



-5 MAR 2025

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

24 MAR 2025

क्रमांक 20228 दिनांक

रकम 500

नाम

पति/पिता का नाम SBI LHO

पता

GPR - 0404

आशा टिक्कीवाल  
ता.नं. 36/96 रत्नाम्भ विक्रेता  
राजस्थान उच्च न्यायालय  
जयपुर



|                                             |     |
|---------------------------------------------|-----|
| राजस्थान रत्नाम्भ अधिनियम, 1998 के अन्तर्गत |     |
| रत्नाम्भ राशि पर प्रकथित अधिपार             |     |
| 1 आधारभूत व्यवस्था सुविधाओं में             | 50  |
| (धारा 3-का)                                 | रकम |
| 2: मीमांसा और                               | 100 |
| (धारा 3-ब)                                  | रकम |
| कुल राशि                                    |     |
| 150                                         |     |
| हस्ताक्षर                                   |     |

AND

State Bank of India (SBI), a body corporate constituted under the State Bank of India Act 1955 and carrying on the business of banking, having its Local Head Office at State Bank of India, Jaipur (hereinafter called "SBI" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors and permitted assigns of the ONE PART

For State Bank of India  
Responsible LHO Jaipur

For Government of Rajasthan  
Responsible LHO Jaipur

## Memorandum of Understanding

This Memorandum of Understanding (MOU), executed on ~~26~~ 26/03/2025 between Prisons Department represented by Shri Vikram Singh Karnawat, **Inspector General of Prisons, Jaipur, Rajasthan** (hereinafter called the "the First Party" which expression shall unless the context otherwise requires, include its successors and permitted assigns of the ONE PART

AND

**State Bank of India (SBI)**, a body corporate constituted under the State Bank of India Act 1955 and carrying on the business of banking, having its Local Head Office at State Bank of India, Tilak Marg, C-Scheme Jaipur, Rajasthan (hereinafter called "SBI" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors in business) through **Mr. Kishore Kumar Singh, Deputy General Manager (RCWM) State Bank of India, Jaipur Circle.**

### WHEREAS

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

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

Now therefore this Memorandum of Understanding witness as under:

For Department of Prisons, Govt of Rajasthan

  
(Vikram Singh Karnawat)  
**Inspector General of Prisons**  
**Jaipur, Rajasthan**

For State Bank of India

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

Both parties have agreed as follows:

### **1. Period of MOU**

This MOU shall be operative for a period of two years w.e.f. ~~2.6~~ **26** March 2025 and will be in force, unless terminated earlier or till the next MOU is signed, as mutually agreed by both parties. However, the MOU shall be reviewed by SBI every year for any amendment/ addition/ deletion of features of the Salary package.

### **2. Salary Accounts**

- (a) The Account holders should check whether their account is properly categorized as per their eligibility, as Salary Package benefits are linked to product code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of the branch concerned immediately.
- (b) A '**No Dues Certificate**' subject to the extant norms of SBI, will be issued by SBI in the event of a Police Salary Package (PSP) Account holder is desirous of changing his/ her account to another Bank for credit of salary. Obtaining 'NO Dues Certificate' is mandatory for those employees who have an existing personal loan from any of the branches of SBI at the time when the employee concerned wishes to shift his salary account to a bank other than SBI. No dues certificate will not be issued to any personnel having existing obligations towards SBI at the time of seeking the said NOC. Specimen of application for 'No Dues Certificate' is as per Annexure- III. First PARTY shall entertain such request for change to another Bank only upon submission of the SBI's "No Dues Certificate" by the personnel/employee/officer concerned.
- (c) All new accounts being opened by the SBI in the training academies/offices/ centres of First PARTY will be opened under Police Salary Package (PSP) account on receipt of temporary numbers (for training) by training academies/ centres and on receipt of employee/service numbers, the personnel / employees will advise the Branch, where account is maintained for requisite amendments in the number by SBI.

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**Deputy General Manager**  
**RCWM, LHO Jaipur**

### **3. Facilities to Account holders**

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

- (a) Existing salary accounts of officers / employees of First party will be converted to Police Salary Package (PSP) subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in Annexure-I & Annexure-II. The facilities will be provided under State Government Salary Package to Department of Prisons personnel / employees as per attached Annexure-IV depending upon the variant of account.
- (b) Usage of the largest ATM network of SBI Group free of charge subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- (c) Usage of other banks ATMs free of charges subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- (d) Anywhere Banking via ATM, Internet, Mobile Banking, YONO.
- (e) Free Shopping-cum-ATM/ Debit Card
- (f) Free Supplementary Shopping-cum-ATM Card / Debit Card for Joint Account holder.
- (g) Free additional Shopping-cum-ATM Cards / Debit Cards for joint account holders on their joint accounts subject to their undertaking that the additional card will be issued at their own risk and responsibility'. The Bank will not be held responsible for any cost or consequence that may arise out of misuse of the additional Card.
- (h) Free Facility for setting up of Standing Instructions within SBI.
- (i) Free Financial Advisory Service wherever SBI has such facility.
- (j) For Rupay Card benefits (Details attached at Annexure -V)
- (k) Loans will be disbursed to the eligible personnel / employees upon fulfilment of eligibility criteria by the Department of Prisons personnel/employees and on meeting of Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines.
- (l) All other facilities being provided to Bank's normal customers operating salary accounts, subject to the discretion of the Bank and prevailing regulatory guidelines from time to time.

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| KEY HIGHLIGHTS OF STATE GOVT. SALARY PACKAGE<br>ACCOUNTS FOR SERVING PERSONNEL.                                                                                                                                                                                                                                 |                                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Personal Accident Insurance Cover</b><br><b>₹ 100 Lakh in case of Accidental Death</b><br><b>Without POS Condition</b>                                                                                                                                                                                       |                                                                                                                                                                      |
| <b>Air Accidental Insurance Cover : ₹ 160 lakh</b><br><b>Permanent Total Disability : ₹ 100 lakh</b><br><b>Permanent Partial Disability : Maximum up to ₹ 80 lakh</b><br><b>Disability Sum Insured payable as per prevailing regulatory guidelines</b><br><b>Group Term Life GTL Insurance Cover: ₹ 10 lakh</b> |                                                                                                                                                                      |
| <b>Top -Up Health Insurance</b>                                                                                                                                                                                                                                                                                 | ₹ 15 lakh/30 lakh with ₹ 2 lakh/ 3 lakh deductible, as per extant T&C of the MOU with Bajaj GIC (Cost to be purchased voluntarily) (Details placed at Annexure VIII) |
| <b>Girl Child Marriage Benefit: Applicable on admissibility of Personal Accidental Insurance (Death) Cover</b><br>Additional up to ₹5 lakh for one Girl Child .max up to ₹ 10 lacs for 2 girl child ₹5 lakh each (girl child should be 18-25 years of age at the time of Accident)                              |                                                                                                                                                                      |
| <b>Child Education Benefit: Applicable on admissibility of Personal Accidental Insurance (Death) Cover</b><br>Additional up to 8 lakhs for male Child/or ₹ 10 lacs for girl child (18-25 years of age) at the time of Accident, For one Child only                                                              |                                                                                                                                                                      |

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

1. Plastic Surgery in Burn Cases: Maximum upto ₹ 10 lakh
2. Transportation of Imported Medicine: Maximum up to ₹ 5 lakh
3. Ambulance Charges: Maximum up to ₹ 50,000/- 4. Air Ambulance Charges: Maximum up to ₹ 10 lakh
5. Death in coma (more than 48 hours) after accident: Maximum up to ₹ 5 lakh
6. Transportation of mortal remains: Maximum up to ₹ 50,000/-
7. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 50,000/.
8. Additional Cover for all Salary Packages, death while performing duties on foreign soil : ₹ 10 lakh

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

**Benefits under "SBI Rishtey"**

1. Type of Account: Regular Savings Bank Account
2. Minimum Balance/ Monthly Average Balance: Nil
3. Debit Card: Classic Debit Card (Free, Issuance and AMC)
4. Transaction at ATMs: Unlimited free at all bank ATM network, using debit card linked to "Rishtey" accounts. 5. Multi City Cheque: Nil Charge
6. NEFT/RTGC Charges: Free (Online), Applicable charges in offline mode
7. Demand Draft Charges: Free, if issued by debit to "Rishtey" account
8. Auto Sweep Facility: Available (lucrative option to earn higher interest on SB A/c)
9. SMS Alert Charges: Free
10. Annual Locker Rentals: 10% Concession on applicable locker rentals, every year
11. Personal Accidental Insurance: 5 lakh each for all "Rishtey" A/c holders (except minors)

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| Concession in Annual Locker Rental |            |            |            |            |            |
|------------------------------------|------------|------------|------------|------------|------------|
| Variant                            | Silver     | Gold       | Diamond    | Platinum   | Rhodium    |
| <b>Rental Locker rental</b>        | <b>Nil</b> | <b>Nil</b> | <b>50%</b> | <b>50%</b> | <b>50%</b> |

#### **4. Loan facilities**

- (a) State Bank of India will provide the SBI Personal Loan (erstwhile Xpress Credit) to eligible Police Salary Package account holder. The Xpress Credit Loan will be sanctioned solely at the discretion of the Bank and will be subject to the fulfilment of conditions as laid down by the Bank from time to time.
- (b) Department of Prisons, Jaipur, Rajasthan does not undertake any liability for loans given by SBI to Department of Prisons Jaipur, Rajasthan, Personnel/employees in their individual capacities. Department of Prisons Jaipur, Rajasthan will not be impleaded in any claim, action, lawsuit which an account holder may file against SBI or vice versa, i.e., SBI may file against the account holder.
- (c) State Bank of India will provide Home loan to PSP account holders with subject to fulfilling of other Terms and conditions.

#### **5. Dissemination**

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

#### **6. Termination**

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

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

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## **8. Complaint Redressal and Review Mechanism**

A Complaint Redressal Mechanism has been structured for personnel / employees of Department of Prisons, Jaipur, Rajasthan and the Bank has appointed Corporate Salary Relationship Manager (CSRM) to co-ordinate. The CSRM will act as a conduit between the Department of Prisons, Jaipur, Rajasthan establishments and the Bank and ensure that complaints are passed on/ directed to the circle concerned and shall monitor the same until resolution. In the occasion of a dispute or a difference of opinion between the parties, the same team can address and resolve the issue.

Apart from the above, bank also has a very well laid down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioner. It also covers the timeframe for redressal as well as the various channels available for lodging the complaints. The policy details are available at Bank's website for public information. The PSP account holders have the additional option to use such channels for redressal of their individual grievances/ complaints.

In the event of a dispute remaining unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme, if the same can be entertained by the Banking Ombudsman as per the scheme.

## **9. Publicity**

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

## **10. Personal accident Insurance Death (PAI) / Total Permanent Disability / Permanent Partial Disablement Cover / Air Accident Insurance (Death) {AAI}**

All Personal Accident Insurance (Death / Disability) claims of the State Government Salary Package account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company has been placed on SBI Bank's website <https://bank.sbi/web/salary-account/accidentinsurance> which can be accessed by the

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personnel / employee of Department of Prisons for getting the know-how of terms and condition of personal accidental insurance benefits and related claim process / grievance mechanism thereon. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per Terms and Conditions of the Insurance Policy. A Broker hired by SBI will monitor and assist in early settlement of all legitimate claims the detail of which are also placed on bank's website. PAI benefit will be made available from the succeeding 4th date of next month from the execution of MoU if salary account is already converted into PSP.

### **11. Group Term Life Insurance Cover**

- (a) All Group Term Life Insurance (Death) claims of the State Government Salary Package account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up; the tie-up and continuation of covers being subject to annual review and renewal of the policy.
- (b) On receipt of the complete set of claim documents the insurance company will settle the life insurance claims independently. All the settlement / disputes will be between the claimant and the insurance company, and the Bank will not be a party to any disputes arising out of claim settlement process or the decision of insurance company on any of the claims. The details of the appointed insurance company with which the policy has been placed is placed as Annexure-VII. Bank has also appointed insurance brokers for assistance of the claimants and servicing of claims.
- (c) Parties understand and agree that the personal data of the salary package account holders including SBI Rishtey account holders will be shared by SBI with the third-party companies/entities offering the special features or complimentary benefits related to the said State Government Salary Package accounts and also that such sharing will be in accordance with the applicable laws on sharing of personal data (including the Digital Personal Data Protection Act, 2023, as and when the same is made effective).

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**Deputy General Manager**  
**RCWM, LHO Jaipur**

- (d) However, in accordance with prevalent norms and internal guidelines of SBI, clients' data confidentiality is placed highest importance and data is shared strictly on a need-to-know basis without compromising on data integrity.
- (e) A list of all such employees who are eligible for Group Life Insurance Cover under State Government Salary Package will be shared by Prisons Department, Govt. of Rajasthan, Jaipur, Rajasthan with Local Head Office, Jaipur of SBI for onward sharing with insurance provider appointed by SBI. A refreshed list of all eligible employees will be shared by of Prisons Department, Jaipur, Rajasthan by 5th of every month for addition of all new employees eligible for such coverage and removal of employees becoming ineligible for coverage on account of death/retirement / loss of employer-employee connection due to any reason with of Prisons Department Jaipur, Rajasthan. The life insurance cover will be applicable w.e.f. date of addition of accounts with the appointed insurance company and not from the date of providing data by the First party.
- (f) Term plan benefit will be made available from 22<sup>nd</sup> of succeeding month from the month in which details of employees were duly shared by authorised representative of Prisons Department, Govt. of Rajasthan with authorised representative of SBI, LHO Jaipur, provided all accounts have already been converted to Police Salary Package.

## **12. Super Top-Up Health Insurance Cover**

All personnel / employees of Prisons Department, Jaipur, Rajasthan will be eligible to avail benefits of Super Top-Up health insurance at specially discounted premium as per the terms and conditions placed as Annexure-VIII.

## **13. Amendment**

Except as otherwise provided in clause 1, any provisions of this MOU may be amended or waived, only by an instrument in writing signed by both Parties.

## **14. Notices**

Each notice, demand, or any other communication to be given or made hereunder shall, except as otherwise provided herein, be given or made in writing and may be sent by one party to the other party by Registered Post, hand or official e-mail to the address or such other address and email ID as one party may inform the other in writing.

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Deputy General Manager  
RCWM, LHO Jaipur

## 15. Miscellaneous

- (a) As most of the benefits of the State Government Salary Package Account variant are linked to the variant of salary account based on net salary credited to the salary account of employees /personnel of Prisons Department Jaipur, Rajasthan, Corporate Office/Head quarter of Prisons Department Jaipur, Rajasthan will communicate to all the Prisons Department Jaipur, Rajasthan personnel /employees that as and when there is a change in the net salary, the individual will intimate the new net salary (with salary certificate) to the SBI branch where his/ her Salary Package account is maintained.
- (b) In the event of non - credit of salary for more than three months in the PSP account or default in loan accounts of any personnel/employee, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary Package account holders shall stand withdrawn, without any communication. After resumption of salary credits in the account and/or repayment of defaulted amount of loan, Personnel employee may apply in Bank again for converting the account concerned into PSP.
- (c) Benefits of Salary Package Accounts are available only to PSP categorized accounts. The Personnel / employees of Prisons Department to verify / ensure from their Pass Book / Statement of account / Internet Banking that their account is categorized under applicable PSP (Silver/ Gold / Diamond / Platinum / Rhodium) as per their net salary.
- (d) The Benefits under Rhodium variant and Feature-rich RuPay debit card are under development and will take at least 2-3 months' timeframe for roll out.
- (e) Benefits to family account holders will be available only to the accounts which will be categorized as "SBI Rishtey" accounts in banks system. This needs to be verified by the Family members through Passbook / Internet Banking. However, benefits attached to family account are also subject to fulfilment of all condition related to maintenance of State Government Salary Package account.
- (f) If account is not categorized properly as mentioned in (c) & (d) above, Serving Personnel / employees / Family members have to submit his / their application with required documents at their Branch of the Bank for categorizing the account properly.

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RCWM, LHO Jaipur**

- (g) The Bank will consider installation of ATMs and setting up of branches at locations that are mutually convenient. The Prisons Department Jaipur on its part will make efforts to provide space for setting up ATMs and Branches which is suitable for the Bank's requirements. The space, if available, will be provided on mutually agreed terms by both the parties with prior approval of Prisons Department.
- (h) As regards "Know Your Customer norms" as per RBI guidelines, PAN [Form-16 (mandatory) and one Officially Valid Documents (OVDs) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time. Along with PAN & OVD a certificate/ letter issued/ countersigned by the authorized signatory from the individual's office, certifying his identity and present address along with certified copy of salary slip/certificate will be acceptable to the Bank.
- (i) This MOU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts in Jaipur
- (j) Prisons Department Jaipur is vested with the authority to execute a Power of Attorney, delegating the responsibilities concerning the Memorandum of Understanding (MOU) to the Prisons Department Jaipur heading the respective units under the jurisdiction of Prisons Department Jaipur.
- (k) The State Government Salary Package is being offered to the employees of Prisons Department by the Bank as a comprehensive solution for the purpose of providing various banking services and associated features and are not intended for mobilisation of deposits from him.

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

For Department of Prisons, Govt of Rajasthan

For State Bank of India

  
(Vikram Singh Karnawat)  
**Inspector General of Prisons**  
**Jaipur, Rajasthan**

**Witness :**

1.   
Name: Sh. **RUPINDER SINGH**  
Desg: **ADG of Police (Prisons)**  
Rajasthan

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

2.   
Name: Sh. **Ritesh Prasad**  
Desg: **AGM CSRM, SBI, Jaipur,**  
**LHO Jaipur**

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

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

Dear Sir,

**POLICE SALARY PACKAGE****(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO PSP ACCOUNT  
AND****(2) UNDERTAKING FROM ALL PSP ACCOUNT HOLDERS, NEW AND CONVERTED**

1. I maintain a SB account with your branch and the account number is ...../ I intend to open a new SALARY PACKAGE Account. I am presently employed as..... with ....., my personal Number is and my

Date of Birth is..... My mobile number is..... My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the unit and request you to accept it for satisfying the KYC norms as prescribed by your bank, along with other KYC document(s) as prescribed by the RBI. (strike out if not applicable, in case of existing customers)

2. In this connection, I request that my existing SB account number ..... be converted into a PSP account with all its special features. (strike out if not applicable, in case of new customers)

3. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.

4. Since I am presently posted at / is being posted to..... I request that my account should be transferred to..... Branch of SBI for ease of operation.

(strike out if not applicable)

5. I hereby undertake that I shall obtain a 'No Dues Certificate' from SBI in case I desire to shift my account to any other Bank for credit of Salary. I further undertake that I shall not seek to change my Salary Bankers from SBI unless I have liquidated all loans outstanding with SBI.

Address .....

Yours faithfully,

Date :

Name

Place

(with RANK/DESIGNATION)

**Annexure -II**

**Application—cum-undertaking to be taken from all account holders new / existing / applying for conversion**

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

Dear Sir,

**POLICE SALARY PACKAGE**

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

1. I maintain a SB account with your branch. My account number is..... I am presently employed in..... as.....  
I am enclosing Service Certificate issued from the office / salary slip and request you to accept it for satisfying the norms as prescribed by the Bank, along with other KYC document(s).
2. In this connection, I request that my existing SB account be converted into eligible Salary Package account. I understand that auto sweep facility can be provided in this account and the special request is being submitted for the same separately.
3. I hereby undertake that I shall obtain a “No Dues Certificate” from SBI in case I desire to shift my account to any other Bank for credit of Salary. I further undertake that I shall not seek to change my Salary Bankers from SBI unless I have liquidated all loans outstanding with SBI.
4. I hereby give my consent to SBI to share my personal data with the companies/entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features.

Yours faithfully,

Date:  
Place:

(Signature)  
Name :  
Address:

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

The Branch Manager State  
Bank of India

..... Branch

Dear Sir,

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

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

Date:

Place:

(Signature)

Name:

Address:

Mob. No.:

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

### Annexure -IV

#### FEATURES OF POLICE SALARY PACKAGE (PSP)- FOR SERVING PERSONNEL / EMPLOYEES OF DEPARTMENT OF PRISONS

EMI LOANS OF DEPARTMENT OF PRISONS

| Features                                       | Silver                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Gold        | Diamond      | Platinum                | Rhodium |
|------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|--------------|-------------------------|---------|
| Eligibility (net salary)                       | 10K to 25K                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | >25K to 50k | >50K to 100K | >100K to 200K           | >200 K  |
| Min. Balance                                   | NIL (No monthly average balance required)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |             |              |                         |         |
| Passbook                                       | Available, (Free U dating)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |             |              |                         |         |
| Internet Banking                               | Free Facility offered by SBI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             |              |                         |         |
| Auto Sweep Facility (On request)               | Threshold Amount: Rs 35,000/-<br>TDRs/STDRs to be created for a minimum amount of Rs 10,000/- and in multiple of Rs 1,000/- in any one instance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |             |              |                         |         |
| ATM cum Debit Card                             | Platinum Rupay                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |             |              | Select Rupay            |         |
| Multi City Cheques                             | 25 cheque leaves free per month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |             |              |                         |         |
| Concession in annual locker rent               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |             |              | 50 % of applicable rate |         |
| Setting up of Standing Instructions within SBI | No charges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |             |              |                         |         |
| RTGS/NEFT Charges                              | Waived (in Online mode)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |             |              |                         |         |
| Drafts issue Charges                           | Unlimited Free, if issued through salary account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |             |              |                         |         |
| Family Savings Account — SBI Rishtey           | 1.Type of Account: Regular Savings Bank Account<br>2.Minimum Balance/ Monthly Average Balance: Nil<br>3.Debit Card: Classic Debit Card (Free, Issuance and AMC)<br>4.Transaction at ATMs: Unlimited free at all bank ATM network, using debit card linked to "Rishtey" accounts.<br>5.Multi City Cheque: Nil Charge (Except for Bulk Requirement i.e., in excess of 25 leaves in a month)<br>6.NEFT/RTGS Charges: Waived (in Online mode), Applicable charges in offline mode<br>7.Demand Draft Charges: Free, if issued by debit to "Rishtey" account<br>8.Auto Sweep Facility: Available (lucrative option to earn higher interest on Saving A/c)<br>9.SMS Alert Charges: Free |             |              |                         |         |

|  |                                                                                              |
|--|----------------------------------------------------------------------------------------------|
|  | 10. Annual Locker Rentals: 10% Concession on applicable locker rentals, every year           |
|  | 11. Personal Accidental Insurance: 5 lakh each for all "Rishtey" A/c holders (except minors) |

| Complimentary Insurance Cover                                    |                                                                                                                                                   |                                                                                     |
|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Personal Accident Insurance (Death) Cover {PAI}                  | ₹ 100 lakhs<br>(From the succeeding 4 <sup>th</sup> date of next month from the execution of MoU if salary account is already converted into PSP) |                                                                                     |
| Permanent Disability Cover                                       | Total                                                                                                                                             | Up to ₹ 100 lakhs                                                                   |
| Permanent Disability Cover                                       | Partial                                                                                                                                           | Up to ₹ 80 lakhs                                                                    |
| Group Term Life Ins. Cover                                       | ₹ 10 lakh                                                                                                                                         |                                                                                     |
| Add-On applicable with Personal Accident Insurance (Death) Cover | 1. Cost of Plastic Surgery Burn cases                                                                                                             | Up to ₹ 10 lakh                                                                     |
|                                                                  | 2. Transportation of Imported Medicine                                                                                                            | Up to ₹ 5 lakh                                                                      |
|                                                                  | 3. Death after Coma after accident (more than 48 hrs)                                                                                             | ₹ 5 lakhs                                                                           |
|                                                                  | 4. Air Ambulance Cover                                                                                                                            | Up to ₹ 10 lakhs                                                                    |
|                                                                  | 5. Child Higher Education Cover (for Graduation) age between 18-25. (If PAI claim is found admissible).                                           | Up to ₹ 8 lakhs (Male Child)<br>(Up to ₹ 10 lakhs Girl Child)<br>For One Child only |
|                                                                  | 6. Girl Child Cover for Marriage (Age 18-25 Years)<br>Maximum ₹ 10 Lakh for two girl children (₹ 5 lakh each) or 5 lakhs for 1 Girl Child.        | Up to ₹ 10 lakhs                                                                    |
|                                                                  | 7. Family Transportation- (cost of travel incurred by immediate 2 family members to reach the place of accident) (Max.)                           | ₹ 50,000/-                                                                          |
|                                                                  | 8. Repatriation of mortal remains (Max)                                                                                                           | ₹ 50,000/-                                                                          |

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

## Annexure - V

| Benefits associated with new age PSP RuPay         |                                         |                                                                             |                                                                                |                                                                                |
|----------------------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Account Variant                                    | Silver                                  | Gold                                                                        | Diamond                                                                        | Platinum & Rhodium                                                             |
| Card Variant                                       | Platinum                                | Platinum                                                                    | Platinum                                                                       | Select                                                                         |
| Health Checkup                                     | NA                                      | NA                                                                          | NA                                                                             | Once in a year (2%)                                                            |
| MakeMyTrip                                         | NA                                      | Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a year | Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter | Flat 10% Instant Discount (up to INR 1500); No Min purchase; Once in a Quarter |
| Amazon Prime                                       | NA                                      | Full Year Subscription                                                      | Full Year Subscription                                                         | Full Year Subscription                                                         |
| Gym membership                                     | NA                                      | NA                                                                          | NA                                                                             | One month offline or 3-month online subscription                               |
| SPA                                                | NA                                      | NA                                                                          | NA                                                                             | Once in a year                                                                 |
| Lounge - domestic                                  | 1 Free visit a Quarter                  | 1 Free visit a Quarter                                                      | 2 Free visits a Quarter                                                        | 3 Free domestic visits a Quarter                                               |
| Lounge - International                             | NA                                      | NA                                                                          | NA                                                                             | 3 free international visits a year                                             |
| Golf                                               | NA                                      | NA                                                                          | NA                                                                             | Once in a year                                                                 |
| Cab Aggregator                                     | NA                                      | NA                                                                          | NA                                                                             | Once in a year                                                                 |
| Swiggy One                                         | NA                                      | 3-month membership once in a year                                           | 3-month membership once in a year                                              | 3-month membership once in a year                                              |
| Book My Show                                       | NA                                      | INR 250 off on purchase of min 2 tickets; once in a quarter                 | INR 250 off on purchase of min 2 tickets; once in a quarter                    | INR 250 off on purchase of min 2 tickets; once in a quarter                    |
| Personal Accident & Permanent Disability Insurance | 10 Lakh<br>(With PoS condition 45 days) | 10 Lakh<br>(With PoS condition 45 days)                                     | 10 Lakh<br>(With PoS condition 45 days)                                        | 10 Lakh<br>(With PoS condition 45 days)                                        |
| Air Accident Insurance                             | NA                                      | 50 Lakh<br>(With PoS condition 45 days)                                     | 50 Lakh<br>(With PoS condition 45 days)                                        | 100 Lakh<br>(With PoS condition 45 days)                                       |

|                          |                                |                                  |                                |                                |
|--------------------------|--------------------------------|----------------------------------|--------------------------------|--------------------------------|
| Purchase Protection      | NA                             | 2 Lakh                           | 2 Lakh                         | 2 Lakh                         |
| Swiggy Offer             | NA                             | 100 every Friday - once in month | 100 every Friday once in month | 100 every Friday once in month |
| Amazon Offer             | 100 every Friday once in month | 100 every Friday - once in month | 100 every Friday once in month | NA                             |
| Concierge                | 24*7 concierge service 100%    | 24*7 concierge service 100%      | 24* 7 concierge service 100%   | 24* 7 concierge service        |
| Emergency Cash concierge | NA                             | NA                               | NA                             | Emergency cash international   |

## Annexure -VI

**GENERAL TERMS AND CONDITIONS OF PERSONAL ACCIDENT INSURANCE (PAI) DEATH / PERMANENT TOTAL DISABLEMENT / PERMANENT PARITAL DISABLEMENT (AIR ACCIDENT INSURANCE (AAI) DEATH**

1. Personal Accident Insurance (Death / Disability) Cover (PAI) will be available only in case of death / Disablement resulting solely and directly from accident caused by external, violent, and visible means. Accidental death is defined as per IRDA norms/ guidelines. Death / Disablement due to direct war / circumstances traceable to declared war will not be covered.
2. The Personal Accident Insurance Cover will be available to Police Salary Package customers.
3. Only Primary Salary Package Account holders will be eligible for coverage under policy (i.e., account holder for whom salary is being credited). There should be minimum one Salary/Pension Credit within 90 days prior to the date of accident for claims being eligible.
4. In case of death / disability by accident of a newly recruited Prisons Department Personnel, he /she will be eligible for Insurance benefits immediately after opening of PSP Account. However, if salary / Stipend is not being credited in this PSP Account after one month from opening of the account, then such customer will not be eligible for Insurance Claims.
5. The benefit of Personal Accident Insurance (Death) Cover {PAI} and Air Accident Insurance (Death) Cover {AAI} will be available to the claimant only if the account is under the Salary Package with appropriate product code of PSP as per terms and conditions of Insurance.
6. In case of multiple accounts related to a single CIF, only one account where salary is credited will be taken into consideration.
7. Joint account holders of Salary Package Accounts opened under PSP are not included under Free Personal Accident Insurance (Death) Cover {PAI} /Air Accident Insurance (Death) {AAI} Cover.
8. The Personal Accident cover will be available for the beneficiaries even in case of death in a Terrorist/ Naxalite action.
9. Payment of Insurance will not be eligible in respect of death / disability:
  - a. from intentional self-injury, suicide, or attempted suicide
  - b. whilst under the influence of intoxicating liquor or drugs
  - c. directly or indirectly caused by venereal disease or insanity
  - d. arising or resulting from the insured committing any breach of the law with criminal intent.

10. Insurance in respect of death due to bodily injury or any disease or illness of the insured persons is not payable, if :
  - a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
  - b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.
11. The insurance under this policy shall not extend to cover death disablement resulting directly or indirectly from pregnancy or in consequence thereof.
12. In case of death due to ship accident other than declared war by Government of India shall also be covered for Personal Accident (Death) Insurance Cover.
13. The Air Accident Insurance (Death) Cover [AAI] claim will be treated as valid claim only if, Air ticket have been purchased by debit to Salary Package Account using Cheque / Debit Card / Internet Banking, or where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of Defence forces) or is provided by the department for official duty. However, it is noted that total claims under this category will be limited to 25 Crore for any one Air Accident incident and maximum 50 crore in policy year 04.04.2024 to 03.04.2025 for all SBI Salary Package Accounts.
14. Claimants will submit claims directly to the Insurance Company. The Insurance Company will settle claims independently, as per the Policy terms and conditions. Bank will not be a party to any dispute between the claimant and insurance company.
15. All the eligible claims will be payable by the insurance company and Bank/Broker shall have no liability whatsoever in respect thereof.
16. Claimants or their representatives have to send intimation of insurance claim to the concerned Insurance Company directly. Intimation may be sent by email/ phone/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. However, for settlement of claims, the relevant supportive documents as per the arrangement have to be submitted by the claimant subsequent to submission of intimation of claim within 180 days of the date of death of salary package account holder. Insurance company will settle the claim as per IRDA guidelines.
17. In case of death occurred due to High Altitude Condition, it will also be treated as eligible for Accidental Death.
18. Maximum Insurance claim amount payable to claimant of any deceased PSP personnel will be ₹ 1.60 crores.
19. The beneficiary on death of Primary Salary Account holder shall be as follows: -

- a) In case of account opened in single name, the nominee registered in Salary Package account of deceased will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).
  - b) In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if the nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).
  - c) In case, the account is opened as joint account, in event of death of all the account holders, the nominee, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).
  - d) In cases other than i, ii and iii above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurer.
- 20. Permanent Total Disablement (PTD): In event of injury occurring solely and directly from accident caused by external, violent and visible means resulting in total permanent disablement, the claim will be settled as per terms and conditions on PTD of Insurance Company.
  - 21. Permanent Partial Disablement (PPD) : Where a part of the body becomes permanently disabled (i.e partial loss) due to an accident, the claim will be settled by insurance company as per their terms and conditions.
  - 22. Payment Of Claim: Insurance claim amount will be paid in beneficiary's account with State Bank of India only. Claim amount will first be appropriated against loan outstanding with SBI, if loan amount is not covered under another Insurance Policy (Rinn Raksha).
  - 23. Disclosures: Details in relation to claim guidelines, escalation matrix of insurance company and insurance brokers, grievance redressal mechanism, claim format etc. have been placed by the bank at bank's website <https://bank.sbi/web/salary-account/accident-Insurance>. for information and usage of personnel / employees of Prisons Department Govt. of Rajasthan, Jaipur, and also for public at large.

**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 (policy year 2025-26)
4. Age Group: Entry age is 18 years (subject to condition of maintaining Police Salary Package account with SBI. Maturity Age is 60 years (last birthday) or superannuation whichever is earlier.
5. All activities of / at work are covered.
6. The account holders under Police Salary Package will be covered under the policy on the basis of list of employees provided by the Prisons Department, Jaipur as mentioned under Para 15 of the MOU.
7. 24 hours death risk cover under one-year term insurance plan covering all deaths including suicided is covered from day one subject to addition of the eligible account holder in policy list maintained with the insurance company. The data for which is to be supplied to the insurance company as per the terms of Para 15 of this MOU.
8. No medical examination of individual Salary Package Account holder will be undertaken as it will be a group policy.
9. The claimant of the salary account holder needs to submit claim form along with required documents directly to the Insurance Company.
10. Nominee will not be asked at the time of addition of members or members joining the policy. Claimant / Beneficiary to be decided as under-
  - a. In case of account opened in single name, the nominee recorded in Bank will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the name of nominee as per Bank records).
  - b. In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if a nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).
  - c. In case, the account is opened as joint account, in event of death of all the account holders, the nominee in salary account in Bank's system, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

- d. In case other than A, B, and C, above the nominee shall be the beneficiary in salary account holders service records with the employer, in whose favour terminal dues are paid by the employer, basis certificate issued by the employer to that effect.
  - e. In cases other than A, B, C and D above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurance Company.
11. Claims will be processed by the insurance company independently; Bank or Brokers will not be a party to any dispute arising out of claim settlement process at any stage.
12. The Insurance Company should entertain claims where intimation from branch/claimant is received by them by email/ fax/ letter within 90 (ninety) days of the death of the Salary package Account Holder. The claim should be settled within 7 days on receipt of required documents at the centralized point of the insurer. All admissible claims where death happens within the Policy period are to be paid by the Insurance Company whether the Policy is subsequently renewed or not.

## Annexure-VIII

### Details of Super Top-Up health Insurance Policy for Police Salary Package

#### Product brief

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

| Sum Insured/<br>Deductible | IA(Premium) | 2A (Premium) | 2A+1C<br>(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 1 Adult, 2 Adult, 2 Adult+ 1 Child and 2 adult + 2 Child.
- In- Patient Hospitalization is considered as treatment.
- Day care procedure is covered.
- Entry age 18 Years to 65 Years (Child age 3 month to 25 Years)
- 60 days Pre and 90 days Post Hospitalization also Covered.
- Medical Advancement Surgery
- Covered Road Ambulance upto
- Rs2000 Ayush Treatment also
- covered Renewal upto 75 years.

Auto Renewal option is available

#### Waiting Period:

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

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

#### Claim Process for Cashless and Reimbursement

**Intimation:** Information regarding Intimation of Claim: Customer or individual claiming on customer's behalf must promptly, compulsorily and in any event within 48 hours of admission to a Hospital give intimation of claim including written information or telephonic intimation to Bajaj Allianz's Call Centre on the number (1800 103 2529) provided on the health card. Intimation should include details of policy number, card number of claimants, name of claimant, name of hospital, contact number and address of hospital, complaints/ailment/diagnosis for which treatment is being sought, room type and estimated expenses.

#### Cashless Request:

Need to show the Health ID card of the patient to avail Cashless facility at our Network Hospital helpdesk,

Hospital formalities shall be completed, and Pre-authorization form shall be send at Bajaj Allianz through Email or Hospital portal. For status you can utilize our web links or connect to our call centre (Toll Free:

1800 103 2529)

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

Bajaj Allianz General Insurance Co. Ltd.  
Bajaj Finserv Building, A -Wing 2nd Floor, Bajaj Finserv Building, Behind  
Weikfield IT Park Off Nagar Road, Viman Nagar, Pune - 411014, Maharashtra

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

|                                 |                |                                  |
|---------------------------------|----------------|----------------------------------|
| <b>Claims escalation matrix</b> | 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:**

- 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.
- 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,
- Medical Expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock .
- 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](http://www.bajajallianz.co.in), All policy conditions will be available with Certificated of Insurance.