

उत्तर प्रदेश पुलिस मुख्यालय, लखनऊ।

(टाँवर-प्रथम, छठवाँ तल, पुलिस भवन, गोमती नगर विस्तार)

पत्र संख्या-कल्याण-पीएसपी-2022-2023

दिनांक: मई 08, 2026

सेवा में,

1. समस्त विभागाध्यक्ष / कार्यालयाध्यक्ष,
2. समस्त पुलिस आयुक्त / वरिष्ठ पुलिस अधीक्षक / पुलिस अधीक्षक,
पुलिस विभाग, उत्तर प्रदेश।

विषय: बैंक आफ बड़ौदा द्वारा प्रदत्त बड़ौदा पुलिस सैलरी पैकेज के अन्तर्गत दी जा रही सुविधाओं का नवीनीकरण कराये जाने के सम्बन्ध में।

कृपया पुलिस मुख्यालय के समसंख्यक परिपत्र दिनांक 25-03-2023 का अवलोकन करने का कष्ट करे, जो उत्तर प्रदेश पुलिस विभाग के पुलिस कर्मचारियों/अधिकारियों के कल्याणार्थ विभागीय स्तर पर बैंक आफ बड़ौदा से "बड़ौदा पुलिस सैलरी पैकेज" के अन्तर्गत दिनांक 21.03.2023 से 3 वर्षों के लिए समझौता ज्ञापन (MoU) किया गया था जिसके तहत पुलिस कर्मियों का वेतनीय खाता बड़ौदा पुलिस सैलरी पैकेज के अन्तर्गत होने पर बैंक आफ बड़ौदा द्वारा साधारण मृत्यु में रूपये 5.00 लाख से रूपये 20.00 लाख तक (वेतनीय खातों की संख्यानुसार) जीवन बीमा कवर एवं दुर्घटना में दिव्यांग/ मृत्यु होने की दशा में रूपये 60.00 लाख / रूपये 1.05 करोड़ तक दुर्घटना बीमा कवर के साथ-साथ अन्य बैंकिंग सुविधायें प्रदान की जा रही थी।

2. उक्त सम्बन्ध में यह भी उल्लेखनीय है कि बैंक आफ बड़ौदा द्वारा अपने पत्र दिनांक 18-09-2024 के माध्यम से समझौता ज्ञापन (MoU) के तहत दी जा रही सुविधाओं/विशेषताओं को स्वतः उच्चिकृत करते हुये दिनांक: 19-10-2024 से दुर्घटना में दिव्यांग / मृत्यु होने की दशा में रूपये 1.50 करोड़ तक से लेकर 2.30 करोड़ तक की धनराशि तथा साधारण मृत्यु की दशा में रूपये 20.00 लाख की धनराशि प्रदान की जा रही है।

3. उक्त समझौता ज्ञापन (MoU) की अवधि दिनांक 20-03-2026 को पूर्ण होने के उपरान्त पुलिस कर्मियों के कल्याण के प्रति निरन्तर प्रतिबद्धता को दृष्टिगत रखते हुए इसका नवीनीकरण हेतु दिनांक 30-04-2026 को पुनः समझौता ज्ञापन (MoU) बैंक आफ बड़ौदा से अगले तीन वर्षों के लिये किया गया, जो दिनांक 21.03.2026 से प्रभावी है।

4. उक्त सम्बन्ध में यह भी अवगत कराना है कि बैंक आफ बड़ौदा से बड़ौदा पुलिस सैलरी पैकेज के अन्तर्गत वर्तमान में दी जा रही सुविधाओं हेतु समझौता ज्ञापन (MoU) को नवीनीकृत करते हुए कार्यरत पुलिस कर्मचारी एवं सेवानिवृत्त पुलिस कर्मियों के अतिरिक्त फैमिली पेंशनरों (पारिवारिक पेंशनरों) को भी सम्मिलित किया गया है। बैंक आफ बड़ौदा से किये गये समझौता ज्ञापन (MoU) की छायाप्रति सलंग्न है, जिसमें देय लाभों का विस्तृत विवरण अंकित किया गया है, जिसके प्रमुख बिन्दु निम्नवत् हैं:-

➤ सेवारत कर्मचारियों हेतु:-

1. **जीवन बीमा कवरेज-** रु0 20 लाख निःशुल्क जीवन बीमा कवरेज (केवल सेवारत कर्मचारियों के लिए)
 2. **व्यक्तिगत दुर्घटना बीमा मृत्यु कवर-** रु0 230 लाख तक [150 लाख दुर्घटना बीमा +10 लाख योद्धा डेबिट कार्ड (आफ इयूटी) + 20 लाख विक्रम क्रेडिट कार्ड (आफ इयूटी) + 20 लाख जीवन बीमा + 15 लाख एक लड़की की शादी (आयु 18-25 वर्ष के बीच) के लिये + 15 लाख एक बच्चे (पुत्र या पुत्री) की उच्च शिक्षा के लिये (हायर सेकेंडरी स्कूल के ऊपर शिक्षा प्राप्त कर रहा/रही है)।
 3. **विकलांगता बीमा-** संपूर्ण स्थायी विकलांगता कवर रु0 150 लाख तक + 10 लाख योद्धा डेबिट कार्ड बीमा (आफ इयूटी) । एवं आंशिक स्थायी विकलांगता कवर रु0 75.00 लाख तक।
 4. **वायुयान दुर्घटना बीमा-** रु0 370 लाख तक (150 लाख दुर्घटना बीमा + 150 लाख अगर योद्धा डेबिट कार्ड से टिकट बुक किया है + 20 लाख जीवन बीमा + 20 लाख विक्रम क्रेडिट कार्ड बीमा (आफ इयूटी) + 15 लाख एक लड़की की शादी (आयु 18-25 वर्ष के बीच) के लिये + 15 लाख एक बच्चे (पुत्र या पुत्री) की उच्च शिक्षा के लिये (हायर सेकेंडरी स्कूल के ऊपर शिक्षा प्राप्त कर रहा/रही है)।
 5. **मृत शरीर के परिवहन हेतु / एम्बुलेन्स कवर-** वास्तविक लागत अथवा रु0 5.00 लाख तक जो भी कम हो। (दुर्घटना बीमा कवर के अन्तर्गत)
 6. **एयर एम्बुलेन्स कवर-** रु0 10.00 लाख तक। (दुर्घटना बीमा कवर के अन्तर्गत मृत्यु होने पर)
 7. **प्लास्टिक सर्जरी/जलने पर-** प्लास्टिक सर्जरी/जलने के मामले पर अधिकतम रु0 10 लाख तक। (दुर्घटना बीमा कवर के अन्तर्गत मृत्यु होने पर)
 8. **आयातित दवा का परिवहन-** रु0 10 लाख तक। (दुर्घटना बीमा कवर के अन्तर्गत मृत्यु होने पर)
 9. **स्वास्थ्य बीमा-** आकर्षक दर पर स्वास्थ्य बीमा उपलब्ध।
 10. **रिटेल ऋणों में लाभ-**
 - रु0 3 लाख तक वेतन ओवर ड्राफ्ट।
 - गृह ऋण, ऑटो ऋण, शिक्षा ऋण, मोर्गेज ऋण और वैयक्तिक ऋण पर प्रोसेसिंग प्रभारों में 100% छूट।
 - गृह ऋण खाताधारकों के लिए ऑटो ऋण पर लागू ब्याज दर में 0.25% की रियायत।
- **पुलिस पेंशनर्स हेतु दुर्घटना बीमा कवर**
1. **व्यक्तिगत दुर्घटना बीमा कवर** रूपये 85.00 लाख तक (रु0 75 लाख + रु0 10 लाख सक्रिय योद्धा डेबिट कार्ड) ।
 2. **संपूर्ण स्थायी विकलांगता** रु0 75 लाख + रु0 10 लाख सक्रिय योद्धा डेबिट कार्ड।
 3. **आंशिक स्थायी विकलांगता** रु0 37.50 लाख तक।

4. पुत्री की शादी हेतु बीमा कवर- ₹0 7.5 लाख एक लड़की की शादी हेतु। (आयु 18-25 वर्ष के बीच)
5. बच्चे की उच्च शिक्षा हेतु बीमा कवर- ₹0 7.5 लाख एक बच्चे (पुत्र या पुत्री) की उच्च शिक्षा के लिये। (हायर सेकेंडरी स्कूल के ऊपर शिक्षा प्राप्त कर रहा/रही है)
6. मृत शरीर के परिवहन हेतु / एम्बुलेन्स कवर - वास्तविक लागत अथवा ₹0 50,000 तक जो भी कम हो।

➤ फैमिली पेंशनर्स (पारिवारिक पेंशनर्स) हेतु दुर्घटना बीमा कवर

1. व्यक्तिगत दुर्घटना बीमा कवर ₹0 37.50 लाख
2. संपूर्ण स्थायी विकलांगता ₹0 37.50 लाख
3. आंशिक स्थायी विकलांगता ₹0 18.75 लाख तक।
4. पुत्री की शादी हेतु बीमा कवर- ₹0 3.75 लाख एक लड़की की शादी के लिये। (आयु 18-25 वर्ष के बीच)
5. बच्चे की उच्च शिक्षा हेतु बीमा कवर- ₹0 3.75 लाख एक बच्चे (पुत्र या पुत्री) की उच्च शिक्षा के लिये। (हायर सेकेंडरी स्कूल के ऊपर शिक्षा प्राप्त कर रहा/रही है)
6. मृत शरीर के परिवहन हेतु / एम्बुलेन्स कवर - वास्तविक लागत अथवा ₹0 50,000 तक जो भी कम हो।

➤ अन्य लाभ

1. एटीएम लेनदेन सम्बन्धी लाभ -

- अन्य बैंकों के एटीएम में लेनदेनों की संख्या-असीमित निःशुल्क।
- कैश आन मोबाइल एटीएम: एटीएम से कार्ड रहित नकदी निकासी सुविधा।

2. डेबिट कार्ड से लाभ-

- आजीवन निःशुल्क 'योद्धा डेबिट कार्ड'
- आन द फ्लाइ डेबिट कार्ड ईएमआई- सभी प्रमुख दुकानों में डेबिट कार्ड स्वाइप करने पर आसान ईएमआई के साथ पूर्व स्वीकृत व्यक्तिगत ऋण।
- व्यक्तिगत दुर्घटना कवर ₹0 10 लाख (शर्त के अनुसार)
- निःशुल्क निकासी किसी भी एटीएम से।

3. क्रेडिट कार्ड सम्बन्धी लाभ -

- आजीवन निःशुल्क विक्रम कार्ड, पात्रता मानदण्डों के अधीन।
- अतिरिक्त दुर्घटना मृत्यु कवर ₹0 20 लाख (शर्त के अनुसार)।

4. अन्य सुविधाएं-

- निःशुल्क धनप्रेषण असीमित- आनलाइन या शाखा के माध्यम से एनईएफटी/आरटीजीएस
- निःशुल्क असीमित-डिमाण्ड ड्राफ्ट/बैंकर्स।
- लाकर्स- लाकर किराये में 50% की छूट।
- डिमैट वार्षिक रखरखाव प्रभारों में 100% की छूट।

- गिफ्ट और ट्रैवेल कार्ड जारी करने के प्रभारों पर 75% की छूट।
- बड़ौदा एम इन्वेस्ट: विभिन्न म्युचुअल फण्डों में ऑनलाइन निवेश करने के लिए मोबाइल ऐप उपलब्ध है।
- ऑनलाइन एफडीआर खोलना: मोबाइल बैंकिंग और इंटरनेट बैंकिंग के माध्यम से ऑनलाइन एफडीआर खोलने की सुविधा उपलब्ध है।
- भुगतान सुविधा का डिजिटल माध्यम: भीम आधार बड़ौदा पे, भीम ऐप, भारत बिल भुगतान सेवाएं।

5. अतः बैंक आफ बड़ौदा के बड़ौदा पुलिस सैलरी पैकेज के तहत दी जा सुविधाओं हेतु किये गये नये समझौता ज्ञापन(MoU) की छायाप्रति इस आशय से प्रेषित है कि बड़ौदा पुलिस सैलरी पैकेज के अन्तर्गत दी जा रही सुविधाओं की जानकारी अपने अधीनस्थ अधिकारियों/ कर्मचारियों में व्यापक रूप से प्रचार-प्रसार, गोष्ठी तथा पंपलेट आदि के माध्यम से कराने का कष्ट करें। साथ ही बैंक आफ बड़ौदा से बड़ौदा पुलिस सैलरी पैकेज के अन्तर्गत दी जा रही सुविधाओं हेतु बैंक आफ बड़ौदा के समझौता ज्ञापन(MoU) 2023 के पूर्व के मौजूदा वेतन खातों/ नये खुलने वाले खातों को बड़ौदा डिफेन्स /पुलिस सैलरी पैकेज के अन्तर्गत आच्छादित/परिवर्तित (अनुबन्ध छायाप्रति के साथ संलग्न Annexure--1 के तहत) होना सुनिश्चित करायें ताकि कोई भी पुलिस कर्मी बैंक आफ बड़ौदा की निःशुल्क सुविधाओं से वंचित न रह जाये एवं अधिक से अधिक पुलिस कर्मियों को इस योजना का लाभ प्राप्त हो सके।

(संलग्नक:नवीन अनुबन्ध की छायाप्रति)

(डा0 संजीव गुप्ता)
 अपर पुलिस महानिदेशक, मुख्यालय,
 उत्तर प्रदेश

समझौता ज्ञापन / MEMORANDUM OF UNDERSTANDING

यह समझौता ज्ञापन (एमओयू) दिनांक 21-03-2026 को उत्तर प्रदेश पुलिस, जिसका प्रतिनिधित्व श्री मोहम्मद इमरान, डी.आई.जी. (भवन/कल्याण) उत्तर प्रदेश पुलिस द्वारा किया जाता है और जिसका मुख्यालय सिग्नेचर बिल्डिंग, 7/30, गोमती नगर एक्सटेंशन, लखनऊ, यूपी - 226010 में स्थित है, के बीच निष्पादित किया गया है (जिसे इसके बाद उत्तर प्रदेश पुलिस कहा जाएगा, जिसमें संदर्भ के अनुसार इसके उत्तराधिकारी/कानूनी वारिस/प्रशासक/कार्यकारी और अनुमत असाइन शामिल होंगे)।

This Memorandum of Understanding (MOU) is executed on this 21st day of March 2026 between **Uttar Pradesh Police**, represented by **Shri Mohammad Imran, D.I.G. (Housing / Welfare) Uttar Pradesh Police** having its headquarters at **Signature Building, 7/30, Gomti Nagar Extension, Lucknow, UP - 226010** (hereinafter called **Uttar Pradesh Police** which expression shall unless the context otherwise requires include its successors/legal heirs/administrators/Executors and permitted assigns).

AND

बैंक ऑफ बड़ौदा, बैंकिंग कंपनी [अधिग्रहण एवं उपकरणों का हस्तांतरण] अधिनियम, 1970 के अंतर्गत गठित निगमित निकाय, जिसका प्रधान कार्यालय बड़ौदा भवन, आर सी दत्ता रोड, अलकापुरी, गुजरात में और निगम कार्यालय बड़ौदा कॉर्पोरेट सेंटर, सी-26, जी-ब्लॉक, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051 में स्थित है, जिसे संक्षेप में "बैंक" कहा गया है (जिसमें संदर्भ या अर्थ के विपरीत न होने पर इसके उत्तराधिकारी और असाइन भी शामिल होंगे), एक पक्ष; श्री शैलेंद्र कुमार सिंह, महाप्रबंधक, बैंक ऑफ बड़ौदा लखनऊ जोन द्वारा प्रतिनिधित्व किया गया, जिसका कार्यालय बड़ौदा हाउस, वी-23, विभूति खंड, गोमती नगर, लखनऊ 226010 में स्थित है।

Bank of Baroda, body corporate constituted under the Banking Companies [Acquisition & Transfer of Undertakings] Act, 1970 having its Head Office at Baroda Bhawan, R C Dutta Road, Alkapuri, Gujarat and Corporate Office at Baroda Corporate Centre, C -26, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 hereinafter for brevity sake referred to as "Bank" (which expression shall, unless repugnant to the context or meaning, include its successors and assigns) of the one part; represented by **Shri Shailendra Kumar Singh, General Manager, Bank of Baroda Lucknow Zone**, having its office at Baroda House, V-23, Vibhuti Khand, Gomti Nagar, Lucknow 226010

WHEREAS

उत्तर प्रदेश पुलिस ने वेतन वितरण/भुगतान प्रक्रिया को सरल और सुव्यवस्थित बनाने तथा अपने वेतनभोगी कर्मियों और पेंशनभोगियों एवं पारिवारिक पेंशनभोगियों को आधुनिक बैंकिंग सुविधाएं उपलब्ध कराने के प्रयासों के तहत बैंक ऑफ बड़ौदा द्वारा प्रस्तुत प्रस्ताव को स्वीकार करने का निर्णय लिया है।

The **Uttar Pradesh Police** in its efforts to simplify and streamline the salary disbursement / payment procedure and to make available modern banking facilities to its Salaried Personnel and Pensioners & Family Pensioners has decided to accept the proposal submitted by Bank of Baroda.

बैंक ऑफ बड़ौदा, जो तकनीकी रूप से उन्नत अवसंरचनात्मक सुविधाओं से युक्त है, ने उत्तर प्रदेश पुलिस के वेतनभोगी कर्मियों, पेंशनभोगियों और पारिवारिक पेंशनभोगियों को, जो बैंक में योजना कोड एसबी186 के तहत अपने वेतन/पेंशन खाते संचालित करते हैं, नीचे दिए गए विवरण के अनुसार बैंकिंग सेवाएं प्रदान करने की पेशकश की है।

Bank of Baroda possessing technologically advanced infrastructural facilities having offered to provide banking services as detailed herein below to the **Uttar Pradesh Police Salaried Personnel & Pensioners & Family Pensioners** operating their Salary/ Pension accounts with the Bank in scheme code SB186.

अतः इस समझौते ज्ञापन पर निम्नलिखित साक्ष्यों के साथ हस्ताक्षर किए जाते हैं:



शैलेंद्र कुमार सिंह /Shailendra Kumar Singh
महाप्रबंधक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा /Bank of Baroda
लखनऊ अंचल /Lucknow Zone

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(मोह इमरान)
पुलिस उपमहानिरीक्षक, भवन /कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

Now therefore this Memorandum of Understanding witnessed as under:

दोनों पक्ष निम्नलिखित बातों पर सहमत हुए हैं:
Both parties have agreed as follows:

1. **समझौता ज्ञापन की अवधि / PERIOD OF MOU**

यह MOU 21.03.2026 से तीन साल की अवधि के लिए लागू रहेगा, जिसमें उत्तर प्रदेश पुलिस के परामर्श से 'बड़ौदा डिफेंस एंड पुलिस सैलरी पैकेज' (SB186) की विशेषताओं में किसी भी संशोधन/जोड़/हटाने के लिए हर साल समीक्षा करने का विकल्प होगा। यदि अनुबंध अवधि के दौरान दी जाने वाली सुविधाओं में कोई संशोधन/जोड़/हटाना नहीं होता है, तो MOU की वार्षिक समीक्षा की कोई आवश्यकता नहीं होगी और यह कुल तीन साल की अवधि तक जारी रहेगा। साथ ही, बेहतर सुविधाओं के मामले में, वार्षिक समीक्षा के बाद इसे अगले दो वर्षों के लिए बढ़ाया जा सकता है। यह व्यवस्था लागू होने की तारीख से 5 साल की अनुबंध अवधि पूरी होने तक बनी रहेगी और तब तक जारी मानी जाएगी जब तक कि कोई नया MOU हस्ताक्षरित नहीं हो जाता।

This MOU shall be operative for a period of **three years** w.e.f 21.03.2026 with an option to review every year for any amendment/ addition/ deletion of features of the **Baroda Defence and Police Salary Package (SB186) in consultation with Uttar Pradesh Police**. In case there is no amendment/addition/deletion in offerings during the agreement period then there is no need for annual review of the MOU and the same will continue for total period of **three** years. Also, in case of better facility it can be extended for the next two years after annual review. This arrangement will remain till the completion of the contract period of 5 years from the date of execution and will be deemed to be continued till a fresh MOU is signed.

2. **वेतन का भुगतान / CREDIT OF SALARY**

(a) बैंक उत्तर प्रदेश पुलिस के सभी नियमित कर्मियों के खातों में, जिनके खाते बैंक की विभिन्न शाखाओं में स्थित हैं, निर्धारित वेतन भुगतान तिथि पर सामान्य बैंकिंग समय शुरू होते ही वेतन जमा करने का वचन देता है।

(a) The Bank undertakes to credit into account of all Uttar Pradesh Police Regular personnel who may be holding their account in various branches at various location of the bank as and when the salary is received from the Treasury and is available for withdrawal at the start of the normal banking hours on the scheduled date of disbursement of salary.

(b) माह के दौरान विविध भुगतान: माह के दौरान व्यक्तिगत खाताधारकों को भेजे जाने वाले सभी गैर-वेतन भुगतान/अन्य विविध भुगतान कोषागार विभाग द्वारा सीधे उनके संबंधित खातों में हस्तांतरित किए जाएंगे। भुगतान प्राधिकारी द्वारा कॉर्पोरेट इंटरनेट बैंकिंग के माध्यम से किए गए भुगतानों के लिए, लेनदेन अपलोड के समय निर्धारित कार्यक्रम के अनुसार किए जाएंगे। यदि कोई लेनदेन विफल हो जाता है, तो बैंक द्वारा दो कार्य दिवसों के भीतर भुगतान प्राधिकारी को लिखित रूप में उन खातों का विवरण और राशि सूचित की जाएगी जिनमें धन हस्तांतरित नहीं हो सका।

(b) **Sundry payments during the month:** All non-salary payments / other sundry payments during the month to be remitted to individual account holders will be transferred to respective accounts directly by treasury department. For postings done by Paying Authority through Corporate Internet Banking, the transactions will be carried out as scheduled at the time of upload. In case of failed transaction(s), details of the accounts along with amount where money could not be transferred will be intimated in writing to the Paying Authority within two working days by the Bank.

(c) बैंक ऑफ बड़ौदा उपरोक्त अनुच्छेद 2(क) और 2(ख) में उल्लिखित सेवाओं के लिए कोई कमीशन या सेवा शुल्क नहीं लेगा। बैंक ऑफ बड़ौदा अन्य बैंकों के खाताधारकों को आरबीआई के प्लेटफॉर्म, रियल टाइम ग्रॉस


शैलेन्द्र कुमार सिंह/Shailendra Kumar
महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा/Bank of Baroda
लखनऊ अंचल/Lucknow Zone

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(श्री० इमरान)
पुलिस उपमहानिरीक्षक, भवन /कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

सेटलमेंट (आरटीजीएस) और नेशनल इलेक्ट्रॉनिक फंड्स ट्रांसफर (एनईएफटी) के माध्यम से वेतन और विविध भुगतान जमा करने की व्यवस्था भी करेगा। हालांकि, अन्य पक्षों के कारण वेतन और विविध भुगतानों में देरी/समय पर भुगतान न होने के लिए बैंक ऑफ बड़ौदा उत्तरदायी नहीं होगा।

(c) Bank of Baroda will not charge any commission or service charges for the services rendered at 2(a) and 2(b) above. Bank of Baroda will also arrange for credit of salaries and sundry payments to account holders of other Banks through RBIs platforms, Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). Bank of Baroda will however will not be held liable for any delay / non-credit of salaries and sundry payments on time for reasons attributable to other parties.

(d) बैंक ऑफ बड़ौदा के सामान्य स्कीम कोड के तहत खोले गए ऐसे सभी खाते, जिनमें 21-03-2023 के मौजूदा MOU से पहले वेतन जमा किया गया था, उन्हें 'बड़ौदा डिफेंस/पुलिस सैलरी पैकेज' (स्कीम कोड SB-186) में बदला जाना अनिवार्य है। यह बदलाव खाताधारक द्वारा एक आवेदन-सह-वचनपत्र (application-cum-undertaking) जमा करने के अधीन होगा, जिसका प्रारूप Annexure-I में निर्धारित किया गया है।


(d) All such accounts opened under normal scheme code of Bank of Baroda, where salary was credited before existing MOU dated 21-03-2023 must be converted to Baroda Defence / Police Salary Package (Scheme Code SB-186), subject to submission of an application-cum-undertaking by the account holder, as per format prescribed in Annexure-I

(e) यदि उत्तर प्रदेश पुलिस का कोई कर्मी, जिसका खाता बड़ौदा रक्षा एवं पुलिस वेतन पैकेज (एसबी 186) योजना के अंतर्गत है, अपना वेतन खाता बैंक ऑफ बड़ौदा से किसी अन्य बैंक में स्थानांतरित करना चाहता है, तो बैंक ऑफ बड़ौदा द्वारा 'नो ड्यूज' प्रमाणपत्र जारी किया जाएगा, बशर्ते ग्राहक पर कोई ऋण न हो या कोई बकाया राशि या अन्य शुल्क न हो। उत्तर प्रदेश पुलिस कर्मियों द्वारा वेतन खाता बदलने से पहले, उत्तर प्रदेश पुलिस के संबंधित विभाग को कर्गचारी से वर्तमान बैंक द्वारा जारी 'नो ड्यूज' प्रमाणपत्र अनिवार्य रूप से प्राप्त करना होगा। बैंक ऑफ बड़ौदा के अलावा किसी अन्य बैंक में वेतन का भुगतान बैंक ऑफ बड़ौदा द्वारा जारी आवश्यक 'नो ड्यूज' प्रमाणपत्र संबंधित अधिकारियों को प्रस्तुत करने पर ही होगा। 'नो ड्यूज' प्रमाणपत्र का नमूना अनुलग्नक-II में संलग्न है।

(e) In the event any Uttar Pradesh Police personnel having account under Baroda Defence and Police Salary Package (SB 186) Scheme desires to change his salary account from Bank of Baroda to some other Bank, 'No Dues' Certificate will be issued by Bank of Baroda if customer does not have any loan or has no outstanding dues in loan or any other charges. Before changing the salary account by Uttar Pradesh Police personnel, the concerned deptt at Uttar Pradesh Police should mandatorily take NOC issued by present banker from the employee. The disbursement of salaries to any bank other than Bank of Baroda shall occur only upon submission of the requisite NOC issued by Bank of Baroda to the relevant authorities. Specimen 'No Dues' certificate is attached as Annexure-II.

(f) खाताधारकों को यह सुनिश्चित करना होगा कि उनके खाते बड़ौदा रक्षा एवं पुलिस वेतन पैकेज योजना (एसबी-186) के अंतर्गत उनकी पात्रता के अनुसार सही ढंग से वर्गीकृत किए गए हैं, क्योंकि सभी वेतन/पेंशन पैकेज लाभ योजना कोड एसबी-186 से सख्ती से जुड़े हुए हैं। पासबुक या खाते के विवरण में कोई भी विसंगति पाए जाने पर संबंधित शाखा को तत्काल सूचित किया जाना चाहिए। किसी अन्य योजना कोड के अंतर्गत जानकारी न देने या गलत वर्गीकरण होने की स्थिति में, इस समझौता ज्ञापन के अंतर्गत दी जाने वाली सुविधाएं/लाभ लागू नहीं होंगे।

(f) Account holders shall ensure that their accounts are correctly categorized under Baroda Defence and Police Salary Package Scheme (SB-186) as per their eligibility, since all salary/pension package benefits are strictly linked to Scheme Code SB-186. Any discrepancy observed in the passbook or account details shall be brought to the immediate notice of the


शैलेन्द्र कुमार सिंह / Shalendra Kumar
सहायक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा / Bank of Baroda
लखनऊ अंचल / Lucknow Zone

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लखनऊ।

concerned branch. In the event of non-reporting or incorrect classification under any other scheme code, the facilities/benefits under this MoU shall not be applicable.

(g) उत्तर प्रदेश पुलिस, बैंक ऑफ बड़ौदा द्वारा उत्तर प्रदेश पुलिस कर्मियों को व्यक्तिगत रूप से दिए गए ऋणों के लिए कोई दायित्व नहीं लेती है। उत्तर प्रदेश पुलिस किसी भी ऐसे दावे, कार्रवाई या मुकदमे में पक्षकार नहीं होगी जो खाताधारक बैंक ऑफ बड़ौदा के विरुद्ध या बैंक ऑफ बड़ौदा खाताधारक के विरुद्ध दायर करे। हालांकि, उत्तर प्रदेश पुलिस रिकॉर्ड में दर्ज डिफॉल्टर्स के वर्तमान डाक पते के संबंध में जानकारी प्रदान करेगी, बशर्ते सेवा की आवश्यकता/सुरक्षा कारणों से ऐसा करने से इनकार किया जा सके। उत्तर प्रदेश पुलिस डिफॉल्टर कर्मियों की यूनिट को सूचित करेगी ताकि कर्मि नियमित ईएमआई का भुगतान कर सकें।

(g) **Uttar Pradesh Police does not undertake any liability for loans given by Bank of Baroda to Uttar Pradesh Police Personnel in their individual capacities.** The **Uttar Pradesh Police** will not be impleaded in any claim, action, lawsuit which an account holder may file against Bank of Baroda or vice versa i.e. which Bank of Baroda may file against the account holder. However, **Uttar Pradesh Police** will provide information about defaulters as regards their current postal address maintained in the records subject to denial due to exigencies of service/ security considerations. Uttar Pradesh Police will inform the Unit of the defaulting personnel for payment of regular EMLs by the personnel.

3. खाताधारकों को मिलने वाली सुविधाएं / FACILITIES TO THE ACCOUNT HOLDERS

(a) उत्तर प्रदेश पुलिस, बैंक ऑफ बड़ौदा को अपना पसंदीदा बैंकर मानकर इस समझौता ज्ञापन को अपने सभी सदस्यों को प्रसारित करेगी, हालांकि उत्तर प्रदेश पुलिस इस समझौता ज्ञापन के तहत खोले गए खातों की संख्या के लिए कोई प्रतिबद्धता/जिम्मेदारी नहीं लेती है। इसके बदले में बैंक उत्तर प्रदेश पुलिस के वेतनभोगी कर्मियों, पेंशनभोगियों और पारिवारिक पेंशनभोगियों के लिए उपयुक्त विशेष उत्पादों का यह समूह उपलब्ध कराने का वचन देता है।

(a) **Uttar Pradesh Police** shall undertake to treat Bank of Baroda as a preferred banker and circulate this MoU to all its members, though **Uttar Pradesh Police** does not commit/ take responsibility on number of accounts opened under this MoU arrangement. In lieu of the above the Bank undertakes to provide these special bouquet of customized products suitable for **Uttar Pradesh Police** Salaried Personnel, Pensioners & Family Pensioners.

(b) उत्तर प्रदेश पुलिस के वेतनभोगी कर्मियों के लिए बड़ौदा रक्षा एवं पुलिस वेतन पैकेज योजना (सेवा अवधि तक उपलब्ध)।

पात्रता मानदंड:

- ✓ यह योजना उत्तर प्रदेश पुलिस के नियमित रूप से कार्यरत कर्मियों के लिए लागू है।
- ✓ यह योजना केवल एसबी186 योजना के तहत पहले वेतन के जमा होने की तिथि से लागू होगी और उसके बाद खाते में नियमित मासिक वेतन जमा होने पर ही लागू होगी।

शाखा/टैब बैंकिंग के माध्यम से शून्य शेष वाला वेतन बचत खाता खोला जा सकता है।

(b) **Baroda Defence and Police Salary Package offerings for Uttar Pradesh Police Salaried Personnel (Available up to the service tenure).**

Eligibility criteria:

- ✓ Scheme is applicable for **Uttar Pradesh Police** personnel having regular employment.


शैलेन्द्र कुमार सिंह /Shailendra Kumar
महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा /Bank of Baroda
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- ✓ Scheme will be applicable from date of credit of 1st salary in SB186 scheme only and thereafter regular monthly salary credit in the account.

Salary Savings account with Zero balance can be opened through Branch / Tab Banking

4. **मानार्थ जीवन बीमा कवर के लाभ – केवल वेतनभोगी कर्मियों के लिए / COMPLIMENTARY LIFE INSURANCE COVER BENEFITS – FOR SALARIED PERSONNELS ONLY**

(a) जीवन बीमा कवर केवल स्थायी और नियमित रूप से कार्यरत वेतनभोगी उत्तर प्रदेश पुलिस कर्मियों को ही उपलब्ध होगा।

(a) **The Life Insurance cover will be available only to Salaried Uttar Pradesh Police Personnel having permanent and regular employment.**

(b) चूंकि यह समझौता ज्ञापन बैंक ऑफ बड़ौदा और यूपी पुलिस अधिकारियों के बीच 21-03-2023 को हस्ताक्षरित समझौता ज्ञापन के निरंतरता में किया गया है, इसलिए 20 लाख रुपये का जीवन बीमा कवर उन मौजूदा खाताधारकों को भी मिलता रहेगा जो पहले से ही हमारी पेशकशों के अंतर्गत आते हैं, बशर्त कि उनके खाते में नियमित मासिक वेतन जमा हो रहा हो।

(b) Since this MoU is done in continuation to MoU signed between Bank of Baroda & UP Police authorities on 21-03-2023, the Life Insurance Cover of Rs. 20 lac will continue to be offered to existing account holders who are already covered under our offerings provided that regular monthly salary is being credited.

(c) आरंभिक बीमा कवर – उत्तर प्रदेश पुलिस कर्मियों के वे सभी खाते, जो 'बड़ौदा डिफेंस सैलरी पैकेज'/'बड़ौदा पुलिस सैलरी पैकेज' (स्कीम कोड SB-186) के तहत खोले या बदले गए हैं और जिनमें वेतन नियमित रूप से जमा होता है, उन्हें 20 लाख रुपये के जीवन बीमा कवर के अंतर्गत शामिल किया जाएगा।

(c) **Insurance Cover at Inception** – All accounts of Uttar Pradesh Police Personnel opened/converted under Baroda Defence Salary Package/Baroda Police Salary Package (Scheme Code SB-186), with regular credit of salary will be covered under Life Insurance Cover of Rs. 20 Lac.

(d) जीवन बीमा कवर केवल सक्रिय वेतनभोगी एसबी186 खाताधारकों पर लागू होगा। पेंशनभोगी और पारिवारिक पेंशनभोगी जीवन बीमा कवर के हकदार नहीं होंगे।

(d) **The Life insurance cover will be applicable only to active Salaried SB186 account holders. Pensioners & Family Pensioners will not be entitled to the life insurance cover.**

(e) आयु - जीवन बीमा कवर केवल सेवारत कर्मियों के लिए 60 वर्ष की आयु तक या सेवानिवृत्ति तक, जो भी पहले हो, लागू होगा।

(e) Age - The Life Insurance cover will be applicable only for the serving personnel upto the age of 60 years or retirement whichever is earlier.

(f) योजना में खाता पंजीकृत होने की तिथि से 12 महीने बाद आत्महत्या से होने वाली मृत्यु को कवर किया जाएगा, बशर्त बैंक ऑफ बड़ौदा रक्षा एवं पुलिस वेतन पैकेज योजना एसबी186 में लगातार 12 महीनों का वेतन नियमित रूप से जमा किया गया हो।


शैलेन्द्र कुमार सिंह/Shailendra Kumar Singh
महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा/Bank of Baroda
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(f) Suicidal deaths will be covered after 12 months from the date of enrolment of account in the scheme subject to regular continuous 12 months' salary credit in Bank of Baroda Defence and Police Salary Package Scheme SB186.

(g) विस्तृत नियम एवं शर्तें और मानक संचालन प्रक्रिया एवं मानक अपवर्जन अनुलग्नक III में दिए गए हैं।

(g) The detailed terms and condition and Standard Operating Procedure with Standard Exclusions is as per Annexure III.

5. वेतनभोगी कर्मचारियों के लिए मानार्थ व्यक्तिगत दुर्घटना बीमा लाभ / COMPLIMENTARY PERSONAL ACCIDENT INSURANCE BENEFITS FOR SALARIED PERSONNEL

(a) ₹150 लाख का व्यक्तिगत दुर्घटना मृत्यु कवर - एकमुश्त कवर (ड्यूटी पर और ड्यूटी से बाहर दोनों) अतिरिक्त लाभों के साथ।

(a) **Personal Accident Death** cover of ₹ 150 Lac - FLAT cover (both On-duty and Off-duty) with add-ons.

(b) ₹150 लाख का स्थायी पूर्ण विकलांगता कवर (समय-समय पर IRDAI द्वारा निर्धारित विकलांगता प्रतिशत के अनुसार)।

(b) **Permanent Total Disability** cover of ₹ 150 Lac (as per the percentage of disability decided by IRDAI from time to time).

(c) ₹75 लाख तक का स्थायी आंशिक विकलांगता कवर (समय-समय पर IRDAI द्वारा निर्धारित विकलांगता प्रतिशत के अनुसार)

(c) **Permanent Partial Disability** cover upto ₹ 75 Lac (as per the percentage of disability decided by IRDAI from time to time):

वेतनभोगी कर्मचारियों के लिए उपलब्ध अतिरिक्त बीमा पॉलिसियों का विवरण नीचे दिया गया है। ये पॉलिसियां केवल आकस्मिक मृत्यु की स्थिति में ही लागू होंगी और इनका भुगतान किया जाएगा, तथा ये स्थायी आंशिक विकलांगता (पीपीडी) या स्थायी पूर्ण विकलांगता (पीटीडी) के दावों के संबंध में देय नहीं होंगी।

The add-on covers available to salaried personnel are detailed below. These covers shall be applicable and payable only in the event of Accidental Death and shall not be payable in respect of Permanent Partial Disability (PPD) or Permanent Total Disability (PTD) claims.

ऐड-ऑन कवर	कुल धनराशि
हवाई दुर्घटना बीमा - एयरलाइंस द्वारा यात्रा करते समय होने वाली हवाई दुर्घटना में बाहरी, हिंसक और दृश्यमान साधनों के कारण होने वाली दुर्घटना के परिणामस्वरूप सीधे मृत्यु की स्थिति में। दावा का भुगतान केवल तभी किया जाता है जब टिकट योद्धा डेबिट कार्ड द्वारा बुक किया गया हो।	150 लाख
बेटी का विवाह कवर - यदि बीमित व्यक्ति की मृत्यु की तारीख को लड़की की आयु 18-25 वर्ष के बीच है तो भुगतान किया जाता है। बालिकाओं की संख्या पर ध्यान दिए बिना अधिकतम 15 लाख रुपये का भुगतान किया जाएगा।	15 लाख
उच्च शिक्षा कवर - यदि बच्चा "हायर सेकेंडरी स्कूल" से ऊपर की शिक्षा प्राप्त कर रहा है तो भुगतान किया जाता है। बीमित व्यक्ति की मृत्यु के मामले में अधिकतम 15 लाख रुपये (बच्चों की संख्या के बावजूद) का भुगतान किया जाता है।	15 लाख


शैलेन्द्र कुमार सिंह/Shailendra Kumar
महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा/Bank of Baroda
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लखनऊ।

प्लास्टिक सर्जरी/बर्न ट्रीटमेंट - बीमा कंपनी बीमित व्यक्ति की मृत्यु से पहले जलने के कारण भारत में की गई प्लास्टिक सर्जरी की वास्तविक लागत की प्रतिपूर्ति करेगी।	10 लाख तक या वास्तविक, जो भी कम हो।
आयातित दवा - विदेश से भारत में अपने इलाज कर रहे अस्पताल में आकस्मिक चोट के इलाज के लिए इस्तेमाल की जाने वाली आयातित दवा की खरीद और परिवहन पर होने वाला खर्च - बीमित व्यक्ति की मृत्यु से पहले किया गया खर्च।	10 लाख तक या वास्तविक, जो भी कम हो।
एयर एम्बुलेंस - एयर एम्बुलेंस द्वारा आकस्मिक चोट के कारण बीमित व्यक्ति को एयर लिफ्टिंग पर किए गए खर्च के रूप में भुगतान किया जाता है - बीमित व्यक्ति की मृत्यु से पहले किया गया।	10 लाख तक या वास्तविक, जो भी कम हो।
मृत शरीर/एम्बुलेंस कवर का परिवहन - बीमित व्यक्ति के शव को अस्पताल के स्थान से भारत में उसके निवास तक ले जाने के लिए एम्बुलेंस पर किया गया खर्च।	5 लाख तक या वास्तविक जो भी कम हो।
कोमा के बाद मृत्यु - केवल तभी भुगतान किया जाता है जब दुर्घटना के बाद बीमित व्यक्ति कोमा में चला जाता है और उसके बाद 48 घंटों के भीतर मृत्यु हो जाती है	10 लाख

Add-on Covers	Amount
Air Accidental Insurance - In the event of sustain death resulting solely directly from accident caused by external, violent and visible means in Air Accident occurring while undertaking journey by Airlines. Claim paid only if ticket is booked by Yoddha Debit Card.	150 Lac
Daughter's Marriage Cover - Paid if the girl child is between the age 18-25 Years as on the date of death of insured. To be paid Max Rs. 15 lakh irrespective of number of Girl childs	15 Lac
Higher Education Cover - Paid in case the child is pursuing any education above "Higher Secondary School". A maximum amount of Rs. 15 lakh (irrespective of number of children) is paid in case of death of the insured person.	15 Lac
Plastic Surgery/Burn Treatment - The Insurance Company will reimburse the actual costs of plastic surgery incurred in India due to burn, incurred prior to death of Insured person.	Upto 10 Lac or actuals whichever is less.
Imported Medicine - Expenses incurred on purchasing and transporting Imported Medicine used for the treatment of an accidental injury to his treating hospital in India from outside country - incurred prior to death of Insured person.	Upto 10 Lac or actuals whichever is less.
Air Ambulance - Paid as expenses incurred on air lifting an insured due to accidental injury by Air Ambulance - incurred prior to death of Insured person.	Upto 10 Lac or actuals whichever is less.
Transportation of dead body/Ambulance Cover - Expenses incurred on Ambulance for transporting the dead body of the insured person from the place of hospital to his/her residence in India.	Upto 5 Lac or actuals whichever is less.
Death after Coma - paid only in case the insured after an accident goes into Coma and the death occurs thereafter within 48 hours	10 Lac

दुर्घटनाजन्य विकलांगता की स्थिति में दावा निपटान:



शैलेन्द्र कुमार सिंह/Shailendra Kumar
 महाप्रबन्धक एवं अंचल प्रमुख
 General Manager & Zonal Head
 बैंक ऑफ बड़ौदा/Bank of Baroda
 लखनऊ अंचल/Lucknow Zone

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 उ०प्र० पुलिस मुख्यालय,
 लखनऊ।


Claim settlement in case of Accidental disability:

स्थायी पूर्ण विकलांगता बीमा राशि का 100% होगी।

स्थायी आंशिक विकलांगता नीचे दी गई तालिका के अनुसार होगी।

(IRDAI दिशानिर्देशों के अनुसार तालिका - समय-समय पर संशोधित)

क्रम संख्या	लाभों की तालिका	बीमित पूंजी का %
1	आकस्मिक मृत्यु	100
2	स्थायी पूर्ण विकलांगता:	
	1. दृष्टि की हानि (दोनों आंखें)	100
	2. दो अंगों का नुकसान	100
	3. एक अंग और एक आंख का नुकसान	100
	4. मेडिकल प्रैक्टीशनर द्वारा प्रमाणित स्थायी कुल और पूर्ण विकलांगता	100
3	स्थायी आंशिक विकलांगता	
A	एक आंख की दृष्टि का नुकसान	50
B	एक अंग का नुकसान	50
C	पैर की उंगलियों का नुकसान-सभी	20
D	दोनों उंगलियों	5
E	एक फ़ैलैक्स	2
F	महान के अलावा, यदि एक से अधिक पैर की अंगुली प्रत्येक खो गई है	1
G	सुनने की क्षमता में कमी-दोनों कान	50
H	सुनने की क्षमता का नुकसान-एक कान	20
I	दुर्घटना के बाद वाणी चले जाना	50
J	एक हाथ की चार अंगुलियों और अंगूठे का नुकसान	40
K	चार अंगुलियों का नुकसान	35
L	अंगूठे का नुकसान-दोनों फलांगों	25
M	अंगूठे-एक फालानक्स का नुकसान	10
N	तर्जनी का नुकसान	
	i) तीन फलांगों	10
	ii) दो फलांगों	8
	iii) एक फलांगेस	4
O	मध्यमा उंगली का नुकसान	
	i) तीन फलांगों	6
	ii) दो फलांगों	4
	iii) एक फलांगेस	2
P	अनामिका का नुकसान	
	i) तीन फलांगों	5
	ii) दो फलांगों	4
	iii) एक फलांगेस	2
Q	छोटी उंगली का नुकसान	
	i) तीन फलांगों	4
	ii) दो फलांगों	3



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महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ोदा/Bank of Baroda
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	iii) एक फलांगेस	2
R	कोई अन्य स्थायी आंशिक विकलांगता	बीमा कंपनी द्वारा नियुक्त मेडिकल प्रैक्टिशनर द्वारा मूल्यांकन के अनुसार
S	मेटाकार्पल्स का नुकसान	
	(i) पहला या दूसरा (अतिरिक्त)	3
	(ii) तीसरा, चौथा या पांचवां (अतिरिक्त)	2

Permanent Total Disability will be 100% of the Sum insured amount

While Permanent Partial Disability will be as per the below mentioned table-

(Table as per IRDAI Guidelines – revised from time to time)

Sr. No	Table of Benefits	% of Capital Sum Insured
1	Accidental Death	100
2	Permanent Total Disability :	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
	4. Permanent total and absolute disablement as certified by Medical Practitioner	100
3	Permanent Partial Disability	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing-both ears	50
H	Loss of hearing-one ear	20
I	Loss of speech due to accident	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i) Three phalanges	10
	ii) Two phalanges	8
	iii) One phalanges	4
O	Loss of Middle finger	
	i) Three phalanges	6
	ii) Two phalanges	4
	iii) One phalanges	2
P	Loss of Ring Finger	
	i) Three phalanges	5
	ii) Two phalanges	4
	iii) One phalanges	2

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 महाप्रबंधक एवं अंचल प्रमुख
 General Manager & Zonal Head
 बैंक ऑफ बड़ौदा/Bank of Baroda
 लखनऊ अंचल/Lucknow Zone


 (मो० इमरान)
 पुलिस उपमहानिरीक्षक, भवन /कल्याण
 उ०प्र० पुलिस मुख्यालय,
 लखनऊ।

Sr. No	Table of Benefits	% of Capital Sum Insured
Q	Loss of little finger	
	i) Three phalanges	4
	ii) Two phalanges	3
	iii) One phalanges	2
R	Any other permanent partial disablement	% as assessed by Medical Practitioner appointed by insurance company
S	Loss of Metacarpals	
	(i) First or Second (Additional)	3
	(ii) Third, Fourth or Fifth (Additional)	2

(d) व्यक्तिगत दुर्घटना बीमा कवर 18 से 60 वर्ष की आयु के बीच या सेवानिवृत्ति की आयु तक, जो भी पहले हो, लागू होता है।

(d) **Personal Accident Insurance** cover is applicable for age between 18 to 60 Years or up to age of retirement whichever is earlier.

(e) विस्तृत नियम एवं शर्तें और मानक संचालन प्रक्रिया एवं मानक अपवर्जन अनुलग्नक-IV में दिए गए हैं।

(e) **The detailed terms and condition and Standard Operating Procedure with Standard Exclusions is as per Annexure-IV.**

6. पेंशनभोगियों के लिए मानार्थ व्यक्तिगत दुर्घटना बीमा लाभ / COMPLIMENTARY PERSONAL ACCIDENT INSURANCE BENEFITS FOR PENSIONERS

(a) पेंशन खाते सहित ₹75 लाख का व्यक्तिगत दुर्घटना मृत्यु कवर (अतिरिक्त लाभों सहित)

(a) **Personal Accident Death** Cover with Pension account of ₹ 75 Lac with add-ons

(b) ₹75 लाख का स्थायी पूर्ण विकलांगता कवर (समय-समय पर आईआरडीएआई द्वारा निर्धारित विकलांगता प्रतिशत के अनुसार)

(b) **Permanent Total Disability** cover of ₹ 75 Lac (as per the percentage of disability decided by IRDAI from time to time)

(c) ₹37.5 लाख तक का स्थायी आंशिक विकलांगता कवर (समय-समय पर आईआरडीएआई द्वारा निर्धारित विकलांगता प्रतिशत के अनुसार)

(c) **Permanent Partial Disability** cover upto Rs. 37.5 Lac (as per the percentage of disability decided by IRDAI from time to time)

(d) व्यक्तिगत दुर्घटना बीमा कवर 60 वर्ष की आयु या सेवानिवृत्ति आयु, जो भी पहले हो, से लागू होता है और मृत्यु तक उपलब्ध रहेगा।

(d) **Personal Accident Insurance** cover is applicable from the age of 60 years or retirement age whichever is earlier and will be available till death.

पेंशनभोगियों के लिए उपलब्ध अतिरिक्त कवरों का विवरण नीचे दिया गया है। ये कवर केवल आकस्मिक मृत्यु की स्थिति में लागू और देय होंगे और स्थायी आंशिक विकलांगता (पीपीडी) या स्थायी पूर्ण विकलांगता (पीटीडी) के दावों के संबंध में देय नहीं होंगे।


शैलेन्द्र कुमार सिंह/Shailendra Kumar
महाप्रबंधक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ़ बड़ौदा/Bank of Baroda
लखनऊ अंचल/Lucknow Zone

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(मनोज कुमार)
पुलिस उपमहानिरीक्षक, बदन /कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

The add-on covers available to pensioners are detailed below. These covers shall be applicable and payable only in the event of Accidental Death and shall not be payable in respect of Permanent Partial Disability (PPD) or Permanent Total Disability (PTD) claims.

Add-on Covers	Amount
Daughter's Marriage Cover - Paid if the girl child is between the age 18-25 Years as on the date of death of insured. To be paid Max Rs. 7.5 lakh irrespective of number of Girl childs	7.5 Lac
Higher Education Cover - paid in case the child is pursuing any education above "Higher Secondary School". A maximum amount of Rs. 7.5 lakh (irrespective of number of children) is paid in case of death of the insured person.	7.5 Lac
Transportation of dead body/Ambulance Cover - Expenses incurred on Ambulance for transporting the dead body of the insured person from the place of hospital to his/her residence in India.	Rs.50000 or actuals whichever is less.

- (e) व्यक्तिगत दुर्घटना बीमा कवर पहली पेंशन जमा होने की तिथि से लागू होगा और मृत्यु तक उपलब्ध रहेगा।
- (e) **Personal Accident Insurance cover is applicable from the 1st pension credit date and will be available till death.**
- (f) विस्तृत नियम एवं शर्तें तथा मानक संचालन प्रक्रिया एवं मानक अपवर्जन अनुलग्नक IV में दिए गए हैं।
- (f) **The detailed terms and condition and Standard Operating Procedure with Standard Exclusions is as per Annexure IV**

6A. पारिवारिक पेंशनभोगियों के लिए मानार्थ व्यक्तिगत दुर्घटना बीमा लाभ / COMPLIMENTARY PERSONAL ACCIDENT INSURANCE BENEFITS FOR FAMILY PENSIONERS

- (a) ₹ 37.5 लाख का व्यक्तिगत दुर्घटना मृत्यु कवर (अतिरिक्त लाभों सहित)।
- (a) **Personal Accident Death Cover for ₹ 37.5 Lac with add-ons.**
- (b) ₹ 37.5 लाख का स्थायी पूर्ण विकलांगता कवर (समय-समय पर आईआरडीएआई द्वारा निर्धारित विकलांगता प्रतिशत के अनुसार)।
- (b) **Permanent Total Disability cover of ₹ 37.5 Lac (as per the percentage of disability decided by IRDAI from time to time)**
- (c) ₹ 18.75 लाख तक का स्थायी आंशिक विकलांगता कवर (समय-समय पर आईआरडीएआई द्वारा निर्धारित विकलांगता प्रतिशत के अनुसार)।
- (c) **Permanent Partial Disability cover upto Rs. 18.75 Lac (as per the percentage of disability decided by IRDAI from time to time).**

पारिवारिक पेंशनभोगियों के लिए उपलब्ध अतिरिक्त बीमा योजनाओं का विवरण नीचे दिया गया है। ये योजनाएं केवल आकस्मिक मृत्यु की स्थिति में ही लागू होंगी और इनका भुगतान किया जाएगा, तथा स्थायी आंशिक विकलांगता (पीपीडी) या स्थायी पूर्ण विकलांगता (पीटीडी) के दावों के संबंध में इनका भुगतान नहीं किया जाएगा।

ऐड-ऑन कवर	कुल धनराशि
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 शैलेन्द्र कुमार सिंह / Shailendra Kumar
 महाप्रबन्धक एवं अंचल प्रमुख
 General Manager & Zonal Head
 बैंक ऑफ बड़ौदा / Bank of Baroda
 लखनऊ अंचल / Lucknow Zone


 (मो० इमरान)
 पunitा उपमहानिरीक्षक, भवन / कल्याण
 उ०प्र० पunitा मुख्यालय,
 लखनऊ।

बेटी का विवाह कवर - यदि बीमित व्यक्ति की मृत्यु की तारीख को लड़की की आयु 18-25 वर्ष के बीच है तो भुगतान किया जाता है। बालिकाओं की संख्या पर ध्यान दिए बिना अधिकतम 3.75 लाख रुपये का भुगतान किया जाएगा	3.75 लाख
उच्च शिक्षा कवर - यदि बच्चा "हायर सेकेंडरी स्कूल" से ऊपर की शिक्षा प्राप्त कर रहा है तो भुगतान किया जाता है। बीमित व्यक्ति की मृत्यु के मामले में अधिकतम 3.75 लाख रुपये (बच्चों की संख्या के बावजूद) का भुगतान किया जाता है।	3.75 लाख
मृत शरीर/एम्बुलेंस कवर का परिवहन - बीमित व्यक्ति के शव को अस्पताल के स्थान से भारत में उसके निवास तक ले जाने के लिए एम्बुलेंस पर किया गया खर्च।	50000 रुपये या वास्तविक जो भी कम हो।

The add-on covers available to family pensioners are detailed below. These covers shall be applicable and payable only in the event of Accidental Death and shall not be payable in respect of Permanent Partial Disability (PPD) or Permanent Total Disability (PTD) claims.

Add-on Covers	Amount
Daughter's Marriage Cover - Paid if the girl child is between the age 18-25 Years as on the date of death of insured. To be paid Max Rs. 3.75 lakh irrespective of number of Girl childs	3.75 Lac
Higher Education Cover - Paid in case the child is pursuing any education above "Higher Secondary School". A maximum amount of Rs. 3.75 lakh (irrespective of number of children) is paid in case of death of the insured person.	3.75 Lac
Transportation of dead body/Ambulance Cover Expenses incurred on Ambulance for transporting the dead body of the insured person from the place of hospital to his/her residence in India.	Rs.50000 or actuals whichever is less.

दुर्घटनाजन्य विकलांगता की स्थिति में दावा निपटान:

Claim settlement in case of Accidental disability:


स्थायी पूर्ण विकलांगता बीमा राशि का 100% होगी।

स्थायी आंशिक विकलांगता नीचे दी गई तालिका के अनुसार होगी।

(IRDAI दिशानिर्देशों के अनुसार तालिका - समय-समय पर संशोधित)

क्रम संख्या	लाभों की तालिका	बीमित पूंजी का %
1	आकस्मिक मृत्यु	100
2	स्थायी पूर्ण विकलांगता:	
	1. दृष्टि की हानि (दोनों आंखें)	100
	2. दो अंगों का नुकसान	100
	3. एक अंग और एक आंख का नुकसान	100
	4. मेडिकल प्रैक्टिशनर द्वारा प्रमाणित स्थायी कुल और पूर्ण विकलांगता	100
3	स्थायी आंशिक विकलांगता	
A	एक आंख की दृष्टि का नुकसान	50
B	एक अंग का नुकसान	50

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 महाप्रबन्धक एवं अंचल प्रमुख
 General Manager & Zonal Head
 बैंक ऑफ़ बड़ौदा / Bank of Baroda
 लखनऊ अंचल / Lucknow Zone


 (मो० इमरान)
 पुलिस उपमहानिरीक्षक, भवन /कल्याण
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 लखनऊ।

C	पैर की उंगलियों का नुकसान-सभी	20
D	दोनों उंगलियों	5
E	एक फ़ैलेक्स	2
F	महान के अलावा, यदि एक से अधिक पैर की अंगुली प्रत्येक खो गई है	1
G	सुनने की क्षमता में कमी-दोनों कान	50
H	सुनने की क्षमता का नुकसान-एक कान	20
I	दुर्घटना के बाद वाणी चले जाना	50
J	एक हाथ की चार अंगुलियों और अंगूठे का नुकसान	40
K	चार अंगुलियों का नुकसान	35
L	अंगूठे का नुकसान-दोनों फलांगों	25
M	अंगूठे-एक फालानक्स का नुकसान	10
N	तर्जनी का नुकसान	
	i) तीन फलांगों	10
	ii) दो फलांगों	8
O	मध्यमा उंगली का नुकसान	
	i) तीन फलांगों	6
	ii) दो फलांगों	4
P	अनामिका का नुकसान	
	i) तीन फलांगों	5
	ii) दो फलांगों	4
Q	छोटी उंगली का नुकसान	
	i) तीन फलांगों	4
	ii) दो फलांगों	3
R	कोई अन्य स्थायी आंशिक विकलांगता	
S	मेटाकार्पल्स का नुकसान	
	(i) पहला या दूसरा (अतिरिक्त)	3
	(ii) तीसरा, चौथा या पांचवां (अतिरिक्त)	2

Claim settlement in case of Accidental disability:

Permanent Total Disability will be 100% of the Sum insured amount

While Permanent Partial Disability will be as per the below mentioned table-

(Table subject to IRDAI Guidelines – revised from time to time)


Sr. No	Table of Benefits	% of Capital Sum Insured
1	Accidental Death	100


 शैलेन्द्र कुमार सिंह/Shalendra Kumar Singh
 महाप्रबन्धक एवं अंचल प्रमुख
 General Manager & Zonal Head
 बैंक ऑफ बड़ौदा/Bank of Baroda
 लखनऊ अंचल/Lucknow Zone


 (मो० इमरान)
 पुलिस उपमहानिरीक्षक, धवन /कल्याण
 उ०प्र० पुलिस मुख्यालय,
 लखनऊ।

Sr. No	Table of Benefits	% of Capital Sum Insured
2	Permanent Total Disability :	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
	4. Permanent total and absolute disablement as certified by Medical Practitioner	100
3	Permanent Partial Disability	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing-both ears	50
H	Loss of hearing-one ear	20
I	Loss of speech due to accident	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i) Three phalanges	10
	ii) Two phalanges	8
	iii) One phalanges	4
O	Loss of Middle finger	
	i) Three phalanges	6
	ii) Two phalanges	4
	iii) One phalanges	2
P	Loss of Ring Finger	
	i) Three phalanges	5
	ii) Two phalanges	4
	iii) One phalanges	2
Q	Loss of little finger	
	i) Three phalanges	4
	ii) Two phalanges	3
	iii) One phalanges	2
R	Any other permanent partial disablement	% as assessed by Medical Practitioner appointed by insurance company
S	Loss of Metacarpals	
	(i) First or Second (Additional)	3
	(ii) Third, Fourth or Fifth (Additional)	2

(e) व्यक्तिगत दुर्घटना बीमा कवर पहली पारिवारिक पेंशन जमा होने की तिथि से लागू होगा और मृत्यु तक उपलब्ध रहेगा।


 शैलेंद्र कुमार सिंह/Shailendra Kumar
 महाप्रबन्धक एवं अंचल प्रमुख
 General Manager & Zonal Head
 बैंक ऑफ बड़ौदा/Bank of Baroda
 लखनऊ अंचल/Lucknow Zone

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 (मो० इमरान)
 पुलिस उपमहानिरीक्षक, भवन /कल्याण
 उ०प्र० पुलिस मुख्यालय,
 लखनऊ।

(e) Personal Accident Insurance cover is applicable from the 1st family pension credit date and will be available till death.

(f) विस्तृत नियम एवं शर्तें तथा मानक संचालन प्रक्रिया एवं मानक अपवर्जन अनुलग्नक IV में दिए गए हैं।

(f) The detailed terms and condition and Standard Operating Procedure with Standard Exclusions is as per Annexure IV

7. अतिरिक्त व्यक्तिगत दुर्घटना बीमा कवरेज / ADDITIONAL PERSONAL ACCIDENT INSURANCE COVERAGE

(a) योद्धा डेबिट कार्ड / YODDHA DEBIT CARD

- आजीवन निःशुल्क योद्धा डेबिट कार्ड (कोई वार्षिक/जारी करने/पुनः जारी करने का शुल्क नहीं)।
- 10 लाख रुपये का व्यक्तिगत दुर्घटना बीमा कवर (केवल ड्यूटी से बाहर रहने पर लागू)।
- योद्धा डेबिट कार्ड रुपये का एक वेरिएंट है और इस रुपये डेबिट कार्ड के तहत, बीमा कवरेज तभी लागू होगा जब दुर्घटना की तारीख से 30 दिन पहले (रुपे कार्ड धारक की दुर्घटना की तारीख सहित) किसी भी पीओएस/ई-कॉमर्स (इंटरबैंक और इंटरबैंक दोनों) पर कम से कम एक वित्तीय लेनदेन के लिए कार्ड का उपयोग किया गया हो।
- लाभार्थी कार्डधारक के खाते का नामित व्यक्ति या सक्षम न्यायालय के आदेशानुसार कानूनी उत्तराधिकारी हो सकता है।
- दावा सूचना अवधि - दुर्घटना के 90 दिनों के भीतर सूचना दी जानी चाहिए।
- दावा दस्तावेज़ जमा करने की अवधि - दावा सूचना प्राप्त होने के 30 दिनों के भीतर।
- विस्तृत मानक संचालन प्रक्रिया अनुलग्नक V में दी गई है।
- बीमा कंपनी के अनुसार कवर प्रकार/दावा सूचना/जमा करने की समयसीमा संबंधी दिशानिर्देश परिवर्तन के अधीन हैं। ऐसे किसी भी परिवर्तन की सूचना उत्तर प्रदेश पुलिस अधिकारियों को दी जाएगी।

- Lifetime free Yoddha Debit Card (No Annual / Issuance /Re-issuance Fees).
- Personal Accidental Insurance cover of Rs. 10 Lakh (Off Duty Cover only)
- Yoddha Debit Card is a Rupay variant and under this Rupay Debit Card, the Insurance Coverage is applicable only when the card has been used for minimum one Financial transaction at any Pos/ E-commerce both Intra and inter-bank i.e. on us or off-us within 30 days prior to date of accident including accident date of Rupay Card Holder.
- The beneficiary could be nominee of the account of the cardholder or legal heir as per the competent court order.
- Claim Intimation Period – Intimation should be within 90 days of the accident.
- Claim Documents Submission Period – Within 30 days of claim intimation.
- Detailed Standard Operating Procedure is as per Annexure V
- Guidelines w.r.t cover type/ claim intimation/ submission timelines are subject to change as per Insurance Company. Upon any such change, the same would be communicated to UP Police Authorities.

(b) विक्रम क्रेडिट कार्ड (केवल सेवारत कर्मियों के लिए) / Vikram Credit Card (for serving personnel only):

- आजीवन निःशुल्क विक्रम क्रेडिट कार्ड (कोई वार्षिक/जारी करने/पुनः जारी करने का शुल्क नहीं)
- 20 लाख रुपये का व्यक्तिगत दुर्घटना बीमा कवर (केवल ड्यूटी से बाहर रहने के दौरान कवर)
- नियम और शर्तें बीओबी कार्ड की मौजूदा पॉलिसी के अनुसार लागू होंगी। क्रेडिट कार्ड से संबंधित एमआईटीसी के लिए परिशिष्ट VII देखें।
- बीमा कंपनी के अनुसार कवर प्रकार/दावा सूचना/जमा करने की समयसीमा संबंधी दिशानिर्देश परिवर्तन के अधीन हैं। ऐसे किसी भी परिवर्तन की सूचना उत्तर प्रदेश पुलिस अधिकारियों को दी जाएगी।

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महाप्रबंधक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा / Bank of Baroda
लखनऊ अंचल / Lucknow Zone


(मोह इमरान)
पुलिस उपमहानिरीक्षक, भवन / कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

- नामित व्यक्ति को ग्राहक की मृत्यु की तिथि से 30 दिनों के भीतर बीओबीकार्ड लिमिटेड को घटना की सूचना देनी होगी। यदि 30 दिनों के भीतर बीओबीकार्ड लिमिटेड को दावा सूचित नहीं किया जाता है, तो दावा स्वीकार्य नहीं होगा।
- दावा सूचना की तिथि से 15 दिनों के भीतर दस्तावेज जमा करने होंगे। यदि दस्तावेज इस अवधि के भीतर बीओबीकार्ड को जमा नहीं किए जाते हैं, तो दावा स्वीकार्य नहीं होगा और अस्वीकार कर दिया जाएगा।
- दावे पर अंतिम दस्तावेज जमा करने के 30 कार्य दिवसों के भीतर निर्णय लिया जाएगा। हालांकि, यदि दावे की परिस्थितियाँ अधिक समय की मांग करती हैं, तो ऐसे मामलों में बीमा कंपनी अंतिम आवश्यक दस्तावेज प्राप्त होने की तिथि से 45 कार्य दिवसों के भीतर दावे का निपटारा या अस्वीकार करेगी।
- Lifetime free Vikram Credit Card (No Annual / Issuance /Re-issuance Fees)
- **Personal Accident Insurance cover of Rs 20 Lakh (Off Duty Cover only)**
- Terms and conditions as per extant policy of BOB Card. Refer to Annexure VII for MITC related to Credit Card.
- Guidelines w.r.t cover type/ claim intimation/ submission timelines are subject to change as per Insurance Company. Upon any such change, the same would be communicated to UP Police Authorities.
- The nominee to notify the incident to BOBCARD Limited within 30 days from the date of customer death. If the claim is not reported to BOBCARD Limited within 30 days, claim is not admissible.
- Documents to be submitted further within 15 days of claim intimation date, if the document is not submitted to BOBCARD within this time period, the claim is not admissible & will be rejected/declined.
- Claim will be decisioned within 30 working days of last document submission. However, where the circumstances of a claim warrant further, in such cases, the Insurance Company shall settle or reject the claim within 45 working days from the date of receipt of last necessary document.

8. अन्य लाभ / OTHER BENEFITS

- (a) योद्धा डेबिट कार्ड के अन्य ऑफर
- आजीवन निःशुल्क योद्धा डेबिट कार्ड (कोई वार्षिक/जारी करने/पुनः जारी करने का शुल्क नहीं)
 - एनसीएमसी (नेशनल कम्युनिटी कंट्रोल सेंटर) द्वारा प्रमाणित डेबिट कार्ड
 - सभी बैंकों के एटीएम पर असीमित निःशुल्क एटीएम उपयोग
 - समय-समय पर ई-कॉमर्स वेबसाइटों पर कई आकर्षक ऑफर और ट्रेडिंग डील का लाभ उठाएं
 - प्रतिदिन अधिकतम ₹1,50,000/- की नकद निकासी सीमा।
 - प्वाइंट ऑफ सेल (पीओएस)/ई-कॉमर्स (ई-कॉम) पर प्रतिदिन अधिकतम सीमा ₹5,00,000/- है।
 - पीओएस पर बिना पिन के ₹5,000 तक के संपर्क रहित लेनदेन किए जा सकते हैं।
 - निःशुल्क घरेलू और अंतरराष्ट्रीय लाउंज सुविधा – पिछली तिमाही में ₹5,000 या उससे अधिक के खर्च (केवल पीओएस/ई-कॉमर्स लेनदेन) पर प्रति तिमाही एक निःशुल्क घरेलू एयरपोर्ट लाउंज सुविधा और प्रति कैलेंडर वर्ष दो निःशुल्क अंतरराष्ट्रीय एयरपोर्ट लाउंज सुविधा। नियम और शर्तें संबंधित कार्ड कंपनी द्वारा परिवर्तन के अधीन हैं।

(a) Yoddha Debit Card other offers

- Lifetime free Yoddha Debit Card (No Annual / Issuance /Re-issuance Fees)
- NCMC enabled Debit Card
- Unlimited free ATM usage at all Banks ATMs
- Get access to many exciting offers & trending deals on e-commerce websites from time to time
- Maximum Cash withdrawal limit of ₹ 1,50,000/- per day.
- Maximum per day limit at Point of Sale (POS) /E-Commerce (E-com) is ₹ 5,00,000/-


 शैलेंद्र कुमार सिंह / Shalendra Kumar Singh
 महाप्रबन्धक एवं अंचल प्रमुख
 General Manager & Zonal Head
 बैंक ऑफ बड़ोदा / Bank of Baroda
 लखनऊ अंचल / Lucknow Zone


 (मो० इमरान)
 पुतिस उपमहानिरीक्षक, नवन / कल्याण
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 लखनऊ।

- Contactless transactions up to ₹ 5,000 can be done without PIN at POS.
- Complimentary domestic and international lounge access – One Complimentary Domestic Airport Lounge access per Quarter on spends of ₹5,000 or more (POS/e-commerce transactions only) in the previous Quarter and Two Complimentary International Airport Lounge Access per Calendar Year. Terms and condition subject to change by respective Card company.

(b) **बॉब-वर्ल्ड (निःशुल्क मोबाइल बैंकिंग ऐप)**

- आपकी सभी बैंकिंग और वित्तीय ज़रूरतों के लिए एक ही जगह पर समाधान।
- बचत, निवेश, ऋण और खरीदारी, सब कुछ आपकी उंगलियों पर।
- • ऐप के ज़रिए आसानी से अपना क्रेडिट स्कोर जांचें।
- • ऐप के ज़रिए 330 से ज़्यादा बैंकिंग सेवाएं उपलब्ध हैं।
- • एफडीआर खोलना: मोबाइल बैंकिंग और इंटरनेट बैंकिंग के ज़रिए ऑनलाइन एफडीआर खोलने की सुविधा उपलब्ध है।

(b) **BOB-WORLD (Free Mobile Banking App)**

- **One stop solution for all banking and financial needs.**
- Saving, Investing, Borrowing and Shopping all on your fingertips.
- Easily check your Credit Score through the app.
- More than 330 banking services available using the app.
- FDR opening: Facility of opening FD online through Mobile Banking and Internet Banking is available

(c) **इलेक्ट्रॉनिक हस्तांतरण**

- भारत के सभी बैंकों में इलेक्ट्रॉनिक निधि हस्तांतरण सुविधा। (शाखा या ऑनलाइन माध्यम से निःशुल्क आरटीजीएस/एनईएफटी/आईएमपीएस लेनदेन)
- स्वयं और तृतीय पक्ष खातों में निधि हस्तांतरण सुविधा के साथ इंटरनेट बैंकिंग।
- एटीएम से निधि हस्तांतरण।

(c) **Electronic Transfers**

- Electronic fund transfer facility across all banks in India. (Free RTGS/NEFT/IMPS transactions through branch or online mode)
- Internet banking with Fund transfer facility to self and third party accounts.
- ATM Fund transfers.

(d) **निःशुल्क डिमांड ड्राफ्ट • उत्तर प्रदेश पुलिस कर्मियों से बैंक ऑफ बड़ौदा की किसी भी शाखा से जारी किए गए डिमांड ड्राफ्ट पर कोई शुल्क नहीं लिया जाएगा। • खाताधारक के लिखित अनुरोध पर, आप अपनी सुविधानुसार भारत भर में किसी भी शाखा में खाता स्थानांतरित करवा सकते हैं।**

(d) **Free Demand Draft**

- **Uttar Pradesh Police Personnel will not be charged for DD from any branch of Bank of Baroda.**
- Choice of transferring the account to any branch PAN India as per your convenience on written request from account holder.

(e) **Retail Loan Facilities: The special offers in loan products will be offered as per the facilities under Baroda Retail Loan Scheme.**

➤ **Baroda Housing Loan-**

- Bank offers very competitive rate in the market especially the "Baroda Advantage Home Loan" in which the borrower gets the benefit of interest amount reduction in the home loan account to the extent of daily outstanding credit balance in the

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महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा / Bank of Baroda
लखनऊ अंचल / Lucknow Zone


(श्री० इमरान)
पुलिस उपमहानिरीक्षक, बवन / कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

Savings Bank account. Many other attractive variants under Home Loan product are available.

- **Baroda Education Loan-**
 - Bank of Baroda offers Baroda Vidya, Baroda Gyan and Baroda Scholar loan facilities for education starting from School to Post Graduate levels also for studying abroad.
 - **Baroda Personal Loan-**
 - Personal loan upto ₹ 20 lacs at attractive pricing.
 - Pre-approved Personal loans available.
 - Digital loans available to all employees.
 - **Salary Overdraft Facility:-**
 - Up to ₹ 3 Lac - Available immediately after two salary credit.
(Maximum ₹ 3 Lac i.e. average of last two months net salary credited in account).
Specimen Form is attached as **Annexure VI**.
 - **100% waiver on processing charges of Housing Loan, Auto Loan, Education Loan, Mortgage Loans and Personal Loan (terms and conditions applicable)*.**
 - **Concession of 0.25% Rate of Interest in applicable ROI on Auto Loan for the Account holders who have availed home loan subject to ROI not below BRLLR.**
 - **Takeover of Loans facility-**
 - Home Loan take over facility as per banks extant guidelines issued from time to time.
 - **Many other products like Car loan, Two Wheeler loan, Pensioner loan, Mortgage loan etc. are available under retail portfolio.**
- (f) **WhatsApp Banking:**
- New Digital Delivery channel- WhatsApp Banking
 - Available in both Hindi and English language.
 - Many services like Request Cheque book, Mini Statement, Account blocking etc. are available.
- (g) **बड़ौदा रक्षा एवं पुलिस वेतन/पेशन खाते (एसबी 186) के साथ अन्य लाभ:**
- लॉकर किराए पर 50% की छूट।
 - डीमैट वार्षिक रखरखाव शुल्क पर 100% की छूट।
 - उपहार और यात्रा कार्ड जारी करने के शुल्क पर 75% की छूट।
- (g) **Other benefits with Baroda Defence and Police Salary / Pension Account (SB 186):**
- **50% waiver** on Locker Rentals.
 - **100% waiver** on De-mat Annual Maintenance charges
 - **75% waiver** on issuance charges for Gift and Travel card.
- (h) **पारिवारिक खाते:** पति/पत्नी, बच्चों, माता-पिता और भाई-बहनों के अधिकतम छह शून्य शेष बचत खाते खोले जा सकते हैं और वेतन खाते से जोड़े जा सकते हैं।
- (h) **Family Accounts:** Maximum six Zero balance Saving Accounts of spouse, children, parents, siblings can be opened and linked to the Salary Account.

or modifications.


शैलेन्द्र कुमार सिंह/Shalendra Kumar
महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा/Bank of Baroda
लखनऊ अंचल/Lucknow Zone

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(मोह इमरान)
पुलिस उपमहानिरीक्षक, भवन /कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

9. प्रसार / DISSEMINATION

दोनों पक्षों द्वारा समझौता ज्ञापन पर हस्ताक्षर होने के बाद, इसे सेवा पत्रों, उत्तर प्रदेश पुलिस डेटा नेटवर्क, इंटरनेट या किसी अन्य माध्यम से उत्तर प्रदेश पुलिस के सभी कर्मियों तक व्यापक रूप से प्रसारित किया जाएगा। बैंक ऑफ बड़ौदा भी अपनी बैंक वेबसाइट या किसी अन्य माध्यम से इसका प्रसार करेगा।

The MoU, once entered by both Parties, will be widely disseminated to all Uttar Pradesh Police personnel by means of service letters, Uttar Pradesh Police Data Network, Internet or any other means. Bank of Baroda will also disseminate through its Bank website or any other medium.

10. अनुबंध की समाप्ति / TERMINATION

(a) यदि यह अनुबंध पैरा 1 में उल्लिखित शर्तों से पहले समाप्त हो जाता है, तो बैंक के विवेकानुसार, बैंक द्वारा व्यक्ति को साधारण खाताधारक के रूप में वेतन का भुगतान जारी रखा जा सकता है, इस अनुबंध के अंतर्गत उसे कोई विशेष वेतन लाभ नहीं मिलेगा।

(b) इस अनुबंध को कोई भी पक्ष दूसरे पक्ष ("दोषी पक्ष") को तीन महीने का अग्रिम लिखित नोटिस देकर समाप्त कर सकता है, बशर्ते:-

यदि दोषी पक्ष ने इस अनुबंध की किसी भी शर्त का गंभीर उल्लंघन किया है और दूसरे पक्ष द्वारा नोटिस दिए जाने के तीस (30) दिनों के भीतर ऐसे उल्लंघन का निवारण (यदि निवारण संभव हो) करने में विफल रहा है।

या
यदि दोषी पक्ष इस अनुबंध की किसी भी शर्त का बार-बार उल्लंघन करता है, तो अनुबंध को बिना किसी और नोटिस के समाप्त किया जा सकता है।

या
यदि बैंकों को सामान्यतः प्रभावित करने वाले किसी भी लागू कानून में कोई गंभीर प्रतिकूल परिवर्तन होता है।

(a) In the event of termination of the MOU before its terms as per Para 1 earlier, the disbursement of salaries to the individual may continue with the Bank at the discretion of the Bank as an ordinary account holder, without any special salary benefits under this MOU.

(b) This MOU may be terminated by either party by giving three months advance notice of termination in writing to the other Party (the "Defaulting Party") provided:-

If the Defaulting Party has committed a material breach of any term of this agreement and has failed to remedy such breach (if capable of remedy) within thirty (30) days after notice from the other party to do so

Or

If the Defaulting party repeatedly commits the same breach of any of the terms of this MOU, then the MOU may be terminated without any further notice.

Or

If there is a material adverse change in any applicable law affecting Banks generally.

11. वेतन भुगतान की वापसी / RECALL OF SALARY DISBURSED

असाधारण परिस्थितियों में, उत्तर प्रदेश पुलिस भगोड़ों या दोषी कर्मचारियों को गलती से भुगतान किए गए वेतन को वापस ले सकती है। उत्तर प्रदेश पुलिस के लिखित अनुरोध पर, जिसमें कर्मचारी, बैंक खाता, अवधि और


शैलेंद्र कुमार सिंह / Shailendra Kumar Singh
सहाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा / Bank of Baroda
लखनऊ अंचल / Lucknow Zone


(मो० इमरान)
पुलिस उपमहानिरीक्षक, बवन / कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

राशि का विशिष्ट वितरण दिया गया हो, और निर्दिष्ट खाते में धनराशि की उपलब्धता के अधीन, बैंक ऑफ बड़ौदा अनुरोध का अनुपालन करेगा और डिमांड ड्राफ्ट या इलेक्ट्रॉनिक माध्यम से विभाग के खाते में राशि वापस कर देगा। बैंक ऑफ बड़ौदा निर्दिष्ट राशि डेबिट करने और उत्तर प्रदेश पुलिस को राशि वापस करने के कार्य से उत्पन्न किसी भी परिणामी या संबंधित कार्रवाई के लिए उत्तरदायी नहीं होगा। वापस ली गई राशि की वापसी लंबित रहने तक, बैंक ऑफ बड़ौदा संबंधित वेतन खाते से निकासी रोकने के लिए सीमित समय के लिए सभी लेनदेन रोक सकता है।

In exceptional circumstances, the Uttar Pradesh Police may recall the salary erroneously disbursed to deserters or delinquent employees. Upon written request of the Uttar Pradesh Police communicating specific details of Personnel, bank account, period and amount, and further subject to availability of funds in the specified account, Bank of Baroda will comply with the request and refund the amount to the Uttar Pradesh Police through Demand Draft or through Electronic mode of transfer to departments account. Bank of Baroda will not be liable or be held accountable for any consequential or related action arising from the act of debiting the specified amount and refund of amount to the Uttar Pradesh Police. Pending refund of the amount recalled, Bank of Baroda may freeze all transactions to the concerned salary account for limited time/ period to prevent withdrawals from it.

12. पेंशन भुगतान / PENSION PAYMENTS

बैंक ऑफ बड़ौदा भारत सरकार / उत्तर प्रदेश सरकार द्वारा समय-समय पर जारी निर्देशों के अनुपालन में पेंशन भुगतान की व्यवस्था करेगा और पेंशन भुगतान की प्रक्रिया वेतन भुगतान के समान ही होगी।

Bank of Baroda on its part will arrange to make pension disbursements in compliance with instructions issued by Government of India / Government of Uttar Pradesh from time to time and pension credit will follow same modalities as salary.

13. उत्तर प्रदेश पुलिस बैंकिंग शिकायत निवारण एवं समीक्षा तंत्र / UTTAR PRADESH POLICE BANKING COMPLAINT REDRESSAL AND REVIEW MECHANISM

(a) शिकायतों और अन्य लंबित मामलों के लिए एक समीक्षा तंत्र मौजूद है। सभी लंबित मामलों की समीक्षा त्रैमासिक आधार पर की जाएगी। समीक्षा समिति में बैंक की शिकायत निवारण समिति के सदस्य और उत्तर प्रदेश पुलिस मुख्यालय द्वारा विधिवत नियुक्त एक अधिकारी शामिल होंगे।

(b) उपरोक्त के अलावा, बैंक के पास ग्राहक शिकायत निवारण के लिए एक सुव्यवस्थित नीति भी है। यह नीति पेंशनभोगियों और पारिवारिक पेंशनभोगियों सहित सभी प्रकार के ग्राहकों को कवर करती है और इसमें निवारण की समय सीमा के साथ-साथ शिकायत दर्ज करने के लिए उपलब्ध विभिन्न माध्यमों का भी उल्लेख है। नीति का विवरण सार्वजनिक जानकारी के लिए बैंक की वेबसाइट पर उपलब्ध है। बड़ौदा रक्षा एवं पुलिस वेतन पैकेज खाताधारकों के पास अपनी व्यक्तिगत शिकायतों/शिकायतों के निवारण के लिए इन माध्यमों का उपयोग करने का अतिरिक्त विकल्प है।

(c) यदि कोई विवाद अनसुलझा रह जाता है, तो उसे आरबीआई द्वारा बैंकिंग लोकपाल योजना के अंतर्गत नियुक्त बैंकिंग लोकपाल को भेजा जा सकता है।

(a) A Review Mechanism is in place for complaints and other pending issues. All pending issues will be reviewed on a quarterly basis. The Review Committee will consist of the Complaint Redressal Committee of the Bank and include an official duly appointed by the Uttar Pradesh Police Head Quarters.

(b) Apart from the above, Bank also has a very well-laid-down policy on Customer Grievance Redressal. This policy covers all types of customers including pensioners & family pensioners and 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


शैलेंद्र कुमार सिंह / Shailendra Kumar Singh
महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा / Bank of Baroda
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पुलिस उपमहानिरीक्षक, भवन /कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

information. The Baroda Defence and Police Salary Package account holder (s) have the additional option to use such channels for redressal of their individual grievances/ complaints.
(c) In the event that a dispute remains unresolved, it may be referred to the Banking Ombudsman appointed by RBI under the Banking Ombudsman Scheme.

14. प्रचार / PUBLICITY

बैंक ऑफ बड़ौदा इस समझौता ज्ञापन के तहत उत्तर प्रदेश पुलिस के वेतनभोगी कर्मियों को दी जाने वाली अपनी सेवाओं का प्रचार-प्रसार कर सकता है और/या समय-समय पर अपने व्यावसायिक उद्देश्यों को बढ़ावा दे सकता है। बैंक ऑफ बड़ौदा द्वारा प्रचार की अनुमति उत्तर प्रदेश पुलिस की आंतरिक पत्रिका, हाजिरी और सूचनात्मक सभाओं में दी जाएगी। बैंक को दोनों पक्षों द्वारा आपसी सहमति से तय की गई कलाकृति का उपयोग करने की अनुमति दी जा सकती है, जहां भी यूपी पुलिस का लोगो इस्तेमाल किया गया हो।

Bank of Baroda may publish/ market its services extended to Uttar Pradesh Police Salaried Personnel under this MOU and / or promote its business objectives from time to time.
Publicity by Bank of Baroda to be allowed by Uttar Pradesh Police in house Magazine, Roll calls & informed gatherings. Bank may be allowed to use the artwork mutually agreed upon by both the parties, wherever UP Police logo is used.

15. व्यक्तिगत दुर्घटना बीमा / जीवन बीमा - दावा प्रक्रिया / PERSONAL ACCIDENTAL INSURANCE / LIFE INSURANCE - CLAIM MECHANISM

नामांकित व्यक्ति/निकटतम संबंधी को आवश्यक दस्तावेज बैंक शाखा में जमा करने होंगे। सभी आवश्यक कागजात पूरे होने के बाद बैंक शाखा इन्हें रक्षा बैंकिंग विभाग, दिल्ली को अप्रेषित करेगी। विस्तृत दावा प्रक्रिया अनुलग्नक III/अनुलग्नक IV में मानक संचालन प्रक्रिया में उल्लिखित है और विभिन्न दावा प्रपत्र प्रारूपों में दिए गए हैं।

The Nominee / Next of Kin to submit the required documents to the Bank Branch. The Bank Branch will forward the same to Defence Banking Department, Delhi after completing all the required papers. The detailed claim mechanism is mentioned in Standard Operating Procedure as per Annexure III/ Annexure IV and various claim forms as per Formats.

16. संशोधन / AMENDMENT

इस समझौता ज्ञापन के किसी भी प्रावधान को (प्रत्येक मामले में) केवल उस पक्ष द्वारा हस्ताक्षरित लिखित दस्तावेज के माध्यम से संशोधित, माफ, निरस्त या समाप्त किया जा सकता है जिसके विरुद्ध संशोधन, माफी, निरस्तीकरण या समाप्ति को लागू करने की मांग की जा रही है।

Any provisions of this MOU may be amended, waived, discharged or terminated (in each case) only by an instrument in writing signed by or on behalf of the party against whom enforcement of the amendment, waiver, discharge or termination is sought.

17. सूचनाएं / NOTICES

इस समझौते के अंतर्गत दी जाने वाली प्रत्येक सूचना, मांग या कोई अन्य संचार, जब तक कि इसमें अन्यथा प्रावधान न हो, लिखित में दी जाएगी और एक पक्ष द्वारा दूसरे पक्ष को पंजीकृत डाक, टेलेक्स, फैक्स या हाथ से ऊपर उल्लिखित पते या नंबरों पर या आधिकारिक बीमाकर्ता के ईमेल पते या ऐसे अन्य पते और नंबरों पर ईमेल के माध्यम से भेजा जा सकता है, जिसकी सूचना एक पक्ष दूसरे पक्ष को लिखित में दे। (एस्केलेशन मैट्रिक्स के लिए अनुलग्नक III/अनुलग्नक IV देखें)।

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, telex, facsimile or by hand to the address or


शैलेंद्र कुमार सिंह/Shalendra Kumar
महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा/Bank of Baroda
लखनऊ अंचल/Lucknow Zone


(मो० इमरान)
पुलिस उपमहानिरीक्षक, नवन /कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

numbers mentioned above or through email on official insurer's email or such other address and numbers as one party may inform the other in writing. (Refer Annexure III/ Annexure IV for Escalation Matrix).

18. अप्रत्याशित घटना / FORCE MAJEURE

इस समझौता ज्ञापन के तहत किसी भी दायित्व के निर्वहन में विफलता के लिए पक्षकार उत्तरदायी नहीं होंगे यदि निर्वहन किसी अप्रत्याशित घटना (नीचे परिभाषित) के कारण बाधित, अवरुद्ध या विलंबित होता है। ऐसी स्थिति में, उनके दायित्व तब तक निलंबित रहेंगे जब तक अप्रत्याशित घटना जारी रहती है (बशर्ते कि यह उस मूलधन पर ब्याज के संचय को नहीं रोकेगा जो इस प्रावधान के अभाव में देय होता)। प्रत्येक पक्षकार एक सप्ताह के भीतर दूसरे पक्षकार को अप्रत्याशित घटना की सूचना देगा और पारस्परिक रूप से स्वीकार्य समाधान खोजने के लिए मिलकर परामर्श करेगा। "अप्रत्याशित घटना" का अर्थ है किसी भी ऐसी घटना का होना जो पक्षकार के उचित नियंत्रण से परे हो, जिसमें संचार प्रणाली की अनुपलब्धता, तोड़फोड़, आग, बाढ़, विस्फोट, दैवीय आपदा, नागरिक अशांति, किसी भी प्रकार की हड़ताल या औद्योगिक कार्रवाई, दंगे, विद्रोह, युद्ध या सरकारी कार्रवाई शामिल हैं, लेकिन इन्हीं तक सीमित नहीं हैं।

The Parties shall not be liable for any failure to perform any of its obligations under this MOU if the performance is prevented, hindered or delayed by a Force Majeure event (defined below) and in such case its obligations shall be suspended for so long as the Force Majeure Event continues (provided that this shall not prevent the accrual of interest on a principal amount which would have been payable but for this provision). Each party shall within a week inform the other of the existence of a Force Majeure Event and shall consult together to find a mutually acceptable solution.

"Force Majeure Event" means any event due to any cause beyond the reasonable control of the Party, including, without limitation, unavailability of any communication system, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government.

19. कानून, अधिकार क्षेत्र और विवाद समाधान / LAW, JURISDICTION AND DISPUTES RESOLUTION

(a) इस समझौता ज्ञापन के प्रावधान भारतीय कानून द्वारा शासित होंगे और भारतीय कानून के अनुसार समझे जाएंगे तथा इस समझौते से उत्पन्न होने वाले किसी भी मुद्दे से निपटने का अनन्य अधिकार क्षेत्र लखनऊ की अदालतों के पास होगा।

(a) The provisions of this MOU shall be governed by and, construed in accordance with the Indian law and the courts in Lucknow shall have the exclusive jurisdiction to deal with any issue arising out of this Agreement.

(b) मध्यस्थता / ARBITRATION

(i) बैंक ऑफ बैंक और उत्तर प्रदेश पुलिस अनुबंध के अंतर्गत या उससे संबंधित किसी भी विवाद को प्रत्यक्ष अनौपचारिक वार्ता द्वारा सौहार्दपूर्ण ढंग से हल करने का हर संभव प्रयास करेंगे। यदि ऐसी अनौपचारिक वार्ता शुरू होने के 30 दिनों के भीतर बैंक और उत्तर प्रदेश पुलिस अनुबंध विवाद को सौहार्दपूर्ण ढंग से हल करने में असमर्थ रहते हैं, तो कोई भी पक्ष विवाद को औपचारिक मध्यस्थता द्वारा हल करने का अनुरोध कर सकता है।

(ii) समझौता ज्ञापन से उत्पन्न या उससे संबंधित विवाद, मतभेद या दावे आपसी सहमति से नियुक्त एकमात्र मध्यस्थ को संदर्भित किए जाएंगे।

(iii) मध्यस्थता का स्थान लखनऊ होगा।

(iv) मध्यस्थता प्रक्रिया अंग्रेजी भाषा में संचालित की जाएगी, और कोई भी निर्णय अंग्रेजी में दिया जाएगा। मध्यस्थता को नियंत्रित करने वाला प्रक्रियात्मक कानून भारतीय कानून होगा।


शैलेंद्र कुमार सिंह / Shailendra Kumar Singh
सहाय्यक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ोदा / Bank of Baroda
लखनऊ अंचल / Lucknow Zone

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पुलिस उपमहानिरीक्षक, धवन / कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

(v) मध्यस्थ का निर्णय अंतिम और बाध्यकारी होगा तथा पक्षकारों पर लागू होगा, और पक्षकार इस निर्णय को अधिकार क्षेत्र रखने वाले किसी एक या अधिक सर्वोच्च न्यायालयों में लागू कराने के हकदार होंगे (परन्तु बाध्य नहीं होंगे)। पक्षकार इस बात पर भी सहमत हैं कि ऐसा प्रवर्तन भारतीय मध्यस्थता एवं सुलह अधिनियम, 1996 के प्रावधानों के अधीन होगा तथा कोई भी पक्षकार इस आधार पर भारत में किसी निर्णय के प्रवर्तन का विरोध नहीं करेगा कि वह निर्णय ऐसे प्रावधानों के अधीन नहीं है।

(i) BOB and Uttar Pradesh Police shall make every effort to resolve amicably, by direct informal negotiation, any dispute arising between them under or in connection with the contract. If 30 days after the commencement of such informal negotiations, Bank and Uttar Pradesh Police have been unable to resolve contract dispute amicably, then, either party may require that the dispute be referred for resolution by formal arbitration.

(ii) The dispute, controversy or claims arising out of or in connection with the MoU shall be referred to as the sole arbitrator to be appointed by mutual consent.

(iii) The place of arbitration shall be at Lucknow.

(iv) The arbitral procedure shall be conducted in the English language, and any award or awards shall be rendered in English. The procedural law governing the arbitration shall be the Indian law.

(v) The award of the arbitrator shall be final and conclusive and binding upon the Parties, and the Parties shall be entitled (but not obliged) to enforce the judgment thereon in any one or more of the highest courts having jurisdiction. The Parties further agree that such enforcement shall be subject to the provisions of the Indian Arbitration and Conciliation Act, 1996 and neither Party shall seek to resist the enforcement of any award in India on the basis that award is not subject to such provisions.

20. विविध / MISCELLANEOUS

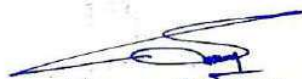
(a) उत्तर प्रदेश पुलिस के जिन कर्मियों के बैंक ऑफ बड़ौदा में पहले से खाते हैं, उन्हें उपरोक्त लाभ प्राप्त करने के लिए अपने खाते को योजना कोड एसबी 186 में परिवर्तित करवाना होगा और निर्बाध लाभ के लिए नामांकन शामिल करना होगा। अन्य योजनाओं में पंजीकृत या अन्य योजनाओं में खोले गए खाते इस समझौता ज्ञापन के अंतर्गत सुविधाओं और लाभों के लिए पात्र नहीं हैं।

(a) Personnel of Uttar Pradesh Police having existing accounts in Bank of Baroda should get their account converted in scheme code SB 186 for getting the above benefits and include nomination for seamless benefits. **Accounts in other scheme or opened in other scheme are not eligible for facilities and benefits under this MOU.**

(b) बड़ौदा रक्षा एवं पुलिस वेतन पैकेज - एसबी 186 योजना (सेवारत कर्मचारी एवं पेंशनभोगी एवं पारिवारिक पेंशनभोगी) खाते में तीन महीने से अधिक समय तक वेतन/पेंशन जमा न होने या किसी कर्मचारी के ऋण खाते में भुगतान में चूक होने की स्थिति में, बैंक को ऐसे खाते को सामान्य बचत बैंक खाते में परिवर्तित करने का अधिकार होगा और वह बड़ौदा रक्षा एवं पुलिस वेतन पैकेज खाताधारक को दिए गए सभी लाभ वापस ले लेगा।

(b) In the event of non - credit of salary/pension for more than three months in the Baroda Defence and Police Salary Package – SB 186 Scheme (Serving employees and Pensioners & Family Pensioners) account or default in loan accounts of any employees, Bank has the discretion to convert such account to normal Saving Bank account and shall withdraw all benefit extended to the Baroda Defence and Police Salary Package account holder.

(c) बैंक आपसी सहमति से सुविधाजनक स्थानों पर एटीएम लगाने और शाखाएं/विस्तार काउंटर स्थापित करने पर विचार करेगा।



शैलेंद्र कुमार सिंह / Shailendra Kumar Singh
सहायप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा / Bank of Baroda
लखनऊ अंचल / Lucknow Zone

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मोहम्मद इमरान
पुलिस उपमहानिरीक्षक, भवन / कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

(c) The Bank will consider the installation of ATMs and setting up of branches / extension counters at locations that are mutually convenient.

(d) उत्तर प्रदेश पुलिस अपनी ओर से एटीएम और शाखाएं स्थापित करने के लिए उपयुक्त स्थान उपलब्ध कराने का प्रयास करेगी जो बैंक की आवश्यकताओं के अनुरूप हो। यदि स्थान उपलब्ध होगा, तो दोनों पक्षों द्वारा आपसी सहमति से तय किए गए किराए पर दिया जाएगा। यदि उत्तर प्रदेश पुलिस ऐसा करने में असमर्थ रहती है, तो बैंक ऑफ बड़ौदा अपने एटीएम स्थापित करने के लिए उपयुक्त स्थान खोजने का प्रयास करेगा। ऐसी स्थिति में, यदि बैंक ऑफ बड़ौदा भी ऐसा स्थान प्राप्त करने में असमर्थ रहता है, तो बैंक ऑफ बड़ौदा उपर्युक्त अनुसार एटीएम स्थापित करने के लिए उत्तरदायी नहीं होगा। उत्तर प्रदेश पुलिस द्वारा स्थान उपलब्ध कराने में विफल रहने की स्थिति में बैंक ऑफ बड़ौदा ऐसा स्थान प्राप्त करने के लिए हर संभव प्रयास करेगा।

(d) The Uttar Pradesh Police 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 rent as mutually agreed by both the parties. If Uttar Pradesh Police is unable to provide so, Bank of Baroda shall try to find the suitable place to set up its ATMs. In such an event, if Bank of Baroda is also unable to get such space, Bank of Baroda shall not be liable to set up ATMs as contained above. Bank of Baroda shall use its best efforts to procure such space in case Uttar Pradesh Police fail to provide the space.

(e) "अपने ग्राहक को जानें" मानदंडों के संबंध में, कर्मचारी की पहचान और वर्तमान पते को प्रमाणित करने वाला, संबंधित इकाई के अधिकृत हस्ताक्षरकर्ता द्वारा जारी/प्रतिहस्ताक्षरित सेवा प्रमाण पत्र/पत्र बैंक को स्वीकार्य होगा। इसके अतिरिक्त, कर्मचारी भारतीय रिज़र्व बैंक द्वारा समय-समय पर निर्धारित आधिकारिक रूप से मान्य दस्तावेज प्रस्तुत कर सकता है।

(e) As regards "Know Your Customer norms", a service certificate/ letter issued/ countersigned by the authorized signatory from the individual's unit, certifying the identity and present address of the employees, will be acceptable to the Bank. In addition, the employee can submit the officially valid documents as prescribed by Reserve Bank of India from time to time.

(f) क्रेडिट कार्ड जारी करना हमारी सहायक कंपनी बीओबी कार्ड्स के पूर्ण विवेकाधिकार पर निर्भर है। क्रेडिट कार्ड से संबंधित किसी भी बीमा दावे का निपटारा बीओबी कार्ड्स द्वारा किया जाना चाहिए। क्रेडिट कार्ड से संबंधित एमआईटीसी के लिए परिशिष्ट VII देखें।

(f) Credit card issuance at the sole discretion of our subsidiary BOB Cards. Any Insurance claims on Credit card should be dealt with BoB Cards. Refer to **Annexure VII** for MITC related to Credit Card.

(g) आकस्मिक और प्राकृतिक मृत्यु से संबंधित परिभाषाएँ और शर्तें भारतीय बीमा नियामक एवं विकास प्राधिकरण (IRDAI) द्वारा जारी दिशानिर्देशों का सख्ती से पालन करेंगी।

(g) The definitions and conditions pertaining to accidental and natural deaths shall strictly adhere to the guidelines issued by the Insurance Regulatory and Development Authority of India (IRDAI).

(h) आकस्मिक मृत्यु की स्थिति में, मृतक वेतनभोगी कर्मचारी जीवन बीमा और व्यक्तिगत दुर्घटना बीमा दोनों के लिए पात्र होगा। वेतनभोगी कर्मचारी की प्राकृतिक मृत्यु की स्थिति में, केवल जीवन बीमा लागू होगा और व्यक्तिगत दुर्घटना बीमा का कोई लाभ नहीं होगा। जीवन बीमा केवल वेतनभोगी कर्मचारियों पर लागू होता है।

(h) In case of accidental death, the deceased salaried personnel shall be eligible for both Life Insurance and Personal Accident Insurance coverage. In the case of natural death of a



शैलेंद्र कुमार सिंह/Shailendra Kumar.
महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा/Bank of Baroda
लखनऊ अंचल/Lucknow Zone

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(मो० कुमार)
पुलिस उपमहानिरीक्षक, भवन /कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

salaried employee, only Life Insurance coverage shall be applicable, with no entitlement to Personal Accident Insurance. Life Insurance is applicable to salaried personnel only.

- (i) बीमा पॉलिसी के अंतर्गत आने वाले उत्तर प्रदेश पुलिस कर्मियों की मृत्यु होने की स्थिति में, दावा निपटान राशि का उपयोग सर्वप्रथम बैंक ऑफ बड़ौदा के बकाया या देनदारियों के भुगतान के लिए किया जाएगा। शेष राशि, यदि कोई हो, तो नामित व्यक्ति को वितरित की जाएगी।
- (ii) In the event of the death of an Uttar Pradesh Police personnel covered under the insurance policy, any claim settlement amount shall first be utilized toward clearing any outstanding dues or liabilities owed to Bank of Baroda. The remaining balance, if any, shall then be disbursed to the nominee.
- (j) उत्तर प्रदेश पुलिस बैंक ऑफ बड़ौदा में संस्थागत खाते खोलने, उनका प्रचार करने या उन्हें हस्तांतरित करने का प्रयास करेगी, जिससे पारस्परिक संबंध मजबूत होंगे।
- (j) Uttar Pradesh Police will endeavour to open, canvass, or transfer institutional accounts to Bank of Baroda, thereby strengthening the mutual relationship.
- (k) निरंतर सामंजस्य और प्रभावशीलता सुनिश्चित करने के लिए इस समझौता ज्ञापन के संबंध और परिचालन शर्तों की समीक्षा द्विवार्षिक (प्रत्येक छह माह) आधार पर की जाएगी।
- (k) The relationship and the operational terms of this MoU shall be reviewed biannually (every six months) to ensure continued alignment and effectiveness.
- (l) दावा सूचना और दस्तावेज़ जमा करने की समयसीमा अनुलग्नकों में स्पष्ट रूप से दी गई है। नामांकित व्यक्ति को निर्धारित समयसीमा का पालन करना होगा, अन्यथा बीमा कंपनी द्वारा दावा अस्वीकार कर दिया जाएगा और उसके बाद बैंक या बीमा कंपनी द्वारा कोई पूछताछ नहीं की जाएगी। समझौता ज्ञापन की अवधि के दौरान नवीनीकृत पॉलिसी के नियमों और शर्तों के अनुसार समयसीमा में परिवर्तन हो सकता है। जीपीए और जीटीएल दोनों की समयसीमा में नवीनीकृत पॉलिसी के लिए परिवर्तन होने पर सूचित किया जाएगा।
- जीटीएल दावों के लिए: जीवन बीमा कवरेज के तहत सभी दावों की सूचना मृत्यु की तारीख से 90 दिनों के भीतर दी जानी चाहिए। यदि बाद के वर्षों में नवीनीकृत पॉलिसी की समय-सीमा में कोई बदलाव होता है, तो उसकी सूचना उचित रूप से दी जाएगी। इस समय-सीमा के भीतर सूचना न देने और दस्तावेज़ जमा न करने पर दावा अस्वीकृत कर दिया जाएगा।
 - जीपीए दावों के लिए: दुर्घटना की तिथि से दावा सूचित करने और बुनियादी दस्तावेज़ (जिनमें मृतक के केवाईसी दस्तावेज़, मृत्यु का कारण, जीडी, एफआईआर, पोस्टमार्टम, पंचनामा और मृत्यु प्रमाण पत्र शामिल हैं) जमा करने की समयसीमा 180 दिन है। इस समयसीमा के भीतर दावा सूचित करने और दस्तावेज़ जमा करने में विफल रहने पर दावा अस्वीकृत कर दिया जाएगा।

(l) The timeline for claim intimation and submission of documents are clearly outlined in the Annexures. The nominee to ensure that they follow the timeframe defined else the claim would be **rejected by the Insurance company and no query would be entertained thereafter by the Bank or the Insurance company.** The timelines are subject to change as per terms and conditions of renewed policy during the MOU tenure. The timelines for both GPA and GTL would be communicated as and when they change for renewed policy.

- **For GTL Claims:** All claims under Life Insurance Coverage must be intimated within 90 days from the date of death. The renewed policy timelines in subsequent years if changed would be suitably intimated. Failure to intimate and submit the documents within this time frame would reject the claim.
- **For GPA Claims:** The timelines to intimate the claim along with submission of basic documents (which include KYC documents of the deceased, cause of

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शैलेंद्र कुमार सिंह / Shailendra Kumar
मंडलप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा / Bank of Baroda
लखनऊ अंचल / Lucknow Zone



(श्री) इमरान
पुलिस उपमहानिरीक्षक, भवन / कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

death, GD, FIR, Post-mortem, Panchnama and Death Certificate) from the date of accident is 180 days. Failure to intimate and submit the documents within this time frame would reject the claim.

(m) बैंक ऑफ बड़ौदा उत्तर प्रदेश पुलिस के साथ व्यापार विकास के लिए प्रतिबद्ध है और बड़ौदा रक्षा एवं पुलिस वेतन पैकेज के माध्यम से दी जाने वाली सुविधाओं में निरंतर सुधार करने का प्रयास करेगा। ये सुधार उत्तर प्रदेश पुलिस के सभी बड़ौदा रक्षा एवं पुलिस वेतन पैकेज खातों पर लागू होंगे।

(m) Bank of Baroda is committed to the business development with Uttar Pradesh Police and will continuously strive to improve the offerings through the Baroda Defence and Police Salary Package. These improvements will be applicable to all the Baroda Defence and Police Salary Package accounts of Uttar Pradesh Police.

(n) बैंक ऑफ बड़ौदा के स्वास्थ्य बीमा साझेदारों, जैसे कि निवा बूपा स्वास्थ्य बीमा और स्टार स्वास्थ्य बीमा के साथ साझेदारी के माध्यम से स्वास्थ्य बीमा योजनाएं उपलब्ध हैं। इन योजनाओं का विवरण यूपी पुलिस के साथ साझा किया जाएगा ताकि इच्छुक कर्मों संबंधित स्वास्थ्य बीमा कंपनियों को सीधे आवश्यक भुगतान करके इनका लाभ उठा सकें। बीमा कंपनी अपनी नीतियों, जोखिम मूल्यांकन, चिकित्सा परीक्षण और आवश्यक दस्तावेजों के आधार पर किसी व्यक्ति के लिए बीमा कवर का निर्धारण करेगी। बीमित व्यक्ति बैंक के किसी भी हस्तक्षेप के बिना पूरक बीमा के लिए सीधे बीमा कंपनी से संपर्क करेगा।

(n) Top up Health Insurance scheme are available through tie-up with Health Insurance partners of Bank of Baroda i.e Niva Bupa Health Insurance and Star Health Insurance. Details of such schemes will be shared with UP Police so that interested personnel can opt them by making the required payment directly to the respective Health Insurance companies. The insurance company will decide the insurance cover to a person based on its policies, risk assessment, medical tests, and any required documents. The insured will deal directly with the Insurance company for the supplemental Insurance without any intervention from the Bank.

(o) बैंक एक ऐसी सुविधा देगा जिससे UP पुलिस के कर्मचारी, खुद सीधे संबंधित इंश्योरेंस कंपनी को अतिरिक्त प्रीमियम देकर, अपने लाइफ इंश्योरेंस कवर को 20 लाख रुपये से ज्यादा (टॉप-अप) बढ़ा सकेंगे। हालाँकि, इंश्योरेंस कंपनी किसी व्यक्ति का इंश्योरेंस कवर अपनी नीतियों, जोखिम आकलन, मेडिकल टेस्ट और जरूरी दस्तावेजों के आधार पर तय करेगी। बीमित व्यक्ति सप्लीमेंटल इंश्योरेंस के लिए सीधे इंश्योरेंस कंपनी से संपर्क करेगा, इसमें बैंक का कोई दखल नहीं होगा।

(o) Bank will facilitate a provision to allow UP Police employees to enhance (top-up) their Life Insurance cover over and above Rs. 20 lakh by paying the additional premium themselves directly to the respective Insurance company. However, the insurance company will decide the insurance cover to a person based on its policies, risk assessment, medical tests, and any required documents. The insured will deal directly with the Insurance company for the supplemental Insurance without any intervention from the Bank.

21. वेतनभोगी कर्मचारियों के लिए कुल कवर / Total Cover for Salaried personnel:-

बीमा कवर	राशि (लाख में)
व्यक्तिगत दुर्घटना बीमा (GPA)	150
जीवन बीमा (जीटीएल)	20
ऐड-ऑन कवर तक	225
डेबिट कार्ड (ऑफ-ड्यूटी)	10
क्रेडिट कार्ड (ऑफ-ड्यूटी)	20
कुल	425






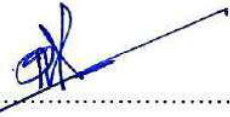

शलेन्द्र कुमार सिंह / Shalendra Kumar Singh
महाप्रबन्धक एवं अंचल प्रमुख
General Manager & Zonal Head
बैंक ऑफ बड़ौदा / Bank of Baroda
लखनऊ अंचल / Lucknow Zone


(श्री. ज. क. सिंह)
पुलिस उपमहानिरीक्षक, भवन / कल्याण
उ०प्र० पुलिस मुख्यालय,
लखनऊ।

Cover	Amount (in Lac)
Personal Accidental Insurance (GPA)	150
Life Insurance (GTL)	20
Add-on Covers upto	225
Debit Card (off-duty)	10
Credit Card (off-duty)	20
Total	425

इसके प्रमाण स्वरूप, प्रत्येक पक्ष ने अपने विधिवत अधिकृत प्रतिनिधि के माध्यम से अपने हस्ताक्षर किए हैं।

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

<p>Signed on behalf of Uttar Pradesh Police Head Quarters</p> <p></p> <p>(मो० इमरान)..... पुलिस उपमहानिरीक्षक, भवन / कल्याण उ०प्र० पुलिस मुख्यालय Name : Shri Mohan Singh / Welfare Designation: D.I.G. (Welfare)</p>	<p>Signed on behalf of Bank of Baroda</p> <p></p> <p>शैलेन्द्र कुमार सिंह / Shailendra Kumar Singh महाप्रबन्धक एवं अंचल प्रमुख General Manager & Zonal Head बैंक ऑफ़ बड़ोदा / Bank of Baroda.... लखनऊ अंचल / Lucknow Zone Name : Shri Shailendra Kumar Singh Designation: GM & Zonal Head Lucknow Zone</p>
<p>Witnesses:</p> <p>1. </p> <p>Name: Ashutosh Mishra Designation: SP (H/W) PHB, U.P.</p> <p>2. </p> <p>Name: SADHANA SINGH Designation: ADDL SP (PHB) PHB, U.P.</p>	<p>1. </p> <p>Name: Shri Rakesh Chalavariya Designation: DGM -BD, Lucknow Zone</p> <p>2. </p> <p>Name: Shri Kamlesh Rathore Designation: DGM, Lucknow Metro Region</p>

Annexure I

Application-cum undertaking to be taken from all account holders new/ existing / applying for conversion of account and Undertaking for sharing data to 3rd Party

The Branch Manager
Bank of Baroda
.....Branch

Dear Sir,

BARODA DEFENCE & POLICE SALARY PACKAGE

- (1) Request for Conversion of Saving Bank Account to Baroda Defence & Police Salary Package &
(2) Undertaking from New/ Existing Salary Package Account Holders for Sharing of personal Data with third parties

1. I maintain SB account with your branch / intend to open a new savings account under Baroda Defence and Police Salary Package Scheme SB186. My account number is..... (*Strike out whichever is not applicable*).
2. I am presently employed/ retired from **UTTAR PRADESH POLICE** as (Rank). My Employee 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..... (as documentary proof). I request you to accept it for satisfying KYC norms be prescribed by your bank along with other KYC documents as prescribed by RBI.
3. I am also enclosing Service Certificate / copy of PPO issued from the office and request you to accept it for satisfying the norms as prescribed by the Bank.
4. 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. (*Strike out whichever is not applicable*).
5. Since, I am presently posted at / being posted to I request that my account should be transferred to branch of BoB for ease of operation. (*Strike out whichever is not applicable*).
6. I hereby undertake that I shall obtain a "No Dues Certificate" from Bank of Baroda in case I desire to shift my account to any other bank for credit of Salary. I further undertake that I shall not shift / change my salary bankers from Bank of Baroda unless I have liquidated all loans outstanding with Bank of Baroda.
7. I hereby give my consent to BoB to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purpose of availing such benefits/ features.

Yours faithfully,

(Signature)

Date :
Place :
Address :

Name :
Mob No :



Annexure II

The Branch Manager
Bank of Baroda

_____ Branch

Dear Sir,

BARODA DEFENCE & POLICE SALARY PACKAGE (SB186) - REQUEST FOR ISSUANCE OF NO OBJECTION CERTIFICATE TO TRANSFER SALARY FROM BANK OF BARODA TO ANOTHER BANK

- 1- I maintain a salary SB account with your branch.
- 2- I am presently employed as _____ with _____
- 3- My account number is : _____
- 4- My Mobile Number is : _____
- 5- My present address is : _____

6- I request you to issue me a No Dues Certificate as I desire to change my salary credit Bank from where I need to draw my monthly salary.

7- I wish to undertake that I do not have any loans outstanding in my name/ Jointly in my name in any branch of Bank of Baroda.

Yours faithfully,

Name : _____

Date : _____

Address: _____

Place : _____

(with Rank and Decoration/ Address)

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



Annexure III

Group Term Life Insurance Policy for personnel of Uttar Pradesh Police who are Salary Account Holders of M/s Bank of Baroda

SOP covers Salary Account opening, Terms and conditions for Insurance offerings and procedure for Claim Settlement.

Description of the Group	Uttar Pradesh Police Salary Account Holder Group
Type of Policy	Group Term Life Cover
Sum Insured for Death Benefit only	<ul style="list-style-type: none"> ❖ Complimentary Life Insurance Cover of Rs. 20 Lakhs for salary accounts of Uttar Pradesh Police Personnel under Bank of Baroda Defence and Police Salary Package (SB186). The following conditions apply: ❖ The life insurance cover will be available to regular and permanent Uttar Pradesh Police personnel only. ❖ Insurance cover since inception – Uttar Pradesh Police personnel will be entitled to life insurance cover of Rs. 20 lacs since inception. The cover will commence automatically on 1st credit of salary in the account after the MOU date. Uttar Pradesh Police Department personnel who are existing account holder will also be entitled to life insurance cover from the date of MOU coming into effect. The existing account holders will have to get their accounts converted to SB-186 scheme mandatorily for getting the Insurance coverage. ❖ The insurance cover will be applicable to regular, permanent and active salaried account holders only and Pensioners will not be entitled to the life insurance cover. ❖ Suicidal deaths will be covered after 12 months from the date of enrolment of account in the scheme provided regular and continuous 12 month salary has been credited in account. ❖ The Life Insurance cover will not exceed the threshold of Rs. 20 Lakhs at any point.
Coverages	<ul style="list-style-type: none"> • Any kind of death such as natural death, death due to any illness, death due to pre-existing illness. • Suicide deaths will be covered after 12 months from the date of enrolment of a personnel provided regular and continuous 12 month salary has been credited in account.
Exclusions	<ol style="list-style-type: none"> 1. NCB - The insurance company does not under any conditions, cover death or disability due to or consequent upon the use of Nuclear, Chemical or Biological weapons 2. AWR - Active war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence. 3. PWR/T - Passive War Risk and/or Passive Terrorism
Maximum cover ceasing age	60 Years or date of retirement whichever is earlier
Free cover limit (FCL) (INR)	INR 20,00,000.00
Actively at work (AAW) Clause	Waived for all members



TERMS AND CONDITIONS:

- ❖ Group Term Life Insurance policy from the Insurance Company is for a period of one year, for the various sum insured mentioned above in the event of any kind of death such as natural death, death due to any illness, death due to pre-existing illness etc.
- ❖ Complimentary Life Insurance Cover of Rs. 20 Lakhs for opening salary accounts of Uttar Pradesh Police Personnel under Baroda Military Salary Package. The following conditions apply:
- ❖ Insurance cover since inception – Uttar Pradesh Police personnel will be entitled to life insurance cover of Rs. 20 lacs since inception. The cover will commence automatically on credit of 1st salary in the account after the execution of MOU. Uttar Pradesh Police personnel who are existing account holder will also be entitled to life insurance cover from the date of 1st salary credit in account after the MOU coming into effect provided they get the account converted in Scheme code SB186 (Baroda Defence and Police Salary Account).

FRAMEWORK OF THE POLICY:

- a) The details of Account Holders of Bank of Baroda i.e. date of birth, gender, date of opening of Account would be made available separately by Bank of Baroda, Zonal Office, New Delhi, through email with the broker and Insurance Company.
- b) Group Term Life Insurance Policy from the Insurance Company will cover the requested Uttar Pradesh Police Salary Account Holders at any given point of time.
- c) There will not be any medical examination for the members of Group Term Life Insurance Policy irrespective of the age of Uttar Pradesh Police Salary Account Holders of Bank of Baroda.
- d) The coverage of the policy would be applicable from the very inception of the policy till the last date of its validity irrespective of any eventualities facing them at any time, including illnesses - whether pre-existing or developed during the course of policy, absences or leaves from work, accidents or any other circumstances whatsoever.
- e) Bank of Baroda, Zonal Office, Lucknow, shall have a right to add or exclude new Account Holders and existing Account Holders from the coverage. Additional premium, if any, due to such additions of new Employees and Accounts will be calculated on pro-rata basis. Similarly, for any deletion from the coverage, Bank of Baroda, Zonal Office, New Delhi, would inform and the premium would be pro-rated/ recalculated. If any net excess premium is found the excess amount would be refunded back to Bank of Baroda, Zonal Office, New Delhi, at the end of the coverage period.
- f) Life Insurance Policy cover is applicable only for the serving personnel till the age of 60 years or retirement whichever is earlier.
- g) The Claim would be settled within 30 days after submission of all the required claim documents.
- h) The Insurance Company should release the payment of claim to the Master Policy holder or dependent of deceased personnel through the bank/account of the nominee/dependent of the deceased Salary Account holder on submission of all the claim documents mentioned in the claim administration procedure. The payment to the deceased would be made after accounting for any loans outstanding in the name of the deceased/jointly in the name of the deceased.
- i) Insurance Broker will coordinate with the claimant and Insurer for follow up and expeditious settlement of all the claims.
- j) Declaration of Good Health has been waived off for this policy
- k) The Policy is a worldwide cover and it will be 24*7 cover. Specific countries are excluded from cover unless specifically agreed in this Agreement namely: Central African Republic,



Democratic Republic of Congo, Eritrea, Guinea-Bissau, Iran, Iraq, Lebanon, Libya, Mali, North Korea, Somalia, South Sudan, Sudan, Yemen

STANDARD EXCLUSIONS UNDER THE POLICY:

1. NCB - The insurance company does not under any conditions, cover death or disability due to or consequent upon the use of Nuclear, Chemical or Biological weapons.
2. AWR - Active war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence.
3. PWR/T - Passive War Risk and/or Passive Terrorism

CLAIMS PROCESS:

The following procedure is agreed upon and adopted to deal with the claims arising under the policy issued to Bank of Baroda.

Intimation of Claim:

Every claim is to be immediately notified to the concerned officials of MARSH INDIA through an official email upon the happening or on coming to the knowledge of M/s. Bank of Baroda. On receipt of the intimation, MARSH INDIA Team will register the claim with the Insurance Company and generate the Claim Intimation no.

All the claims of the Insured will be intimated through M/S Marsh India Insurance Brokers Pvt. Ltd., who will co-ordinate with Insurer. Nodal officer for Marsh India will be Jignesh Panchal & for Shriram will be Sidam Sridevi.

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

Claim Notification Period: If a claim is made under the scheme, it should be promptly reported to the insurer. However, it must not be later than 365 days after the date of death but within 90 days from policy year's annual renewal date (at present the renewal date is 2nd May), whichever is earlier. Additionally, all necessary supporting evidence must also be provided within this timeframe. This timeline may change based on the terms and conditions of the renewed policy which would be intimated to the Organisation.

Notwithstanding anything contained in this Agreement, the insurer shall not be liable for any claim for which the insurer has not received notice within claim notification period as mentioned above.

The intimation of claim shall include

- Brief note on incident (Including Date & Time of incident)
- Details of the Affected Customer Account/name of the concerned person/ contact details of the Nominee to be contacted
- Copy of Death Certificate (issued by the local health and medical authority)

Claims can be intimated through

Registered Post/Courier – Intimation with supporting documents can be sent to claims department at head office by courier to the below address.



Jignesh Panchal
Marsh India Insurance Brokers Pvt. Ltd.
701 & 702, Venus Stratum
Jhansi Ki Rani BRTS Stop
Surendra Mangaldas Road
Nehrunagar, Ahmedabad
Gujarat – 380015

Email – Intimation with supporting documents can be sent to

- ❖ bobclaims.gtl@marsh.com
- ❖ Jignesh.Panchal@marsh.com
- ❖ balkishan.s@marsh.com
- ❖ defenceclaims@bankofbaroda.co.in

For Death Claim

- Filled Claim Intimation Form attested by the Nominee and Master Policy Holder.
- Copy of Death Summary (issued by the local health and medical authority)
- Copy of death certificate
- Copy of Age and ID proof of Life Assured
- Copy of ID & Address proof of all nominees applying for the Claim
- Copy of Bank Passbook / Personalized Cancelled Cheque of all nominees applying for the Claim
- Hospitalization documents (discharge summary, all investigation reports) in case the Member was treated for any illness related to the cause of death / Attending Physician's Statement
- Any other document or information that we may need to process the claim depending on the cause or nature of the claim
- Legal Evidence of Title in the form of Succession certificate from court having competent jurisdiction or Probate of Will (In case nominee name is not available in the bank account details)

Dept. – Group Term Life Insurance Policy for Bank of Baroda A/c holders

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

Branch Manager of the Bank where the account exists will send duly filled, signed & stamped claim form along with all the relevant claim documents required to the address mentioned below-

Jignesh Panchal
Marsh India Insurance Brokers Pvt. Ltd.
701 & 702, Venus Stratum
Jhansi Ki Rani BRTS Stop,
Surendra Mangaldas Road
Nehrunagar, Ahmedabad, Gujarat – 380015

- ✓ MARSH INDIA Team must ensure that complete set of documents are submitted to the Insurer in one go, within a TAT of T+1 Day after receipt of documents from the Claimant i.e. Further if any deficiency is raised, then it must be ensured that the claimant gets the deficiency document, and the compliance is made within 7 days of receipt of documents. The MARSH



- INDIA Team has to see whether the additional document request made by the Insurance Company is valid or not.
- ✓ MARSH INDIA Team has to examine the pendency of the claim which are pending for more than 1 month after the submission of complete set of documents. If any claim is pending on account of deficiency of documents which are not forthcoming in spite of number of reminders, the MARSH INDIA Team has to get in touch with the Claimant and find out the facts and facilitate the process of submission of documents & thereafter processing of the Claim.
 - ✓ The MARSH INDIA Team has to play a big role in cases which are recommended for rejection. The MARSH INDIA Team has to respond within 72 working hours of receipt of such rejection cases with their own observations to Insurance Company and the Bank.
 - ✓ Provide monthly Claims MIS for the review of The Bank and ensure that there are no claims which are ageing beyond 30 days are at the minimum.
 - ✓ In the event of a claim undergoing investigation, resolution will be pursued within 21 days to the best of MARSH INDIA ability. Extensions beyond 30 days will be permissible solely in instances where claimant documents are pending.

CLAIMS FOLLOW UP / PROCESSING:

The reminders shall be sent by M/S Marsh India Insurance Brokers Pvt. Ltd. to Bank at regular intervals for pending claim documents, a communication via letter in hard copy / email will be sent to client with defined timeline.

Reminder process would be same for the document's deficiency also.

1st reminder T+ 7 days

2nd reminder T+ 15 days

3rd reminder T + 30 days

T is Date of Intimation

**Business Working Days

CLAIM PAYMENT:

- Once the claim is approved the payment in the form of NEFT shall be done to the Savings Bank Account of the Registered Nominee/s or in case the nominee is not registered or pre-deceased, to the Legal Heir/s, after verification, on submission of all the claim documents mentioned in the claim administration procedure, with a covering letter.
- In cases where nominee details are not shared at time of member addition/issuance in master policy, death claim can be paid to the claimant as per details provided at time of claim subject to fulfilment of the requirements raised by Shriram Life Insurance Co. Ltd. After payment of death claim, any entitlement/claim raised by any individual will be not entertained by Shriram Life Insurance Co. Ltd. and responsibility will be at Bank's (master policy) end to clarify and close such queries.

Claim Notification period - If a claim is made under the scheme, it should be promptly reported to the insurer. However, it must not be later than 365 days after the date of death but within 90 days from policy year's annual renewal date, whichever is earlier. Additionally, all necessary supporting evidence must also be provided within this timeframe.

Notwithstanding anything contained in this Agreement, the insurer shall not be liable for any claim for which the insurer has not received notice within claim notification period as mentioned above.



ESCALATION MATRIX: -**For - Marsh India Insurance Brokers Pvt. Ltd.**

Escalation Level	Name	Designation	Contact Details	Email ID
Policy Service Manager	Balkishan	Senior Process Associate	8655750083	Balkishan.s@marsh.com
(1st Escalation Level)	Jignesh Panchal	Process Manager	8980016256	Jignesh.Panchal@marsh.com
2nd Escalation Level)	Neha Trivedi	Executive Vice President	8980014363	neha.trivedi@marsh.com
(3rd Escalation Level)	Anshul Agarwal	Senior Vice President	9833806355	anshul.agarwal@marsh.com
Overall program manager	Mohit Dyundi	Executive Vice President	8980014923	mohit.dyundi@marsh.com

For - M/S Shriram Life Insurance Company Limited

Levels	Mail ID's	Name	Designations	Description
Support Desk	groupops@shriramlife.in Kothoori.Priyanka@shriramlife.in	Priyanka - MPH queries/Addition/deletions	Ops Team	Please communicate to groupops@shriramlife.in
Level 1	raghunadha.reddy@shriramlife.in vandana.kothala@shriramlife.in narsingrao.b@shriramlife.in	Raghu – NB Vandana – Medicals Narsing – Foreclosure/cancellation	Executive & Sr Executive	Escalate if query/issue hasn't been responded
Level 2	rajashekar.reddy@shriramlife.in	Rajashekar Reddy	Deputy manager	Escalate if the issue/Query is not closed
Level 3	Vijay.bs@shriramlife.com	Vijay B S	AGM- Ops	Escalate if the issue/Query is not closed
Level 4	Madhavi.s@shriramlife.com	Madhavi S	AVP – Ops	Escalate level 3 if issue/Query

Subject	Level 1	Level 2	Level 3	Level 3
Claims MIS	Arjun Koppula, AM ARJUN.KOPPULA@SHRIRAMLIFE.IN	Sidam Sridev	P Manikandan, Manager	Bhimaraju Nirmala, AGM
Death Claims	groupclaims@shriramlife.in	SIDAM.SRIDEVI@SHRIRAMLIFE.IN	pmanikandan@shriramlife.in	bhimarajunirmala@shriramlife.com



CLAIM INTIMATION / CLAIMANT STATEMENT

***SEGMENT – A (Policies of Life Assured with SLIC)**

Sl. No.	Member Policy No.	DOC	Sum Assured	Nominee Relation with Life Assured
A.				
B.				
C.				
D.				

*** SEGMENT – B (Life Assured Details)**

Life Assured Name : _____

Life Assured Father/Husband Name : _____

Date of Death: _____ Gender: Male / Female LA Mobile No. (if) : _____

Nature of Death : Illness, Natural, Accident, Murder, Suicide (if Illness please specify) _____

Place of Death : Hospital, Clinic, Residence, Office, Other (if other place specify) _____

SEGMENT – D (Claimants Details)

*Claimant Name : _____

*Relation with Life Assured : _____

Date of Birth of Claimant : _____

*Claimant Address : _____

*Contact No. of Claimant : _____

Email ID of Claimant: _____

Claimant PAN No. : _____

Claimant Citizenship : Indian / NRI (If NRI, please specify the Name of the Country) _____

***SEGMENT – E (Claimants NEFT Mandate / Bank Account Details)**

In case of Beneficiary is a Minor, please provide Legal Heir Account Details:

Account Holder Name : _____

Bank Name : _____



Bank Branch Name : _____
Account No. : _____
IFSC Code : _____ MICR Code : _____
Account Type : Saving / Current / NRO / NRE

Date: DD / MM / YYYY Place: _____

Signature of the claimant

SEGMENT – G (Declaration for Signature in Vernacular or for Thumb Impression Case)

The Claimant has affixed his/her thumb impression / has signed in vernacular / has not filled the application. I have explained the contents of this form to the member in _____ language and done the best to ensure that the contents have been fully understood by the claimant and have accurately recorded the claimant responses to the information sought by the DOGH form and I have read the responses back to the claimant and he/she has confirmed that they are correct.

Name of the Declarant: _____

Address : _____

Date : DD / MM / YYYY
Place : _____

Contact No. : _____

Signature of the Declarant : _____

Note : In case of any demand or favour asked by anyone including a company representatives towards claim processing or settlement of the same should not be entertained and must be reported to the company immediately on the company's contact details.

SEGMENT – H (Master Policy Holder Declaration)

Name of Master Policy Holder : _____

Location of the MPH : _____

Authorized Person Name : _____

Authorized Person Designation : _____

I/We hereby declare that all the above information is true in every respect.



All the Photocopy of the document provide by claimant is verified through the original documents.

Date : DD MM YY

Place : _____

Seal and Signature of MPH

SEGMENT – I (Instruction for Filling up the Form & Mandatory Documents)

A. Please read before filling the form :

1. The Form should be filled by the claimant only. In case the claimant is a minor the guardian / appointee / Legal Hire may fill the form.
2. Claims under multiple policies may be registered by filling a single form and provide all applicable Policy No.
3. In case of more than one claimant, separate forms need to be filled for each claimant.
4. Please read the declarations carefully and the clamant should sign the claim form in the same manner as you normally sign your cheque
5. Claim is payable subject to fulfillment of all the terms and conditions of the Policy.
6. No fee or commission should be paid to anyone to process the claim.
7. Make sure your address, Phone No. and Email ID are current and active as the correspondence will happen through this only
8. Asterisk (*) refers to mandatory information.

B. Mandatory document for Claim Process :

- Original Death Certificate,
- Claim Form,
- Certificate of Insurance (COI),
- Life Assured ID Proof,
- Nominee / Claimant ID & Address Proof,
- Claimant NEFT Details,
- FIR and PMR require in case of unnatural death,
- Driving License in case of Road Traffic Accident (RTA)



ANNEXURE IV

Standard Operating Procedure for Baroda Defence & Police Salary Package – Group Personal Accident

SOP covers Salary Account opening, Terms and conditions for Insurance offerings and procedure for Claim Settlement.

- ❖ The Baroda Defence and Police Salary Package will be extended to the existing account holder or new accounts holder (Salaried Personnel / Pensioners) subject to submission of correct data by concerned Zone certifying that correct accounts have been opened as per scheme eligibility and the data is being submitted after salary has been credited in the accounts
- ❖ Existing salary accounts of **Uttar Pradesh Police** or pension accounts of pensioner will be converted to **Baroda Defence and Police Salary Package** account subject to an application-cum-undertaking submitted by the account holder as per specimen attached in **Annexure I**.
- ❖ A 'No Dues' Certificate will be issued by Bank of Baroda if existing Salary Account-holder desires to shift his/ her salary account to another bank. Specimen 'No Dues Certificate is enclosed as Annexure II.
- ❖ New Accounts opened by Bank of Baroda in the Training Academies / Centres will be opened in Baroda Defence and Police Salary Package on receipt of temporary numbers (for training) by Training Academies / Centres and on receipt of service numbers the amendments in the numbers will be undertaken by Bank of Baroda.
- ❖ Baroda Defence and Police Salary Package - As regards "Know Your Customer norms", a certificate/ letter issued/ countersigned by the authorized signatory from the individual's unit, certifying his identity and present address, will be acceptable to the Bank. In addition, Aadhaar Card and PAN card are the two documents which need to be submitted to the bank for account opening. Account opening will be as per the guidelines issued by our bank from time to time. In absence of Aadhaar card any other valid KYC document as per RBI guidelines can be accepted.

INSURANCE OFFERINGS

A) Personal Accident Insurance offerings for active Personnel:

<u>Insurance Offerings</u>	<u>Baroda Defence & Police Salary Package</u>
<u>Personal Accident Death Cover (PAI)</u>	Salary account cover of ₹ 150 Lakhs - (both On-duty and Off-duty)
<u>Age</u>	Min entry age: - 18 years Max Age: - 60 Years or retirement whichever is earlier
<u>Permanent Total Disability Cover (PTD)</u>	Rs. 150 Lakhs
<u>Permanent Partial Disability Cover (PPD)</u>	Upto Rs. 75 Lakhs* (as per IRDAI guidelines)



B) Personal Accidental Offerings for Pensioners are as under:

Insurance Offerings	Baroda Defence & Police Salary Package
Personal Accident Death Cover (PAI)	Upto Rs.75 Lakhs
Age	Min 60 Years or retirement age whichever is earlier Max Age – Till Death
Permanent Total Disability Cover (PTD)	Upto Rs. 75 Lakhs
Permanent Partial Disability Cover (PPD)	Upto Rs. 37.5 Lakhs (as per IRDAI guidelines)
Inclusion of deaths in active operations	No

C) Personal Accidental Offerings for Family Pensioners are as under:

Insurance Offerings	Baroda Defence & Police Salary Package
Personal Accident Death Cover (PAI)	Upto Rs.37.5 Lakhs
Age	Cover starts from the date of commencement of family pension Max Age – Till Death
Permanent Total Disability Cover (PTD)	Upto Rs. 37.5 Lakhs
Permanent Partial Disability Cover (PPD)	Upto Rs. 18.75 Lakhs (as per IRDAI guidelines)
Inclusion of deaths in active operations	No

***Important terms and conditions for claims:**

1. Base PAI cover for salaried personnel is ₹ 150 Lakhs and for Pensioners is ₹ 75 Lakhs and for Family Pensioners is ₹ 37.5 Lakhs.
2. Permanent Total Disablement (PTD) is in event of injury occurring to the insured's Account holder, solely and directly from accident caused by external, violent and visible means within 12 calendar months of its occurrence resulting in total irrecoverable loss as total permanent disablement, the claim will be settled as per IRDAI guidelines.

STANDARD EXCLUSIONS UNDER THE POLICY:

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

- A. Payment of compensation in respect of Death, injury of Disablement of the Insured person
- from intentional self-injury, suicide or attempted suicide,
 - whilst under the influence of intoxicating liquor or drugs
 - directly or indirectly caused by venereal diseases, aids or insanity,
 - arising or resulting from the insured person committing any breach of law with criminal intent,
 - Whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft as per the option chosen.
- B. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion,



Revolution, Insurrection, Mutiny, Military Force or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality.

- C. Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person –
- Directly or indirectly caused by or contributed to, by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
 - Directly or indirectly caused by or contributed to, by or arising from nuclear weapons material.
- D. The Insurance under this Policy shall not extend to cover death disablement resulting directly or Indirectly caused, contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

Claim settlement in Permanent Total Disablement will be the 100% of the Sum insured
Opted will be paid as per table below- (as per IRDAI guidelines)

Sr. No	Table of Benefits	% of Capital Sum Insured
1	Accidental Death	100
2	Permanent Total Disability :	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
	4. Permanent total and absolute disablement as certified by Medical Practitioner	100
3	Permanent Partial Disability	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing-both ears	50
H	Loss of hearing-one ear	20
I	Loss of speech	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i) Three phalanges	10
	ii) Two phalanges	8
	iii) One phalanges	4
O	Loss of Middle finger	
	i) Three phalanges	6
	ii) Two phalanges	4
	iii) One phalanges	2
P	Loss of Ring Finger	
	i) Three phalanges	5



	ii)Two phalanges	4
	iii)One phalanges	2
Q	Loss of little finger	
	i)Three phalanges	4
	ii)Two phalanges	3
	iii) One phalanges	2
R	Any other permanent partial disablement	% as assessed by Medical Practitioner appointed by insurance company
S	Loss of Metacarpals	
	(i) First or Second (Additional)	3
	(ii) Third, Fourth or Fifth (Additional)	2

- The terms and condition for Insurance claims will be applicable as per IRDA norms.

CLAIM INTIMATION

All the claims of the Insured will be intimated through the Bank Branch to the Insurance Broker, who will co-ordinate with Insurer. Nodal office for Insurance Broker will be M/s Anand Rathi Insurance Brokers Limited & for Insurance Co will be United India Insurance Company Limited.

Email - Intimation with supporting documents can be sent to defenceclaims@bankofbaroda.co.in through respective Branch

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

The notification of claim shall include:

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

Claim intimation should be within one hundred eighty (180) days from the date of accident. If not intimated within the 180 days timeline, the Claim would be rejected. This timeline may change based on the terms and conditions of the renewed policy which would be intimated to the Organisation.

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

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



Branch Manager of the Bank where the account exists will send duly filled, signed & stamped claim form along with all the relevant claim documents required to the address of the broker -

Kind attention- Mr Kunal Dhande
Anand Rathi Insurance Brokers, Ltd.
9th Floor, Times Tower, Kamala Mills Compound,
Senapati Bapat Marg, Lower Parel, Mumbai – 400013
Mob - 8802044070

***Insurance broker may get changed time to time which will be informed by the Bank**

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

The Claimant/Nominee shall arrange for submission of the following documents towards substantiation of the claim within 180 days from date of accident of claim for onward submission to Insurance Brokers:

- All supporting documents relating to the claim must be submitted within one eighty (180) days from the date of accident.
- Bank shall share account opening date at the time of claim
- The eligible claims will be settled in thirty (30) working days from the date of receiving the complete documents set.
- In case documents are not received within one eighty (180) days of claim intimation, 1st reminder, hard copy letter/email communication will be issued to Member Bank.
- In case of no concrete response/requisite documents 2nd reminder hard copy letter/email communication will be sent after (15) days from the date of 1st reminder
- In case of no concrete response/requisite documents 3rd reminder hard copy letter/email communication will be sent after (15) days from the date of 2nd reminder
- In case of no concrete response/requisite documents after three reminders, Closure letter/repudiation letter, hard copy letter/ email communication will be sent to the Bank.

INVESTIGATOR APPOINTMENT (SPECIFIC CASES THAT NEED DETAILED INVESTIGATION)

- Based on the merit of the claim, Insurer's investigation team shall be appointed. TAT: T + 15 (T is the day on which the claim documents received from the Bank).
- In 30 working days, Investigation report will be finalized. If there is a delay because of the some more facts, an interim report will be requested.
- In case of any genuine difficulty the above period may be extend with mutual discussion.

CLAIM PAYMENT

- Claim shall be paid in Bank of Baroda intermediary account by insurance company who in turn will settle with nominee/legal heir (as per bank records). Bank will share the proof of remittance to insurance company. (Note: Bank has to obtain 'Self Declaration from the Claimant' (as per attached formats) that he/she has 'No Objection' in case insurance company settle the amount in Bank of Baroda intermediary account. Claimant shall settle the final payment of insurance claim with Bank of Baroda.
- Bank will be sharing list of bank intermediary accounts (maintained branch wise) to insurance company
- On approval of claim, discharge voucher will be signed by Bank of Baroda



- On receipt of all required documentation insurance company shall settle the claim within 30 working days from the date of receipt of last complete document
- Bank shall share the final settlement confirmation/supporting of the claim amount with the claimant.

•
DOCUMENT CHECK LIST- Attached as per enclosed Formats





UNITED INDIA INSURANCE COMPANY LIMITED

REGD & HEAD OFFICE: NO 24 WHITES ROAD CHENNAI - 600 014

The issue to this form is not to be taken as an admission of Liability

Personal Accident Insurance Claim Form (Particulars) of Accident

Policy No. _____

Claim No. _____

TO BE COMPLETED BY THE INSURED

1. (a) Name of the Insured [in full] _____
 (b) Name of the injured Person
 (c) Address in full
 (d) Profession or occupation
 (e) Age at last birthday

2.

	Policy No.	Sum Insured	Table of Cover	Period
(i)				
(ii)				
(iii)				

3	a) Date of the accident? Time of accident? Place of Accident? Name and address of witness	
4	How did the accident occur ?	



5.	Nature of injury received (If to limb or eye state whether right or left)	
6.	a) Nature of disablement Extent of disablement Confined to bed Confined to house b) Present state of incapacity	[from _____ To _____] [from _____ To _____]
7.	Name and address of surgeon in attendance	
8.	a) Where and when can a Medical Officer of the Company visit you, if necessary ? Name of nearest railway station and distance therefrom	
9.	a) Are you insured in any other office or offices granting compensation for accident If so state name and address of company or companies and amount of insurance	

I hereby declare that the foregoing statements are made by myself and are true in all respect and that I have not attempted to conceal from the Company anything which it ought to be made acquainted and also that I have not abstained from any usual occupation longer than absolutely necessary and I agree that if I have made, or in any further declaration the Company may require, shall make any false or fraudulent statement or any suppression, concealment or untrue averment whatever, the Policy shall be void and my right to compensation forfeited and am willing, if required to make a Statutory Declaration before a Justice of the Peace of the truth of the whole of the foregoing statement or any other statement I may make a connection with this claim.

Witness:

Name _____

Signature of the Insured _____

Signature

Date :

Date

Address



CERTIFIED TO BE FILLED UP AND SIGNED BY AN EYE WITNESS TO THE ACCIDENT

I hereby certify that I was present when the Accident occurred to
Mr. _____ On the _____ day of
_____ 20 ____ in the manner stated by him over leaf, that it was
caused by _____ which * was / was not his willful act and that he *
was/was not under the influence of intoxicating liquor at the time

Signature

Address _____
* Strike out which is not applicable Occupation _____
Date _____



MEDICAL CERTIFICATE

Claims must be Supported by medical Evidence furnished by the Insured and at his expense.

1. (a) Name of Claimant _____ (b) Sex _____ (c) Age _____

2. (b) Nature and cause of accident _____
(b) If to eye or limb, state left or right _____
(c) Whether the appearance of the Injuries are consistent with the account given of the accident. _____

3. Date on which you first attended Claimant for this injury _____

4. Has Claimant been totally prevented from attending to any portion of his business ? If so how long ? _____

1. Is Claimant suffering from any disease or illness apart From his injury and is there any illness by circumstances Which may tend to retard recovery? If so, give particulars? _____

2. Present Condition _____

7. How long from the happening of the Accident do you consider Total disablement will last ? _____

Having personally examined the above named Insured I certify that the above statements are correct and that the injured person is necessarily disabled by the Accident referred to

Signature

Name & Qualification _____
Address _____
Date _____

REMARKS FOR EXTRA DETAILS



Declaration from Bank

(On Bank of Baroda Letter Head)

Branch Name:

Branch Code:

Address:

Email:

Telephone No:

Date:

Policy No.

Policy Period: 19-Oct-2024 to 18-Oct-2025

This is to certify that Shri/Smt/Ms. _____ who has expired on _____ due to accident (as per the documents enclosed), is a holder of Salary package account, the details of which are as under:

1	Name of Salary Package Account Holder	
2	Address in Full(as per Bank records)	
3	Date of Accidental Death (as per death certificate)/PTD/PPD	
4	Details of BOB Branch where the Salary Package Account is maintained	Br. Name
		Br. Code
		Circle
5	Type of Salary Package Account	
6	Salary Package Account details	
7	Claim amount under Personal Accident/Air Accident/PTD/PPD (wherever applicable)	
8	Nominee registered with the Bank on above mentioned Salary Package Account (if Any)	----- Name along with Relation
	Address of Nominee	
	Phone No	
9	Full Name of Joint Account Holder(s) of the above mentioned Salary Package Account(for Joint Accounts Only)	
	Full address of Joint Account Holder	
	Phone No	

(# please put which is applicable)

For Bank of Baroda

Signature of the Bank Manager

Name:



DOCUMENT CHECK LIST

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

Personal Accidental (Death) claim

- Completely filled Claim Form by the claimant
- Attested Legible Copy of Police F.I.R and Panchanama (For Armed forces: Defence Authority report in case FIR is not available). FIR is mandatory document.
- Attested copy of Post-Mortem Report (In case of accidental death)
- Attested copy of Death Certificate (Mandatory in all types of events of death)
- Letter from the Bank's Authorized Signatory certifying the account of the deceased.
- Notarized translations in English of any provided document which is in regional language.
- Operative Account along with its variant and name of nominee/ joint account holder as per Bank record.
- PAN card copy of the claimant and deceased member. If a PAN (Permanent Account Number) card copy is not available, then form 60 may be submitted.
- Original Cancelled cheque leaf of the claimant's bank account/ photocopy of the first page of the claimant's bank passbook containing the name of account holder, bank account number, IFSC code.
- NEFT details of the claimant/nominee certified by the claimant's bank.
- Other Suitable document to prove Legal heirs (Applicable in case if claimant is not a nominee/Joint account holder as per Bank's record)
- Viscera Report/chemical analysis report in case where post-mortem report shows the cause of death is poisoning or alcohol or any substance abuse
- Aadhar Card of the Nominee/Legal Heir and deceased member
- Hospital Paper/ Treatment Paper
- Discharge Summary
- Indoor Case Paper
- Passbook – 1st page copy duly stamped by Bank for both Deceased member and Nominee
- Finacle screen shot of account
- Bank statement of Deceased member for 6 months prior to date of accident stamped by Bank
- Letter from Nominee to Bank
- Letter / Declaration from Police authority confirming deceased member working with police

**Insurance co may ask any additional document on case-to-case basis for any clarification required.

Disability Claims (PPD, PTD)

- **Completely filled Claim Intimation form and Disability Claim Form duly signed by the claimant.**
- MLC (Medico Legal Case Paper) wherever applicable
- Medical Certificate from registered Doctor specifying the disability
- Letter from the Bank's Authorized Signatory certifying the account of the deceased. Disability certificate from Government approved Authority.
- Attested FIR copy with incident (For Armed forces: Defence Authority report in case FIR is not available)
- Hospitalization papers including indoor case paper, x-ray report, laboratory test report etc



**Insurance co may ask any additional document on case to case basis for any clarification required.

Physical Set of documents to be couriered to below address –

Kind attention- Mr Kunal Dhande
Anand Rathi Insurance Brokers, Ltd.
9th Floor, Times Tower, Kamala Mills Compound,
Senapati Bapat Marg, Lower Parel, Mumbai – 400013
Mob - 8802044070



Escalation Matrix

Insurance Brokers (Claims Management)

Escalation Level	Name	Designation	Contact Details	Email ID
Claims Service Manager	Rushikesh Ashtekar	Assistant Manager	+91 8657720454	rushikeshashtekar@rathi.com
Service Relationship Manager (1 st Escalation Level)	Kunal Dhande	Senior Manager	+91 7304330188	kunaldhande@rathi.com
Senior Manager (2 nd Escalation level)	Monali Wasnik	Assistant Vice President	+91 8850924840	monaliwasnik@rathi.com
Senior Manager (2 nd Escalation level)	Mayank Sharma	Senior Manager	+91 9029867595	mayanksharma@rathi.com
Assistant Vice President (3 rd Escalation level)	Nivya Rai	Vice President	+91 9869722668	nivyarai@rathi.com
Assistant Vice President (3 rd Escalation level)	Nikhil Gajre	Vice President	+91 7977671443	nikhilgajre@rathi.com

Insurance Brokers (Relationship Management)

Escalation Level	Name	Designation	Contact Details	Email ID
Service Relationship Manager (1 st Escalation Level)	Kunal Dhande	Senior Manager	+91 7304330188	kunaldhande@rathi.com
Senior Manager (2 nd Escalation level)	Monali Wasnik	Assistant Vice President	+91 8850924840	monaliwasnik@rathi.com
Senior Manager (2 nd Escalation level)	Mayank Sharma	Senior Manager	+91 9029867595	mayanksharma@rathi.com
Assistant Vice President (3 rd Escalation level)	Nivya Rai	Vice President	+91 9869722668	nivyarai@rathi.com
Assistant Vice President (3 rd Escalation level)	Nikhil Gajre	Vice President	+91 7977671443	nikhilgajre@rathi.com

Insurance Company

Escalation Level	Name	Designation	Contact Details	Email ID
Claims Service Manager	KETAKEE KUBAL	Admin Officer	7021500165	ketakeekubal@uiic.co.in
Service Relationship Manager (1 st Escalation Level)	VASUNDHARA HEMANT PATIL	Manager	9869456059	vasundharapatil@uiic.co.in
Manager (2 nd Escalation level)	SAPNA SIMON THOMAS	CHIEF MANAGER	9819723324	sapnathomas@uiic.co.in

Management

Insurer/Broker	Name	Designation	Contact Details	Email ID
United India Insurance Co Ltd	Mr. Jaideep Sinha	Deputy General Manager	+91 9830200464	jaideepsinha@uiic.co.in
Anand Rathi Insurance Brokers Ltd	Ms. Sapna Maheshwari	Associate Director	+91 9930357213	sapnamaheshwari@rathi.com



Annexure V

Claims Process – RuPay Insurance Program 2025-26 for RuPay Platinum & Rupay Select Cards

A) Claim intimation

1. All the claims where an incident has happened in the financial year 2025-26, should be intimated to email rupay@newindia.co.in, along with incident details.
2. The New India Assurance Co Ltd will register the claim and provide the claim number to the Member Bank within 2 working days with the policy number in subject line.
3. Claim intimation should be within Ninety (90) days from the date of accident. In cases where a person is hospitalized (and under a critical condition) and is unable to file a claim within 90 days of loss/incident such claim cases will be accepted by The New India Assurance Co Ltd for investigation and honored, if all terms under the policy are met as on date of accident.

B) Documents Receipt / Follow-up:-

Claim will be processed only after receiving hard-copy set of all the documents at the given below address: -

NON SUIT CLAIM HUB 140001
THE NEW INDIA ASSURANCE CO. LTD MUMBAI REGIONAL OFFICE 2,
2nd Floor, Jeevan Seva Building, Santacruz (W),
MUMBAI - 400 054

Email: rupay@newindia.co.in

Claim to be intimated within Ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted with valid justification provided for such delay, such cases will be investigated if required.

- All supporting documents relating to the claim must be submitted within sixty (60) Days from the date of intimation.
- The eligible claims will be settled in thirty (30) working days from the date of receiving the complete documents set.
- In case the settlement is not confirmed, the Bank should follow up with The New India Assurance Co. Ltd. for status update of the claim and comply with the pending requirements in hard copy by post/courier. (Scanned images of required documents shall not be sent to the Insurance Company)
- Claim requirements will be communicated to claimants as per set process.
- Two reminders will be sent for submission of claim requirements at specified intervals to the bank branch email id/claimant. If all requirements are not fulfilled within the timelines specified in communications, the claim will be treated as closed without payment due to non- submission requirements.
- Closure letter, hard copy letter will be sent to Member Bank on 90th day from claim intimation in case of no communication received from Member Bank.

Investigator Appointment (Specific cases that need detailed investigation)

Based on the merit of the claim, The New India Assurance Co. Ltd. investigation team shall be appointed



C) Claims Follow up / Processing

Sr. No	Escalation Level	Name	Designation	Email ID
1	First Query	Mr. Shashikishor Jadhav	Assistant Manager	rupay@newindia.co.in
2	Escalation 1	Mr. Ravi Dabhade	Assistant Manager	ravi.dabhade@newindia.co.in
3	Escalation 2	Mr. Akshay Patil	Senior Business Manager	akshay.patil@newindia.co.in
4	Escalation 3	Mr. KHUSHALDAS GOHIL	Regional Manager	khushal.gohil@newindia.co.in

D) For Policy Administration:

Sr. No	Escalation Level	Name	Designation	Email ID
1	SPOC	Mr. Ravi P Dabhade	Assistant Manager	ravi.dabhade@newindia.co.in
2	Escalation 1	Mr. Akshay Vijay Patil	Senior Business Manager	akshay.patil@newindia.co.in

E) Claim Payment

Once the claim is approved, the payment in the form of **NEFT** shall be done to the cardholder (in case of Disablement) / to nominee or legal heir (in case of Death).

F) Dispute Management

Committee of 3 people as mentioned below to resolve the dispute.

- Representative from The New India Assurance Co Ltd
- Representative from NPCI.
- Representative/s of the disputing Bank/s.

G) Document check list –

For Accidental Death Claims:

- Claim Form - Annexure C - Duly filled in, signed and stamped by the Bank.
- Original or Certified copy of Death Certificate
- Original or Certified copy of FIR giving description of the accident {along with Notarised translation into English or Hindi}
- Original or certified copy of Post Mortem Report along with Chemical Analysis/FSL Reports (wherever applicable).
- Copy of all medical records, if hospitalized
- Copy of Newspaper cutting, if any.
- CKYC Form with KYC, NEFT documents of Nominee
- Aadhar copies of Cardholder and Nominee.
- Declaration Form - Annexure D - Duly filled in, signed and stamped by the Bank.
- Details of card induced POS/ Ecommerce transaction done using RuPay card details within 30 days (as applicable) prior to date of accident (to be supported with complete transaction log / account statement from the bank's system)
- Nominee details (including NEFT details) as per bank. Nominee form submitted at the time of account opening*In case Nominee/s details are not available, Legal Procedure to be adopted as



Q5. What is the eligibility criterion to avail Personal Accident Insurance cover on my RuPay Card?

Ans: Benefits of Insurance will be available to the RuPay Cardholder who have performed minimum one successful RuPay Card induced domestic / international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter – bank i.e. on-us or off –us,(which also includes any RuPay Credit card linked UPI transaction) within 30 days prior to date of accident including accident date of RuPay Cardholders.

Are ATM transactions covered?

No, ATM transactions are not covered. Successful RuPay Card induced domestic / international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter – bank i.e. on- us or off –us,(which also includes any RuPay Credit card linked UPI transaction) within 30 days prior to date of accident including accident date of RuPay Cardholders are covered.

Q6. Is there any age limit for availing Personal Accident Policy?

Ans. Personal Accident Insurance is open to all RuPay cardholders subject to fulfilment of the terms and conditions of the policy.

Q7. Does the policy have worldwide coverage?

Ans. Yes, the Personal Accident policy will cover you even if the incident has happened when out of the country. Claim will be paid in Indian rupees as per the sum insured on submission of required documentation. There is no negative list of countries.

Q8. Who can be the beneficiary?

Ans. The beneficiary could be nominee on the account of the cardholder or legal heir as per competent court order.

Q9. Who is the beneficiary in case there are multiple heirs / beneficiaries?

Ans. In case of multiple beneficiaries the claim is settled in the name of heir as per legal heir certificate submitted.

In case the legal heir absolves his right of claim (i.e. legal heir doesn't want to claim) we will need the NOC from him/her and the claim can be settled in the name of another beneficiary so nominated.

Q10. How do I make a claim?

Ans. Please intimate claim to rupay@newindia.co.in.

Please fill the entire documents as per the checklist and submit the same to the Bank / Bank branch where RuPay cardholder has an account.

Q11. Whom should I contact in case of a claim?

Ans. Please contact RuPay cardholder Bank / Bank branch of which RuPay cardholder has a card for intimating claim.

Q12. What are the claim documents to be submitted in case of a claim, whether an incident has happened in India or overseas?

Ans. For Accidental Death Claims:

- a) Claim Form duly completed and signed.
- b) Original or Certified copy of Death Certificate.
- c) Original or Certified copy of FIR / Police report giving description of the accident.
- d) Original or Certified copy of Post Mortem Report along with Chemical Analysis/FSL reports wherever applicable.
- e) Aadhar copies of Cardholder and Nominee.
- f) Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:



- Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
- Compliance of 30 days transaction criteria (to be supported with transaction log / account statement from the bank's system)
- CKYC Form with KYC, NEFT documents of Nominee (including Cancelled Cheque)
- Brief description of Accident as per FIR translated in English or Hindi.
- Bank official's Name and contact details with email ID.

Additional documents may be requested by The New India Assurance Co. Ltd based on the case requirement such as Medical Reports, Identity documents, etc.

Please Note: If the original claim documents are submitted to any particular General Insurance co., copies of the same duly certified by Branch in-charge of RuPay card issuing bank can be submitted.

Q13. In how many days the claims will be settled?

Ans. The claims will be settled in thirty (30) working days from the date of receiving the complete document set by The New India Assurance Co. Ltd.

Q14. In how many days should I intimate about claim?

Ans. The intimation should be immediate to The New India Assurance Co. Ltd. or Bank but not later than ninety (90) days of the date of accident. In case where the person is hospitalized (and under critical condition) and is unable to file claim within ninety (90) days of loss/incident such claim cases will be accepted by The New India Assurance Co. Ltd for investigation and honored, if all terms under the policy are met as on date of accident.

Q15. In how many days should I submit the claim documents?

Ans. The claim documents must be submitted within Sixty (60) days from the date of claim intimation.

Q16. In case RuPay Cardholder having a Personal Accident policy with another insurance Company, will this Insurance Policy will be an additional cover?

Ans. Yes, the policy is a benefit policy and hence it will be an additional cover over the other Personal Accident insurance policies being held by the cardholder.

Q17. What do you mean by exclusions?

Ans. Exclusions are situations or conditions wherein The New India Assurance Co. Ltd is not liable to pay the benefits to insured person in the event of accident.

- In case of joint account, we will cover primary accountholder in case only one physical card is issued else if more than one physical cards are issued for other than primary accountholder owning the joint account and the premium is being paid for all the cards from NPCI to The New India Assurance Co. Ltd then only we will cover the individual card holders.
- On-duty people from below occupations are excluded: Navy, Military, Police, Defence, Air Force, and People working on the live transmission Lines or wires, People doing any sort of mining activities, People working at heights greater than 10 meters above the ground, People involved in performing offshore activities, Employees of Thermal Power and Hydro Power, Paramilitary, Home Guards

Q18. What are the exclusions applicable?

Ans. The New India Assurance Co. Ltd. shall not be liable under this policy for the following exclusions:

1. Compensation under more than one of the foregoing Sub-clauses in respect of the same period of the same period of disablement of the Insured person.
2. Any other payment to the same person after a claim under one of the Sub-Clauses (a), (b), (c) or (d) has been admitted and become payable. However, amounts relating to medical expenses, carriage of dead body would be payable in addition if applicable.

Sub-clause (a): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital Sum Insured stated



in the Policy Schedule hereto, applicable to such insured person.

Sub-Clause (b): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of

1.a.a Sight of both eyes, or of the actual loss by "physical separation" of two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured stated in the Policy Schedule herein applicable to such insured person.

1.a.b Use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.

Sub-Clause (c): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of

1. the sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.

2. total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.

Note: For the purpose of Clauses (b) and (c) above, physical separation of a hand means separation at or above the wrist and of the foot means at or above the ankle.

Sub-Clause (d): If such injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured person from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum Insured, stated in the Policy Schedule hereto applicable to such insured person.

Any payment in case of more than one claim in respect of such insured person under the Policy during any one period of insurance by which the maximum liability of the Company specified in the Policy schedule applicable to such Insured person would exceed the sum payable under sub-clause (a) of this Policy to such insured person. However, amount relating to medical expenses and carriage of dead body would be payable in addition if applicable.

Sub-clause (a): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such insured person.

- 1) Payment of weekly compensation until the total amount shall have been ascertained and agreed.
- 2) Payment of compensation in respect of Death, injury or Disablement of the Insured person
 - (a) from intentional self-injury, suicide or attempted suicide
 - (b) Whilst under the influence of intoxicating liquor or drugs
 - (c) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world
 - (d) Directly or indirectly caused by venereal diseases, aids or insanity
 - (e) arising or resulting from the insured person committing any breach of law with criminal intent, (Standard type of Aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has a single engine or multi engine.
- 3) Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality.



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

- Directly or indirectly caused by or contributed by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self- sustaining process of nuclear fission.
- Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- Provided also that the due observance and fulfilment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured and/or Insured person be a condition precedent to any liability of the Company under this Policy.

5) Pregnancy Exclusion Clause : The Insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly caused by contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

Q19. If the incident occurs in a timeline of 0-30 days of issuance of the RuPay card, thereby not giving a window of 30 days qualifying criteria for doing a transaction in order to be eligible for the insurance benefit, is the Cover still valid?

Ans. Yes, as an exception in such cases the cover is still valid and claim can be intimated as applicable for RuPay Cardholders.

Q20. Since the cover is effective 1st April, 2025 and upto 31st March, 2026, if incident happens on 15th April, 2025 and the transaction has happened prior to the policy period is the cover valid?

Ans. Yes, as long as the incident has happened in the policy period the cover is valid.

Q21. For how many cards will I be eligible for the compensation of Insurance cover?

Ans. The Insurance policy is applicable for the compensation of only one eligible RuPay card per cardholder or per customer, even if multiple cards held by cardholder of same / different banks meet the eligibility criteria. The choice of the card for the claim would rest with the customer.

Permanent Total Disability

Q1. What is Permanent Total Disability?

Ans. Permanent Total Disability is defined as permanent loss of ability to use a body part due to accidental injuries. The cover is restricted as mentioned in table in answer to Question No 3 below.

Q2. What is the benefits payable under this policy?

Ans. This policy pays for any Permanent Total Disability due to an accident.

Q3. What is covered under Permanent Total Disability whether incident has happened in India or overseas?

Ans. Permanent Total Disability due to an accident will cover the following:

Sr. No	Table of Benefits	% of Capital Sum Insured
1	Accidental Death	100
2	Permanent Total Disability :	
	1. Loss of Sight (both eye)	100
	2. Loss of two limbs	100
	3. Loss on one limb and one eye	100
	4. Permanent total and absolute disablement as	100



	certified by Medical Practitioner	
3	Permanent Partial Disability	
A	Loss of sight of one eye	50
B	Loss of one limb	50
C	Loss of toes-all	20
D	Great-both phalanges	5
E	Great-one phalanx	2
F	Other than great, if more than one toe lost each	1
G	Loss of hearing-both ears	50
H	Loss of hearing-one ear	20
I	Loss of speech	50
J	Loss of four fingers and thumb of one hand	40
K	Loss of four fingers	35
L	Loss of thumb-both phalanges	25
M	Loss of thumb-one phalanx	10
N	Loss of index finger	
	i)Three phalanges	10
	ii)Two phalanges	8
	iii)One phalanges	4
O	Loss of Middle finger	
	i)Three phalanges	6
	ii)Two phalanges	4
	iii)One phalanges	2
P	Loss of Ring Finger	
	i)Three phalanges	5
	ii)Two phalanges	4
	iii)One phalanges	2
Q	Loss of little finger	
	i)Three phalanges	4
	ii)Two phalanges	3
	iii) One phalanges	2
R	Any other permanent partial disablement	% as assessed by Medical Practitioner appointed by insurance company
S	Loss of Metacarpals	
	(i) First or Second (Additional)	3
	(ii) Third, Fourth or Fifth (Additional)	2

Q4. What is the available sum insured under this insurance cover?

Ans. Sum insured of up to Rs 2 lakhs for RuPay Platinum cardholders and up to Rs 10 lakh for RuPay Select cardholders.

Q5. What is the eligibility criterion to avail Permanent Total Disability Insurance cover on my RuPay Debit Card?

Ans: Benefits of Insurance will be available to the:

1. RuPay Cardholder who have performed minimum one successful RuPay Card induced domestic / international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter-bank i.e. on-us or off-us,(which also includes any RuPay Credit card linked UPI transaction) within 30 days prior to date of accident including accident date of RuPay Cardholders.
2. Is ATM transactions covered?
No, ATM transaction is not covered. successful RuPay Card induced domestic/ international



financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter – bank i.e. on-us or off-us, (which also includes any RuPay Credit card linked UPI transaction) within 30 days prior to date of accident including accident date of RuPay Cardholders are covered.

Q6. Is there any age limit for opting Permanent Total Disability Policy?

Ans. Permanent Total disability Insurance policy is open to all RuPay cardholders above subject to fulfilment of the terms and conditions of the policy.

Q7. Does the policy have a worldwide coverage?

Ans. Yes, the Permanent Total Disability policy will cover you even if the incident has happened when out of the country. Claim will be paid in Indian rupees as per the sum insured on submission of required documentation. There is no negative list of countries.

Q8. Who can be the beneficiary?

Ans. Beneficiary will be the insured under this policy.

Q9. What are the claim documents to be submitted in case of claim?

Ans. Permanent Total Disability Claim Forms:-

1. Claim Form duly completed and signed.
2. Discharge card along with case history confirmation therein duration & percentage of disability duly certified by the concerned/treating Physician/Surgeon.
3. Original or Certified copy of FIR/ Police report giving description of the accident.
4. All investigation report in original copies* thereof in respect of tests had undergone pertaining to accident.
5. Additional documents, if any, based on merit of the loss.
6. Aadhar copies of Cardholder and Nominee
7. Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 - a. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16 digit card number
 - b. Meeting 30 days transaction criteria (include the transaction log / account statement from the system)
 - c. Brief description of Accident as per FIR translated in English or Hindi.
 - d. Bank official's Name and contact details with email ID.
 - e. Additional documents may be requested by The New India Assurance Co. Ltd based on the case requirement such as Medical Reports, Identity documents, etc

* If the original claim documents are submitted to any particular General Insurance co., copies of the same duly certified by Branch in-charge of RuPay card issuing bank can be submitted.

Q10. In how many days the claim will be settled?

Ans. The claims will be settled in thirty (30) working days from the date of receiving the complete document set by The New India Assurance Co. Ltd.

Q11. Whom should I contact in case of a claim?

Ans. Please contact RuPay cardholder Bank/Bank branch of which RuPay cardholder has a card for intimating claim.

Q12. How do I make a claim?

Ans. Please fill the entire documents as per the checklist and submit the same to the Bank/Bank branch where RuPay cardholder has an account.

Q13. In how many days should I intimate about claim?

Ans. Please intimate about the claim within 90 days of the date of accident. In case where the person is hospitalized (and under critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted by The New India Assurance Co. Ltd. for investigation and honored,



if all terms under the policy are met as on date of accident.

Q14. In how many days should I submit the claim documents?

Ans. The claim documents needs to be submitted within 60 days from the date of claim intimation.

Q15. Can I claim additional cover on my existing Permanent Total Disability cover from other Insurer (s) company?

Ans. Yes, it will be an additional cover over any other existing insurance cover being held by the cardholder.

Q16. Accidental Injury can I avail the cashless facility?

Ans. This is not a medi claim policy hence, cashless facility is not available for Personal accident policy.

Q17. What do you mean by exclusions?

Ans. Exclusions are situations or conditions wherein The New India Assurance Co. Ltd is not liable to pay the benefits to insured person in the event of accident.

On-duty people from below occupations are excluded: Navy, Military, Police, Defence, Air Force, and People working on the live transmission

Lines or wires, People doing any sort of mining activities, People working at heights greater than 10 meters above the ground, People involved in performing offshore activities, Employees of Thermal Power and Hydro Power, Paramilitary, Home Guards

Q18. What are the exclusions applicable?

Ans. The New India Assurance Co. Ltd. shall not be liable under this policy for the following exclusions:

- Compensation under more than one of the foregoing Sub-clauses in respect of the same period of the same period of disablement of the Insured person.
- Any other payment to the same person after a claim under one of the Sub-Clauses (a), (b), (c) or (d) has been admitted and become payable. However, amounts relating to medical expenses, carriage of dead body would be payable in addition if applicable.
 - Sub-clause (a): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such insured person.
 - Sub-Clause (b): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of
 - 1.a.a. Sight of both eyes, or of the actual loss by "physical separation" of two entire hands or two entire feet, or of one entire hand and one entire foot, or of such loss of sight of one eye and such loss of sight of one eye and such loss of one entire hand or one entire foot, the Capital Sum Insured stated in the Policy Schedule herein applicable to such Insured person.
 - 1.a.b. Use of two hands or two feet, or of one hand and one foot, or of such loss of sight of one eye and such loss of use of one hand or one foot, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.
 - Sub-Clause (c): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of
 - 1.a.b.1. The sight of one eye, or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.
 - 1.a.b.2. Total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such Insured person.

Note: For the purpose of Clauses (b) and (c) above, physical separation of a hand means separation at or above the wrist and of the foot means at or above the ankle.



- o Sub-Clause (d): If such injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the Insured person from engaging in being occupied with or giving attention to any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sum Insured, stated in the Policy Schedule hereto applicable to such insured person.
 - Any payment in case of more than one claim in respect of such insured person under the Policy during any one period of insurance by which the maximum liability of the Company specified in the Policy schedule applicable to such Insured person would exceed the sum payable under sub-clause (a) of this Policy to such insured person. However, amount relating to medical expenses and carriage of dead body would be payable in addition if applicable.
 - o Sub-clause (a): If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the Capital Sum Insured stated in the Policy Schedule hereto, applicable to such insured person.
1. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
 2. Payment of compensation in respect of Death, injury of Disablement of the Insured person (a) from intentional self-injury, suicide or attempted suicide, (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in Aviation or Ballooning whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world, (d) directly or indirectly caused by venereal diseases, aids or insanity, (e) arising or resulting from the insured person committing any breach of law with criminal intent, (Standard type of Aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned OR chartered OR operated by a regular airline OR whether such an aircraft has a single engine or multi engine.
 3. Payment of compensation in respect of Death, Injury or Disablement of the Insured person due to or arising out of or directly or indirectly connected with or traceable to: War, Invasion, Act or foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power Seizure, Capture, Arrests, Restraints and Detainments of all kings, princes and people of whatsoever nation condition or quality.
 4. Payment of Compensation in respect of death of, or bodily injury or any disease or illness to the Insured person -
 - Directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self- sustaining process of nuclear fission.
 - Directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
 - ❖ Provided also that the due observance and fulfilment of the terms and conditions of this Policy (which conditions and all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Insured and/or Insured person be a condition precedent to any liability of the Company under this Policy.
 5. Pregnancy Exclusion Clause : The Insurance under this Policy shall not extend to cover death or disablement resulting directly or indirectly caused by contributed to or aggravated or prolonged by child birth or from pregnancy or in consequence thereof.

Q19. Is there is provision for interim relief on Insurance?

Ans. There is no provision for interim relief until establishment of entitlement upon which the claim is payable as qualified.

Q20. If the incident occurs in a timeline of 30 days of issuance of the RuPay card, thereby not giving a window of 30 days qualifying criteria for doing a transaction in order to be eligible for the insurance benefit, is the Cover still valid?

Ans. Yes, as an exception in such cases the cover is still valid and can be intimated as applicable for Non-Premium Cardholders.



Q21. Since the cover is effective 1st April, 2025 and up to 31st March, 2026 if incident happens on 15th April, 2025 and the transaction has happened prior to the policy period is the cover valid?

Ans. Yes, as long as the incident has happened in the policy period the cover is valid.

Q22. For how many cards will I be eligible for the compensation of Insurance cover?

Ans. The Insurance policy is applicable for the compensation of only one eligible RuPay card per cardholder or per customer, even if multiple cards held by cardholders of same / different banks meet the eligibility criteria.





The New India Assurance Company Limited
Regd & Head Office: New India Assurance Building, 87, M.G. Road, Fort,
Mumbai - 400 001.
Policy Issuing Office : Bandra Divisional Office 142300
C-6,NCL Business Premises, 1st Floor, Bandra-Kurla Complex,
Mumbai 400051

RuPay CARDHOLDER'S PERSONAL ACCIDENT INSURANCE CLAIM FORM 2025-26 POLICY
NUMBER: 14230042240100000687
THE ISSUE OF THIS FORM IS NOT TO BE TAKEN AS ADMISSION OF LIABILITY

RuPay CARD TYPE [PLATINUM / SELECT CARDS]	
NAME OF RUPAY CARDHOLDER	
AADHAR NUMBER OF CARDHOLDER	
BANK ACCOUNT NUMBER	
ACCOUNT OPENING DATE	
RUPAY CARD NUMBER	

NAME OF NOMINEE [CLAIMANT]	
MOBILE NUMBER	
EMAIL ID	
ADDRESS OF CLAIMANT	

DATE AND TIME OF ACCIDENT	
PLACE OF ACCIDENT	
BRIEF DESCRIPTION OF ACCIDENT [MANDATORY IN ENGLISH / HINDI]	
IF SPACE IS INSUFFICIENT, PLEASE ATTACH SEPARATE SHEET.	

NATURE OF CLAIM	DEATH / DISABLEMENT
ANY OTHER RuPay CARD HELD BY THE SAME PERSON IF YES PLEASE GIVE DETAILS	YES / NO

I hereby declare that the foregoing statements are made by myself and are true in all respect and that I have not attempted to conceal from the Company anything which it ought to be made acquainted and also that I have not abstained from any usual occupation longer than absolutely necessary and I agree that if I have made, or in any further declaration the Company may require, shall make any false or fraudulent statement or any suppression, concealment or untrue averment whatever, the Policy shall be void and my right to compensation forfeited and I am willing, if required to make a Statutory Declaration before a Justice of the Peace of the truth of the whole of the foregoing statement or any other statement I may make in connection with this claim.

BANK SEAL AND SIGNATURE		SIGNATURE CLAIMANT	OF	
----------------------------	--	-----------------------	----	--



WITNESS CERTIFICATE

[TO BE FILLED UP AND SIGNED BY AN EYE WITNESS TO THE ACCIDENT IF ANY]

I hereby certify that I was present when the Accident occurred to Mr./
Ms. _____ on the
day of _____ 20 _____ in the manner
stated by him/her over leaf, that it was caused by _____ which *
was
/ was not his/her wilful act and that he /she * was / was not under the influence of intoxicating liquor at
the time.

*Strike out which is not applicable
SIGNATURE & DATE

NAME OF WITNESS ADDRESS OCCUPATION: _____

MEDICAL CERTIFICATE for DISABILITY CLAIMS ONLY

Disability Claims must be supported by medical evidence furnished by the Insured and at his expense.

NAME OF INJURED PERSON [CLAIMANT]	
SEX : [MALE / FEMALE]	AGE :
NATURE OF ACCIDENT	
WHETHER THE INJURIES ARE CONSISTENT TO THE DESCRIPTION OF ACCIDENT.	
DATE ON WHICH YOU FIRST ATTENDED THE CLAIMANT FOR THE INJURY	
HAS THE CLAIMANT BEEN DISABLED TOTALLY OR PARTIALLY	
IS THE CLAIMANT SUFFERING FROM ANY DISEASE/ ILLNESS/SYMPTOMS APART FROM THE INJURY WHICH MAY TEND TO RETARD RECOVERY? IF YES, PLEASE GIVE DETAILS.	
TYPE OF DISABILITY	

Having personally examined the above named Insured, I certify that the above statements are correct and that the insured person is necessarily disabled by the accident referred to

Signature : _____
Name & Qualification: _____
Address : _____
Date : _____



Declaration from Member Bank (on Bank's Letterhead)

We hereby confirm that Mr/ Mrs. _____ having Aadhar number _____ is holder of Account no. _____ and was issued a RuPay Card bearing no. _____

Account opening Date: _____

Card type : [PLATINUM/ SELECT]

- A. Details of Customer induced transaction qualifying for the RuPay Insurance Program 2025-2026.
Date of Transaction : _____
Type of Transaction : _____
Brief Description of transaction : _____
[Copy of entire 30 days Account Statement of cardholder with highlighted qualifying transaction to be attached]
- B. Details of Nominee / Legal Heir : _____
Name of Nominee / Legal Heir : _____
Aadhar Number of Nominee/ Legal Heir : _____
Relation with Cardholder : _____
Nominee's/ Legal Heir's Bank Name : _____
Nominee's/ Legal Heir's Account number : _____
Nominee's/ Legal Heir's Account IFSC code: _____

[Copy of Pass Book / Cancelled Cheque of Nominee/Legal Heir's A/c. to be Attached] [In case Nominee details are not available, Legal procedure to be adopted as per bank's guidelines and Legal Heirs details to be provided.]

AUTHORISED SIGNATORY
WITH BANK SEAL.



C. Brief Description of Accident (to be narrated in English/ Hindi only by Bank's Official)

D. Details of Bank's Official for follow up regarding the captioned claim.

Name and Address of Bank:

Name of Official :
Contact Number :
Mobile :
Landline :
Email ID of Bank Branch :
Email ID of Bank RO/ZO :

We hereby solemnly affirm that the above statements are true and correct to the best of my/our knowledge and belief.

We also confirm that the documents sent in support of the captioned claim are true copies and have been verified by us with the original documents

AUTHORISED SIGNATORY
WITH BANK SEAL.



Annexure F

Major Terms & Conditions of RuPay Insurance Program for RuPay Platinum & Select Cardholders FY 2025-26

- All RuPay Platinum & Select Card holders are eligible for the benefit under RuPay Insurance Program 2025-26.
- Benefits of Insurance will be
- available to RuPay Platinum Cardholders who have performed minimum one successful RuPay Card induced domestic / international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter – bank i.e. on-us or off –us,(which also includes any RuPay Credit card linked UPI transaction) within 30 days prior to date of accident including accident date of RuPay Cardholders.
- Under the RuPay Insurance Program 2025-26 RuPay cardholders will be eligible for the compensation of only one eligible RuPay card per cardholder or per customer, even if multiple cards held by cardholder of same / different banks meet the eligibility criteria. The choice of the card for the claim would rest with the customer.
- The policy provides the benefits to you, for Accidental Death and Permanent Total Disability. Personal Accident policy covers death occurring only due to accidents or accidental injuries which are non- intentional or not self-inflicted.
- Personal Accident Insurance is open to all RuPay Platinum & Select card holders subject to fulfilment of the terms and conditions of the policy.
- Compensation of insurance claim will be made to the eligible beneficiary on submission of complete documentation set prescribed under "procedure for claim".
- Branches are responsible to communicate the Insurance scheme, important terms and conditions and process of claim initiation to the customer facing channels and cardholders.



Annexure G

Details of RuPay Insurance Program 2025-26

1. Following RuPay Debit Card holders are eligible for the benefit under RuPay Insurance Program 2025-26.

Type of Card	Variant
PMJDY Cards	RuPay PMJDY
Platinum & Premium Cards	RuPay Platinum & Select Variants

2. Type of Insurance Cover – Accidental Death and Permanent Total Disability
3. Insurance Coverage

Type of Card	Particulars
PMJDY Cards	Sum insured of Rs 1 lakh for RuPay cardholders of Old PMJDY Cards and of Rs 2 lakhs for RuPay cardholders of New PMJDY Card accounts opened after 28 th August 2018.
Platinum & Select Cards	Sum insured of up to Rs 2 lakhs for RuPay Platinum cardholders and up to Rs 10 lakh for RuPay Select cardholders.

4. Benefits of Insurance will be available to RuPay Cardholders who have performed minimum one successful financial or non-financial transactions from their RuPay Card at any channel both Intra and Intra-bank.
5. RuPay cardholders will be eligible for the compensation on only 1 eligible RuPay card per card holder or per customer, even if multiple cards held by card holder of same / different bank are meeting the eligibility criteria. The choice of the card for the claim would rest with the customer.
6. Benefits of Insurance will be available to the Cardholders who have performed minimum one successful transaction as: financial or non-financial transaction at any Channel both Intra and Inter-bank i.e. on-us (ATM / Micro ATM / POS / e-com / Business Correspondent of the bank at locations by any payment instrument) within 90 days prior to date of accident including accident date of RuPay PMJDY Cardholders or off us (same bank channels- Bank Customer/RuPay cardholder transactions at other bank channels). Benefits of Insurance will be available to RuPay Platinum Cardholders who have performed minimum one successful RuPay Card induced domestic / international financial transaction at any POS (contactless / contact) or e-com, both Intra & Inter – bank i.e. on-us or off – us, (which also includes any RuPay Credit card linked UPI transaction) within 30 days prior to date of accident including accident date of RuPay Cardholders.
7. Personal Accidental death or Permanent Total Disablement Insurance is open to RuPay card holders subject to fulfilment of the terms and conditions of the policy.
8. Compensation of insurance claim will be made to the eligible beneficiary on submission of complete documentation advised by branch.
9. For more details, kindly contact your base branch.



Annexure VI

The Branch Manager

Bank of Baroda

_____ Branch

Dear Sir,

BARODA DEFENCE & POLICE SALARY PACKAGE - REQUEST FOR OVERDRAFT FACILITY

1. I am maintaining a Saving Bank account No. _____ with your branch and my employee Number is _____. At my request, you have agreed to grant me an overdraft limit (facility) of Rs. _____

(Rupees _____ only) which is approximately as per the features of **BARODA DEFENCE & POLICE SALARY PACKAGE**. I am enclosing photocopy of my salary slips for your ready reference. I have represented to you that the said loan is required to meet my urgent personal/domestic expenses.

2. In consideration of your granting me the above facility, I undertake to liquidate the outstanding in the facility with interest from my next salary (ies) within a period of six months from the date of sanction of the facility. I also undertake and agree to pay interest for the above facility, at the rate applicable to clean overdraft i.e. _____% above BRLLR floating, currently _____ p.a. with monthly rests. I also agree that the said rate of interest shall undergo change from time to time as applicable to an overdraft account.

3. I undertake to repay the facility with interest in such installments as mentioned above and to facilitate such repayment, I hereby authorize you to deduct such amount as may be required from my above account. In case, my salary is not credited to the above account for any reason whatsoever, I undertake to pay the monthly installment with interest on or before the due date.

Yours faithfully,

Witness:

Name :

Address:

Name:

Date:



ANNEXURE VII – Credit Card
Most important Terms and Condition for PAI offerings

1. BOBCARDS may take various insurance covers from time to time for the benefit of the Cardholders. The cover amount shall be decided at the sole discretion of BOBCARDS and BOBCARDS reserves the right to continue/withdraw the facility without notice.
2. Insurance facility is available from day of card issuance to primary cardholders only.
3. Insurance covers only to the extent of Accidental Death of the primary cardholder. Natural death is not covered in the claim.
4. Standard Air accidental/ non- Air accidental Death cover is applicable and No special offer which also excludes- any special Defence/ Security, Police on-duty cover.
5. The personal accidental insurance cover is valid for spend active Primary Card only. i.e.
 - Last 90 days spend active and card should not be in Blocked/ Cancelled/ Write-off/NPA category as per BOBCARD limited.
 - If customer has multiple cards, no card should be in Blocked/ Cancelled/ Write-off/NPA category as per BOBCARD limited.
6. No separate policy document or copy will be provided to the Cardholder.
7. The amount of the cover may vary from year to year depending upon the type of cover taken for the particular year at the sole discretion of BFSL. (For details of existing policy, please refer to our website www.bobfinancial.com)
8. In case of cards having no usage, the facility of insurance coverage would be discontinued from the 2nd year onwards.
9. No insurance is payable for blocked/ cancelled/ irregular & NPA card account.
10. In the event of settlement of claim by the insurer, the claim amount shall be first adjusted against the outstanding credit card dues, if any and the administrative charges as under:

Administrative charge amount	Particulars
Rs. 1000	If usage in the card is observed
Rs. 2000	If no/less usage in the card is observed

11. The adjusted claim sum as referred above shall be released to the person, as may be nominated by the Cardholder from time to time, excluding other family members.
12. In other case the amount may be released to the legal heirs of the deceased Cardholder, subject to receipt of satisfactory proof of their inheritance and other documents, as may be required by the insurer from time to time.
13. The Cardholder shall take utmost care to nominate one of his/her family members for getting the settled claim, if any. BFSL shall not take any responsibility for the delay caused, if any, in releasing the claim amount, for want of proper documents/ nominee.
14. BOBCARDS is taking insurance from various insurers for the benefits of its Cardholders. In the event of rejection of claim by the insurer, BFSL shall not be liable to settle the claim on behalf of the insurer. BFSL shall not be responsible for any dispute arising due to claim settlement.



15. It is clarified that for matter relating to settlement of insurance claims, BOBCARDS is acting as a facilitator only and in any case, the same shall be decided between the insurer and the Cardholders themselves.
16. The liability to clear outstanding dues shall not be affected merely by existence of a pending claim or a dispute between the Cardholder and the insurer.
17. In the event of non-clearance of outstanding dues by the cardholder/nominee, as the case may be, BOBCARDS reserves its right to not to entertain any request/ correspondence towards insurance settlement.
18. BOBCARDS may charge a nominal fee (subject to one month prior notice) for extending the insurance cover to the cardholders who opt to avail the facility.
19. All Insurance Related queries / claims can be sent to insurance@bobcards.com

Claim Settlement Process

- The Nominee to notify the incident to BOBCARD Limited within 30 days from the date of customer death. If the claim is not reported to BOBCARD Limited within 30 days, claim is not admissible.
- A communication will be shared with Nominee for Documents required.

In the above context, we request you to provide the following documents duly attested by Notary Public order from the deceased legal heirs/nominee to proceed further in the matter.

1. Claim Form
2. Certified Copy Of FIR
3. Certified Copy Of Police Panchnama
4. Certified Copy Of Inquest Panchnama
5. Certified Copy Of Post Mortem Report
6. Certified Copy Of Death Certificate
7. Legal Heir Certificate & NOC
8. Death Claim Annexures (as per the sheet attached)
Annexure – I (On stamp paper of Rs. 600 /-), Annexure-II (On the letter head of an advocate), Annexure-III (On stamp paper of Rs. 50 /-) , Annexure-IV on draft for undertaking , Annexure-V Authorization to deduct Credit card dues from the Insurance Claim payable.
9. KYC Documents of the Card Holder and the Nominee.
10. Driving Licence of the Card Holder
11. Credit Card front side copy to identify the Card Type to the Insurance Company.
12. Present Address & Contact Person of the Family & Mobile Number for Crime Investigation to the Insurance Company.
13. Reason for Delay in Intimation of Death Claim.

In case, the aforementioned documents are in regional language, Please submit English Translated copy with the copies of original documents duly attested by notary public.

- Documents to be submitted further within 15 days of claim intimation date, if the documents are not submitted within this time period, the claim is not admissible & will be rejected/ declined.



- Claim will be concluded within 30 working days of last document submission. However, where the circumstances of a claim warrant further, in such cases, the insurance company shall settle or reject the claim within 45 working days from the date of receipt of last necessary document.

Escalation Matrix

Please visit the link for Grievance & Redressal Mechanism – CREDIT CARD

- Register the request at <https://www.bobcard.co.in/grievance-and-redressal>
- All Insurance Related queries / claims can be sent to insurance@bobcard.co.in

The rejection / acceptance of the claim is solely depends on the discretion of the insurance company.

For more details please go through the link of MITC Booklet of Cards & Also provided FAQ Related to Personal Accidental Death Insurance Coverage.

Your early Cooperation shall help us to serve you better.

Note: Kindly ensure to communicate insurance related matters only at insurance@bobfinancial.com as mentioned in MITC document and further more details regarding claims can be procured from writing to insurance@bobcard.co.in

