police Investigation Report in case of train accident/ drowning/ murder	XV	Notarised copy of Disability Certificate from the Competent Authority - Medical Board of a Government Hospital at District/State Level or any other competent Authority (as per Gov. of India, Direction)
VIII	Viscera Report / Chemical Analysis Report in case where postmortem report shows the cause of death due to poisoning or alcohol or confirm after Viscera/ Chemical Analysis Report	XVI	All Hospitalisation Record Any other Document necessary at the time of Claim Processing/Verification

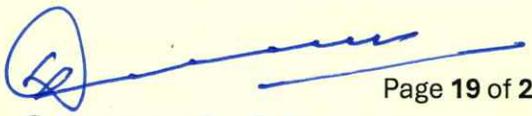
List of Document for Add-on Cover.

In addition to documents applicable for submission of PAI claims, undernoted Certificates/ documents are also required:

I. Air Accident Insurance Documents required.

- Air Ticket
- Boarding Pass


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

- II. **Girl Child Marriage Cover (18 - 25 years) - 10% additional limit of base PAI cover**
If a claim is accepted as a valid claim, then this benefit is extended to a one Girl Child of the insured person, whose age is between 18-25 years

Documents Required

- Birth certificate/ Date of birth proof of girl child.
- Adhaar Card/Pan Card
- Declaration on No-judicial Stamp Paper that Girl is unmarried.
- Document showing relationship with deceased Salary Account holder.

- III. **Higher Education Cover - 10% Additional limit of Base PAI Cover**

If a claim is accepted as a valid claim, Education cover is extended for Graduation of children of the insured person, pursuing fulltime Graduation course in a recognized college/university in case the insured person has died due to accident.

Documents Required

- Copy of admission confirmation and certificate from educational institute stating details of full-time course in a recognized college in India for Graduation along with duration of course and date of enrolment.
- Fees receipt

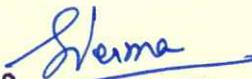
Note: The above requisite details/documents (in the attached list) are not exhaustive and any necessary details/Documents may be sought at the time of Claim Process/Investigation. All coverages as per the Policy.


(शीतल शाश्वत कर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE

Disability percentage sheet (IRDAI Guidelines)

Sr. No	Table of Benefits	% of Capital Sum Insured
1	Accidental Death	100
2	Total Disability:	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
	4. total and absolute disablement as certified by Medical Practitioner	100
3	Partial Disability	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing-both ears	75
H	Loss of hearing-one ear	30
I	Loss of speech	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i)Three phalanges	10
	ii)Two phalanges	10
	iii)One phalanges	10
O	Loss of Middle finger	
	i)Three phalanges	6
	ii)Two phalanges	6
	iii)One phalanges	6
P	Loss of Ring Finger	
	i)Three phalanges	5
	ii)Two phalanges	5
	iii)One phalanges	5
Q	Loss of little finger	
	i)Three phalanges	4
	ii)Two phalanges	4
	iii) One phalanges	4
R	Any other partial disablement	% as assessed by Medical Practitioner appointed by Insurance company
S	Loss of Metacarpals	
	(i) First or Second (Additional)	3
	(ii) Third, Fourth or Fifth (Additional)	3


 (शीतल शाश्वत वर्मा)
 विशेष सचिव
 छत्तीसगढ़ शासन
 वित्त विभाग
 मंत्रालय, नया रायपुर, अटल नगर

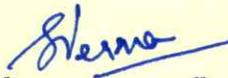

 दिवाकर पी. सिंह
 DIWAKAR P. SINGH
 महाप्रबंधक (अंचल प्रमुख)
 GENERAL MANAGER (ZONAL HEAD)
 रायपुर अंचल
 RAIPUR ZONE

ANNEXURE – V

Contact Detail of Corporate Salary Relationship Manager (CSRM)*

S/No.	Name	Designation	Place	Contact No.
1.	Mr. Pankaj Kumar	CASA Head, Raipur Zone (Chhattisgarh)	Raipur	9201959728
2.	Mr. Rahul Singh	Govt CASA, Raipur Zone (Chhattisgarh)	Raipur	8964017766
3.	Mr. Aakash Singh Jogi	CASA officer, Raipur Zone (Chhattisgarh)	Raipur	8462020620
4.	Mr. Nitesh Kumar	RBDM, Raipur Region	Raipur	8541947939
5.	Mr. Vinay Prakash	RBDM, Durg Region	Durg	9881526879
6.	Mr. Deepu Singh Tomar	RBDM, Bilaspur Region	Bilaspur	6392631215
7.	Mr. Jagyenshwar Samal	RBDM, Dhamtari Region	Dhamtari	9408227557

* Subject to change based on internal posting and transfer. Any changes shall be intimated to the concerned parties in due course


(शीतल शाश्वत वर्मा)
विशेष सचिव
छत्तीसगढ़ शासन
वित्त विभाग
मंत्रालय, नवा रायपुर, अटल नगर


दिवाकर पी. सिंह
DIWAKAR P. SINGH
महाप्रबंधक (अंचल प्रमुख)
GENERAL MANAGER (ZONAL HEAD)
रायपुर अंचल
RAIPUR ZONE