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## INDIA NON JUDICIAL

### Government of Assam

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Account Reference : NONACC (SV)/ as17054904/ GUWAHATI/ AS-KM  
Unique Doc. Reference : SUBIN-ASAS1705490451705749894419W  
Purchased by : STATE BANK OF INDIA LOCAL HEAD OFFICE GUWAHATI  
Description of Document : Article 5 Agreement or Memorandum of an agreement  
Property Description : MOU FOR STATE GOVERNMENT SALARY PACKAGE  
Consideration Price (Rs.) : 0  
(Zero)  
First Party : STATE GOVERNMENT OF ASSAM DISPUR GUWAHATI  
Second Party : STATE BANK OF INDIA LOCAL HEAD OFFICE GUWAHATI  
Stamp Duty Paid By : STATE BANK OF INDIA LOCAL HEAD OFFICE GUWAHATI  
Stamp Duty Amount(Rs.) : 100  
(One Hundred only)



Please write or type below this line

*[Signature]*



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## Memorandum of Understanding between the Government of Assam and State Bank of India

This Memorandum of Understanding (hereinafter referred to as "MoU") is made and executed into on this 1<sup>st</sup> day of January 2025, at Guwahati.

- BETWEEN -

**State Government of Assam** represented by Secretary to Government of Assam, Finance Department, having its Headquarters at Dispur, Guwahati at Ground Floor, F-Block, Janata Bhawan, Dispur, Guwahati, Assam-781006, (hereinafter called the "**Government of Assam**" or 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 Corporate Centre at State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai (hereinafter called "SBI" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors in business), represented by Ashok Kumar Sahoo, Dy. General Manager, RCWM, SBI LHO, Guwahati, Dispur, Assam - 781006, of the **OTHER PART**.

WHEREAS the Bank possessing technologically advanced infrastructural facilities has offered to provide banking services as detailed in the Memorandum of Understanding for the State Government of Assam serving regular or permanent employees maintaining their salary accounts with the Bank;

AND WHEREAS the First Party in its efforts to make available modern banking facilities to its regular or permanent employees\* has decided to accept the proposal submitted by the Bank. This MoU shall also include all Police Personnel maintaining their accounts with the Bank.

The First Party and the Bank may be individually referred to as "Party" and collectively as "Parties".

\* It also covers all Police Personnel maintaining their accounts with SBI under Police Salary Package (PSP).

**NOW THEREFORE THIS MEMORANDUM OF UNDERSTANDING WITNESSETH AS UNDER:**

### 1. Period

This MoU shall be operative with effect from the date of signing and shall be in force unless terminated or till the next MoU is signed, as mutually agreed by both the parties


  
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## 2. Salary Accounts

- (a) The existing Account holders of the bank shall check whether their account is properly categorized, as "Salary Package Account" so that Salary Package benefits as contemplated under this MoU are linked to product code of Salary Package accounts in Bank's system. This can be done by referring to the "A/C Type" in the passbook, which can be checked at branches or via Passbook printing machines available at branches or ATM rooms or by any other arrangements.
- (b) If the account of any employee is found not to have been categorized as "Salary Package Account", the employee concerned shall submit physical application to the home branch as provided under clause 4(a) and the Bank concerned shall make necessary correction and categorization.
- (c) All new accounts being opened by the bank in the training academies or offices or centres of the First Party shall be opened as **State Government Salary Package** account on receipt of temporary numbers (for training) by training academies or centres and on receipt of employee or service numbers, the employees shall advise the Branch, where account is maintained for requisite amendments in the number by respective Branch.

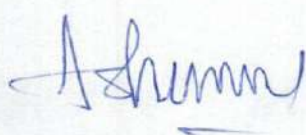
## 3. State Government Salary Package

The facilities under this MoU shall be provided under **State Government Salary Package** of the Bank to serve regular or permanent employees. Benefits of **State Government Salary Package** shall not be available in cases where salary being credited, however the accounts are not categorized as **State Government Salary Package**. More details are included in clause 2(a) and clause 2(b) above.

## 4. Facilities to Salary Package Account holders

The Bank undertakes to provide the following facilities or services to the State Government of Assam serving regular or permanent employees drawing their salary through any of its branches:

- (a) Existing salary or SAVINGS accounts of regular or permanent employees of the First Party shall be converted to **State Government Salary Package** subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure-I**.
- (b) All other facilities being provided to Bank's normal customers as usual, subject to the standard policy of the Bank and prevailing regulatory guidelines from time to time.
- (c) Key highlights of **State Government Salary Package** for serving employees of the State Government of Assam



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### Insurance covers

- (i) Personal Accidental Insurance Cover: ₹ 100 lakh in case of Accidental Death (without POS condition)
- (ii) Air Accidental Insurance Cover: Air Accidental Insurance Cover: ₹ 160 lakh+ ₹ 50 lakh (Additional ₹ 50 lakh coverage if Air ticket has been purchased using Rupay Debit card link to the SGSP of the concern employee)
- (iii) **Permanent Total Disability:** Up to ₹ 100 lakh
- (iv) **Permanent Partial Disability :** Up to ₹ 80 lakh  
(Disability Sum Insured payable as per prevailing regulatory guidelines/ policy conditions)
- (v) **Group Term Life Insurance :** ₹ 10 lakh

Bank may consider offering other benefit based on business considerations

In case, the banks allow or offers higher amount of insurance coverage (exceeding the above limit) with intimation to the Finance Department, such higher amount shall be deemed to be the amount of insurance coverage under this MoU.

### 5. Health Insurance Cover

All regular or permanent employees of the State Government of Assam shall be eligible to avail benefits of Health Insurance at special discount premium and features as per the terms and conditions offered by the Bank, in consultation with Finance Department, Government of Assam. The premium amount shall be on annual basis and the same shall be borne by the employees as per the term of the policy. Details are at **Annexure III**.

### 6. Personal Accident Insurance (Death) {PAI} or Total Permanent Disability or Permanent Partial Disablement Cover or Air Accident Insurance (Death) {AAI}

All Personal Accident Insurance (Death or Disability) claims of the State Government Salary package account holders shall be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom the bank has a tie-up; the tie-up is being subject to annual review and renewal. The details of the appointed insurance company has been placed by the bank on their website (<https://bank.sbi/web/salary-account/accident-insurance>) which can be accessed by the employee of State Government of Assam (name of First Party) for getting the terms and conditions of personal accidental insurance benefits and related claim process or grievance mechanism thereon. The terms and conditions are mentioned in **Annexure II**.



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The Home Branch of the deceased employees shall be a facilitator for prompt submission of all relevant claim documents to the Insurance Company with whom bank has a tie-up, expedition of the claim settlement process and addressing any issues faced by the nominees or claimants of the deceased employees concerning claim settlement.

The Insurance Company, after receipt of claim papers from the claimant, shall initiate the process of claim settlement. All the correspondence related to claim shall be directly taken up between the Insurance Company and the claimant. All the settlement or disputes shall be between the claimant and the insurance company, and the Bank shall 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 shall be settled by the Insurance Company independently as per terms and conditions of the Insurance Policy. However, Bank shall monitor and assist in early settlement of all legitimate claims.

## 7. Group Term Life Insurance Cover

- (a) Parties shall understand and agree that the personal data of the salary package account holders shall be shared by the Bank with the third-party companies or entities offering the special features or complimentary benefits related to the said **State Government Salary Package** accounts and also that such sharing shall be in accordance with the applicable laws like Digital Personal Data Protection Act, 2023.
- (b) A list of all employees eligible for Group Life Insurance Cover under the **State Government Salary Package** shall be provided by the Finance Department to the Bank, at the initiation of the MOU for onward submission to the Insurance Company. The bank will update the list based on applications collected for the conversion of normal accounts to salary accounts or for the creation of new accounts. The life insurance cover shall be applicable from the date of account addition with the appointed insurance provider, and not from the date of data provision by the Bank.
- (c) All Group Term Life Insurance (Death or Disability) claims of the State Government salary package account holders shall be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom the bank has a tie-up.
- (d) On receipt of the complete set of claim documents the insurance company shall settle the life insurance claims independently. All the settlement or disputes shall be between the claimant and the insurance company, and the Bank shall 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 whom the policy shall be placed shall be intimated to the Finance Department subsequently. The terms and conditions are mentioned in Annexure III


  
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- (e) The Home Branch of the deceased employees shall be a facilitator for prompt submission of all relevant claim documents to the Insurance Company with whom the bank has a tie-up, expedition of the claim settlement process and addressing any issues faced by the nominees or claimants of the deceased employees concerning claim settlement.

## 8. Dissemination

Upon execution of this Memorandum of Understanding by both the parties, the Government of Assam shall disseminate information regarding the Memorandum of Understanding to all employees of all ranks and staff through service letters, office memoranda, data networks, the internet, or any other available means of communication.

Furthermore, the Bank shall display hoardings in their bank branches (wherever applicable), outlining the benefits provided under this Memorandum of Understanding. The Bank shall also send email or SMS notifications to each employee on a regular basis.

## 9. Termination

This Memorandum of Understanding 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 Memorandum of Understanding, the disbursement of salaries to the individual account holders may be done through the same account, but without the special benefits as offered through this Memorandum of Understanding.

In the event of termination, any health insurance coverage availed by the employee, where the employee contributes the premium to the Insurance company, shall be maintained until the expiration of the policy term as per norms or guidelines prescribed by the Insurance Regulatory and Development Authority of India (IRDAI).

Notwithstanding the termination of this MoU, it shall not affect any valid claims arising out of Personal Accidental Insurance Cover, Air Accidental Insurance Cover, Permanent Total Disability, Permanent Partial Disability and Group Term Life Insurance cover provided under this MoU prior to the termination of the MoU. Such claims shall 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. Complaint Redressal and Review Mechanism:

A Complaint Redressal Mechanism shall be established for the employees of the State Government of Assam. The Bank shall appoint a Nodal Officer with sufficient seniority, as mutually agreed upon with the Finance Department of the Government of Assam. This Nodal Officer, based in Guwahati, shall act as the primary liaison between the State Government of Assam Establishments and the Bank. The Nodal Officer shall be responsible for ensuring that any



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complaints or queries from State Government employees are promptly communicated to the relevant Circle or department within the Bank and monitored till resolution.


The Nodal Officer shall ensure that all complaints and queries are promptly communicated to the relevant circle or concerned department of the Bank within 7 working days of receipt, with an intimation to the complainant. Further, the Nodal Officer shall monitor each complaint till its resolution. To support effective complaint resolution, the Bank shall also provide an escalation matrix to be used if the Nodal Officer is unable to resolve an issue, thereby enabling employees to escalate complaints to higher levels as necessary.

In addition to the above, the Bank has a very well laid down comprehensive Customer Grievance Redressal Policy. This policy shall apply to all employees and outline the specific timeframes for redressal along with the various channels available for lodging complaints. The general guidelines related to the insurance policy and claim procedures/escalation matrix shall be available on the Bank's website for public access. Holders of the **State Government Salary Package** accounts shall also have the option to utilize these grievance redressal channels for addressing their individual complaints or grievances apart from this the Employees also have the option to refer matter to the Banking Ombudsman appointed by the Reserve Bank of India under the Banking Ombudsman Scheme, provided that the issue falls within the purview of the scheme.

**11. Procedure to submit the claim cases for life and accidental death (including disability)**

- (a) The claimant also can directly submit the claim applications along with the relevant documents to the Insurance Company with whom the bank has Tie- Up arrangement for claim settlement. Additionally all types of claims, whether life insurance or personal accident death insurance (PADI) or permanent or partial disability or Card cover etc., shall be submitted by that office within the prescribed time limit as set by the IRDAI after obtaining the prescribed and duly completed claim form and other desired documents from the claimant where the deceased or injured employee was last posted or currently posted, to the concerned Bank Branch where the employee is maintaining the salary account.. A copy of such forwarding of proposal shall be given to the Nodal Officer (appointed by Government) of the district where the employee was last posted.
- (b) The concerned bank branch or the Insurance Company shall examine the claim case and if it finds that any other document or documents and information are also desired then it shall inform about these requirements to the nodal officer of the district (appointed by Government) with copies to the department concerned as well as the claimant. The claimant may himself or through the nodal officer of the district shall provide the required documents etc. as early as possible to the concerned bank branch or the Insurance Company. However, since the claim is settled by the

  
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insurance company independently as per the provisions of insurance policy and IRDA guidelines the bank will merely be a facilitator and not be a party to any dispute arising out of claim settlement process.

- (c) All types of claims, whether life insurance or personal accident death insurance (PADI) or permanent or partial disability or Card cover, Health Insurance etc., shall be submitted by the claimant directly to the Insurance Company concerned with whom the bank has a Tie-Up arrangement or to the Home Branch. The Home Branch of the deceased employees shall be a facilitator for prompt submission of all relevant claim documents to the Insurance Company with whom the bank has a tie-up, expedition of the claim settlement process and addressing any issues faced by the nominees or claimants of the deceased employees concerning claim settlement.
- (d) The Bank or the Insurance Broker or Insurance Company shall share the information about each claim case to the Finance Department whether settled or rejected once in a quarter. The detailed reasons shall also be shared in each case of rejection of claim case so that the Finance Department may know about these reasons and do the needful action.
- (e) On disposal of each of the claims (settled or rejected), the concerned bank branch from where the account was maintained shall intimate the same to the claimant, the nodal officer appointed by the Government if any as well as to the parent department of the concerned employee.
- (f) The bank may monitor, pursue and co-ordinate with the concerned insurers for ensuring early disposal of the claims.

## 12. Amendment

Any provisions of this Memorandum of Understanding may be amended or waived, only by an instrument agreed in writing and signed by both the parties. However, facilities as per MOU may be amended or withdrawn as per law and regulatory guidelines if any.

## 13. 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.

### Address of First Party:

Director,  
Finance (IF) Department,  
3<sup>rd</sup> Floor, F-Block, Janata Bhawan,  
Dispur, Guwahati, Assam – 781006



Secretary to the Govt. of Assam,  
Finance Department  
Dispur, Guwahati-781006



**Address of Second Party:**

General Manager,  
State Bank of India,  
LHO Guwahati, Dispur,  
Assam – 781006

**14. Employee Discretion in Bank Selection**

Government of Assam 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 scheduled commercial 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. Following the empanelment of banks, employees shall retain the freedom to either migrate to an empaneled bank of their choice or continue with their current salary account, without any interference from the Government of Assam.

**15. Non-Exclusivity**

This Memorandum of Understanding shall be expressly deemed a non-exclusive Memorandum of Understanding. Nothing in this Memorandum of Understanding shall restrict the Government of Assam, or any of its Departments, Agencies, or Organizations, from entering into 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 Government of Assam.

**16. Miscellaneous**

- (a) The Term insurance cover shall be applicable after credit of one month salary of the employees and thereafter regular salary credit into the Account.



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- (b) In the event of non - credit of salary for more than three months in the **State Government Salary Package** account of any employee, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary Package account holders shall stand withdrawn, without any communication. After resumption of salary credits in the account employee may apply in Bank again for converting the concerned account into **State Government Salary Package** :

Provided that if non-credit of salary beyond 3 months has occurred due to reasons beyond the control of the employee concerned and the employer- employee relationship has not been ceased, benefits accrued under this MoU shall continue subject to a specific certification from the employer or administrative department through Finance Department and all benefits under the MoU shall resume from the date of receiving certificate from the Finance Department and credit of salary to salary account.

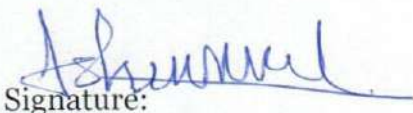

- (c) Benefits of Salary Package Accounts are available only to **State Government Salary Package** categorized accounts. The regular or permanent employees of Assam State Government (name of First party to verify or ensure from their Pass Book or Statement of account or Internet Banking that their account is categorized under applicable **State Government Salary Package** as per their net salary.
- (d) As regards "Know Your Customer norms" as per RBI guidelines, PAN or Form-16 (mandatory) and one Officially Valid Documents (OVDs) shall be provided for opening of Bank accounts. These instructions shall be governed by directions issued by RBI or Bank from time to time. Along with PAN and OVD a certificate or letter issued or countersigned by the authorized signatory from the individual's office, certifying his identity and present address along with certified copy of salary slip or certificate shall be acceptable to the Bank.
- (e) This Memorandum of Understanding shall be binding upon both the parties and shall be governed by the Laws of India and shall be subject to the jurisdiction of the competent courts in Guwahati, Kamrup Metro only.
- (f) The salary Package is being offered to the employees of Assam State Government 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 them.



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IN WITNESS WHEREOF the parties hereto have signed, sealed and delivered this Agreement on the 1<sup>st</sup> day of January, 2025 in presence of:

For the Second Party	For the First Party
Ashok Kumar Sahoo, Dy. General Manager, RCWM, SBI LHO, Guwahati, Dispur, Assam – 781006	Laya Madduri, IAS Secretary to Government of Assam, Finance Department
Signature: 	Signature: 

Witness (Second Party)	Witness (First Party)
1. Signature:  D.C. Borah, GM, SBI LHO GUW.	1. Signature:  Prajit Guzer Secretary GAD
2. Signature:  D. HAZARIKA, AGM, SBI.	2. Signature:  Secretary, (Monika Borah) Personnel



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## Annexure-I

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

**The Branch Manager**

.....Branch

Dear Sir,

**(1) Request for Conversion of Saving Bank Account to State Government Salary Package**

**(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 and the account number is \_\_\_\_\_/ I intend to open a new salary package account/ convert my existing Savings/ Salary 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 **State Government Salary Package** account with all its special features.

*(strike out if not applicable, in case of new customers)*

3. I hereby consent to sharing my personal data (limited to essential fields only) with companies/entities offering complimentary benefits or special features related to the salary package account, strictly for the purpose of enabling access to such benefits or features. The Bank shall ensure that any data shared with these companies/entities shall not be further disseminated and shall be utilized solely for the specific, limited purpose for which it has been disclosed.

Address: \_\_\_\_\_

Date :

Place :

Mobile:

Yours faithfully,

Name :

(with Rank/ Designation)



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

1. Personal Accident Insurance (Death / Disability) Cover (PAI) will be available only in case of death / Disablement resulting solely and directly from accident caused by external, violent, and visible means. Accidental death is defined as per IRDA norms/ guidelines. Death / Disablement due to direct war / circumstances traceable to declared war will not be covered.
2. The Personal Accident Insurance Cover will be available to **State Government Salary Package** customers.
3. Only Primary Salary Package Account holders will be eligible for coverage under policy (i.e. account holder for whom salary is being credited). **There should be minimum one Salary Credit within 90 days prior to the date of accident for claims being eligible.**
4. In case of death / disability by accident of a newly recruited State Government Personnel, he /she will be eligible for Insurance benefits immediately after opening of **State Government Salary Package** Account. However, if salary is not being credited in this **State Government Salary Package** 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 **State Government Salary Package** 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. The Personal Accident cover will be available for the beneficiaries even in case of death in a Terrorist/ Naxalite action.
8. 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




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- c. directly or indirectly caused by venereal disease
- d. arising or resulting from the insured committing any breach of the law with criminal intent.
- e. or any other conditions as stipulated by IRDAI.
9. 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.
10. The insurance under this policy shall not extend to cover death disablement resulting directly or indirectly from pregnancy or in consequence thereof.
11. In case of death due to accident other than declared war by Government of India shall also be covered for Personal Accident (Death) Insurance Cover.
12. The beneficiary on death of Primary Salary Account holder shall be as follows: -
- i. In case of account opened in single name, the nominee registered in Salary Package account of deceased will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank's records).
- ii. In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if the nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank's records).
- iii. In case, the account is opened as joint account, in event of death of all the account holders, the nominee, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certifying the names of nominee as per Bank records).
- iv. In cases other than i, ii and iii above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurer.
13. **Permanent Total Disablement (PTD):** In event of injury occurring solely and directly from accident caused by external, violent and visible means resulting in

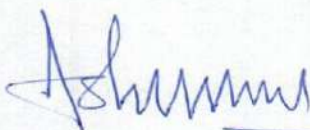


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total permanent disablement, the claim will be settled as per terms and conditions on PTD of Insurance Company.

14. **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.
15. **Payment of Claim:** Insurance claim amount will be paid in beneficiary's account with **State Government Salary Package** only. Claim amount will first be appropriated against loan outstanding with **State Government Salary Package**, if loan amount is not covered under another Insurance Policy (Rinn Raksha).
16. All the eligible claims will be payable by the insurance company and Bank shall have no liability. Further, Banks will not be a party to any dispute between the claimant and insurance company.
17. Claimants or their representatives must submit an intimation of the death of the Salary Package Account Holder to the concerned Insurance Company directly within 90 days or to the Home Branch concerned within 60 days of the date of death of the Salary Package Account Holder through email/ phone/ letter. It is the responsibility of the Bank to forward this intimation to the concerned Insurance Company within next 30 days. Subsequently, the claimant must submit all relevant supportive documents as per the arrangement to the concerned Insurance Company within 180 (one hundred eighty) days of the date of death of the Salary Package Account Holder or to the Home Branch Concerned within 150 days of the date of death. The Bank branch will then forward these documents to the Insurance Company for processing within next 30 days of the date of receipt. The Insurance Company will settle the claim as per IRDA guidelines.
18. Disclosures: Details in relation to claim guidelines, escalation matrix of insurance company and insurance brokers, grievance redressal mechanism, claim format etc. will be placed by bank in their website.



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**Annexure-III**

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

1. **Policy Number:**
2. **Name of Insurer:**.....
3. **Current Policy Period:** The policy period shall be yearly, starting from XX/XX/XXXX, and subject to renewal. It shall continue until superannuation or termination of service, whichever is earlier.
4. **Age Group:** Entry age shall be 18 years (subject to condition of maintaining salary package account with **State Government Salary Package**) and Coverage Age shall be till completion of 60 years or superannuation whichever is earlier.
5. **All activities** of / at work are covered.
6. The account holders under Assam State Government salary package shall be covered under the policy on the basis of list of employees provided by the Assam State as mentioned under clause 7 of the Memorandum of Understanding.
7. 24 hours death risk cover under one-year term insurance plan covering all deaths including suicide 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 clause 7 of this Memorandum of Understanding.
8. No medical examination of individual Salary Package Account holder shall be undertaken as it shall be a group policy.
9. Details of nominee shall not be asked for at the time of joining.
10. Claimant / Beneficiary to be decided as under-
  - (a) In case of account opened in single name, the nominee recorded in Bank shall be beneficiary for the purpose of insurance claim. (Bank's role shall be limited only to certify the name of nominee as per Bank's records).
  - (b) In case, the account is opened as joint account, then the beneficiary shall be the surviving account holder(s) for the purpose of insurance claim even if a nominee is available in the account. (Bank's role shall 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, shall be the beneficiary for the purpose of insurance claim. (Bank's role shall be limited only to certify the names of nominee as per Bank records).
  - (d) In cases 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.



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Finance Department  
Dispur, Guwahati-781



(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 shall be the responsibility of the Insurance Company.

11. Claim will be processed by the insurance company independently. Bank or Broker will not be a part to any dispute arising out of claim settlement process at any stage.

12. Claimants or their representatives shall submit an intimation of the death of the Salary Package Account Holder to the Insurance Company concerned directly within 90 (ninety) days of the date of death of the Holder or to the Home Branch concerned within 60 days of the date of death of the Holder. The Insurance Company shall entertain claims where intimation from claimant/branch is received by them by email/ fax/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. The claim shall be settled within 7 days on receipt of required documents at the centralized point of the insurer. All admissible claims where death happens within the Policy period are to be paid by the Insurance Company whether the Policy is subsequently renewed or not.




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## Mediclaim – Assam Govt scheme for Salary Account Holders of SBI Bank

Who can take this insurance?

Any Individual can take this Policy for his family those who are

Salary Account Holders of SBI Bank. Floater option is available for self, spouse and maximum two children.

1. "Family" means the spouse and financially dependent children (up to age to 25 years)
2. Minimum entry age is 3 months and maximum entry age is 65 years.

A) **Sum Insured Variants and Family combination is as below: (inclusive of GST)**

Sum Insured options	3 Lakhs
Rate for 2A+ 2C	INR 4,899/-
Rate for 2 A + 1 C	INR 4,018/-
Rate for 2 Adult	INR 3,471/-
Rate for 1 Adult	INR 2,155/-

### Benefit summary & Limits

Who can take this policy?	Salary Account Holders of SBI Bank-GHI Base Plan
Cover Types	"Family Floater" "Family" includes the spouse and dependent children.
Family Definition	Self, spouse and maximum two children
Age Criteria	Entry Age for Adult: Min- 18 years, Max- 65 years Entry Age for Dependent Child: Min- 3 Months, Max- 25 years
Policy Tenure	Annual
Premium Payment	Single payment
Sum Insured options	3 Lakhs/-
Pre-Existing Diseases (PED) Waiting period	Applicable for 3 years
30 Day Exclusion & 1/2/ Year Exclusion	Applicable
Pre & Post Hospitalization Expenses	Pre-Hospitalization Expenses - Upto 30 Days
Without any Capping's / Restrictions	Post-Hospitalization Expenses - Upto 60 Days
Daily Room Rent Eligibility - Normal Room	1% of Sum insured for Normal room
Daily Room Rent Eligibility other than Normal Room -	2% of Sum Insured





ICU, NICU, CCU, ICCU & other Specialty Rooms	
Room rent Proportionate clause	Applicable. All other charges would be payable in accordance with room rent restricted
Baby covered from	91st Day of Date of Birth
Day Care Procedures	All Day Care Procedures are covered
Ayush Coverage	Covered up to 25% of SI for inpatient hospitalization
Co Payment Clause	Not applicable
Emergency Ambulance Charges	Covered up to Rs. 2000/- per event from home to hospital/ place of accident to hospital for accidental injury
Internal Congenital Diseases	Covered
External Congenital Diseases	Not Covered
Claim processing	Both – Cashless and Reimbursement
Claim intimation	Within 24 hours of hospitalization
Document submission	Within 7 days of date of discharge
Modern Treatment	Covered up to 50% of SI

**\*\* Please refer to GMC Policy wordings for detailed understanding on above coverages**

#### **Specific Exclusions:**

1. Any medical treatment taken outside India, unless otherwise agreed by Us as Specified in the Policy Schedule/Certificate of Insurance.
2. Hospitalization for donation of any body organs by an Insured including complications arising from the donation of organs.
3. Nuclear damage caused by, contributed to, by or arising from ionising radiation or contamination by radioactivity from:
  - a. any nuclear fuel or from any nuclear waste; or
  - b. from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission);
  - c. nuclear weapons material;
  - d. nuclear equipment or any part of that equipment;
4. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.





5. Injury or Disease caused by or contributed to by nuclear weapons/materials.
6. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident.
7. Prostheses, corrective devices, medical appliances, external medical equipment of any kind used at home as post hospitalization care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance.
8. Treatment with alternative medicines like acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy.
9. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and any violation of law or participation in an event/activity that is against law with a criminal intent.
10. Vaccination or inoculation except as post bite treatment for animal bite.
11. Convalescence, general debility, "Run-down" condition, rest cure, Congenital external illness/disease/defect, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance.
12. Outpatient diagnostic, medical and surgical procedures or treatments, non-prescribed drugs and medical supplies, hormone replacement therapy, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance
13. Dental treatment or Surgery of any kind unless requiring Hospitalisation as a result of accidental Bodily Injury, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance
14. Venereal/ Sexually Transmitted disease other than HIV/AIDS.
15. Stem cell storage/preservation unless agreed by Us and as





Specified in the Policy Schedule/Certificate of Insurance.

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



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## Group Mediclaim Super Top-up – Assam Govt Scheme- Salary Account Holder's of SBI Bank.

Who can take this insurance?

Any Individual can take this Policy for himself and/or his family those who are Salary Account Holders of SBI Bank.

Floater option is available for self, spouse and maximum two children.

1. "Family" means the spouse and dependent children.
2. Minimum entry age is 3 months and maximum entry age is 65 years.

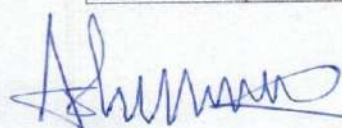
A) Sum Insured Variants and Family combination as below: (including GST)

- Sum Insured Rs 30 Lakhs with 3 lakhs aggregate deductible.

Family combination	Per family Rates (inclusive of Tax)
2 A + 2 C	INR 2,020/-
2 A + 1 C	INR 1,881/-
2 Adults	INR 1,796/-
1 Adult	INR 1,649 /-

### Benefit summary & Limits-

Family combinations	<ul style="list-style-type: none"> <li>• 1 Adult</li> <li>• 2 Adults</li> <li>• 2 Adults + 1 Child</li> <li>• 2 Adults + 2 Children</li> </ul>
Family definition	Self, spouse + 2 dependent children up to 25 years
Minimum entry age (Adult)	18 years
Maximum entry age (Adult)	65 years
Children entry age (Min. & Max.)	3 months to 25 years
PED Waiting period	24 Months
First 30 days period	30 Days waiting period
Specific Illness waiting period	24 Months
Day care treatments	Covered
Pre-Hospitalization	60 days
Post Hospitalization	90 days
Ambulance	Up to Rs 2000/- per hospitalization
Domiciliary hospitalization	Covered up to 20 % of SI
Alternative Treatment	Covered up to 20% of SI
Modern Treatment	Covered up to 50% of SI
Limit on treatment/Illness/Surgery	Disease wise sublimit is not applicable







\*\* Please refer to GMC Policy wordings for detailed understanding on above coverages.

### Specific Exclusions:

1. Any medical treatment taken outside India, unless otherwise agreed by Us as Specified in the Policy Schedule/Certificate of Insurance.
2. Hospitalization for donation of any body organs by an Insured including complications arising from the donation of organs.
3. Nuclear damage caused by, contributed to, by or arising from ionising radiation or contamination by radioactivity from:
  - a. any nuclear fuel or from any nuclear waste; or
  - b. from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission);
  - c. nuclear weapons material;
  - d. nuclear equipment or any part of that equipment;
4. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
5. Injury or Disease caused by or contributed to by nuclear weapons/materials.
6. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or, as may be necessitated due to an accident.
7. Prostheses, corrective devices, medical appliances, external medical equipment of any kind used at home as post hospitalization care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition, unless agree by Us and as Specified in the Policy Schedule/Certificate of Insurance.





8. Treatment with alternative medicines like acupuncture, acupressure, osteopath, naturopathy, chiropractic, reflexology and aromatherapy.
9. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and any violation of law or participation in an event/activity that is against law with a criminal intent.
10. Vaccination or inoculation except as post bite treatment for animal bite.
11. Convalescence, general debility, "Run-down" condition, rest cure, Congenital external illness/disease/defect, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance.
12. Outpatient diagnostic, medical and surgical procedures or treatments, non-prescribed drugs and medical supplies, hormone replacement therapy, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance
13. Dental treatment or Surgery of any kind unless requiring Hospitalisation as a result of accidental Bodily Injury, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance
14. Venereal/ Sexually Transmitted disease other than HIV/AIDS.
15. Stem cell storage/preservation unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance.
16. Any kind of service charge, surcharge levied by the hospital.
17. Personal comfort and convenience items or services such as television, telephone, barber or guest service and similar incidental services and supplies.
18. Standard list of excluded items as Specified in the Annexure II, unless agreed by Us and as Specified in the Policy Schedule/Certificate of Insurance
19. Any medical procedure or treatment, which is not medically necessary or not performed by a Doctor/Treating Medical Practitioner.

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