



Letter no. BSNLCO-CFM/21/2025-CFM (692515)

Dated: 06.11.2025

To

Head of All BSNL Circles

Subject: Memorandum of Understanding with SBI for Corporate Salary Package for BSNL Employees - Reg.

BSNL has signed Memorandum of Understanding (MoU) with SBI on 04.11.2025 for Corporate Salary Package for BSNL employees. This MoU is **valid for a period of three (03) years** from the date of execution.

The Corporate Salary Package under the **MoU comes with various benefits including** - (a) Zero balance account for employees and their families, (b) free term insurance, (c) free accidental insurance, (d) free air accidental death insurance, (e) optional family health insurance cover on a payment of very nominal annual premium, etc.

Additionally, **BSNL has also signed a MoU dated 04.11.2025 with SBI for Home Loan facility at concessional interest rate** for BSNL employees vide File no. - BSNLCO-CFM/22/2025-CFM. The copy of such MoU dated 04.11.2025 is also available on BSNL's intranet site www.intranet.bsnl.co.in.

You are requested to kindly share this MoU with all associations/unions of BSNL officers/employees so that BSNL employees may be aware about it and get benefited therefrom.

A copy of the MoU has also been placed on the BSNL's intranet site under head BFCI.

This is issued with the approval of competent authority.


(SHAILENDER KUMAR)
Deputy General Manager
Corporate Budget & Banking

Copy to:

1. Sr. PPs to CMD BSNL for kind information please
2. Sr.PPS/PPS/PS to Director - Finance/CFA/CM/HR/ENT BSNL Board for kind information please



INDIA NON JUDICIAL

Government of National Capital Territory of Delhi

e-Stamp

Certificate No.	: IN-DL86709095303839X
Certificate Issued Date	: 04-Nov-2025 11:17 AM
Account Reference	: IMPACC (IV)/ dl939303/ DELHI/ DL-WSD
Unique Doc. Reference	: SUBIN-DL93930301679068707119X
Purchased by	: STATE BANK OF INDIA
Description of Document	: Article 5 General Agreement
Property Description	: Not Applicable
Consideration Price (Rs.)	: 0 (Zero)
First Party	: BHARAT SANCHAR NIGAM LIMITED
Second Party	: STATE BANK OF INDIA
Stamp Duty Paid By	: STATE BANK OF INDIA
Stamp Duty Amount(Rs.)	: 100 (One Hundred only)



Please write or type below this line

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding (MOU), executed on 04.11.2025 between

BHARAT SANCHAR NIGAM LIMITED (BSNL), a company duly incorporated and validly existing under the laws of India with Corporate Identification Number U74899DL2000GOI107739 and having its Registered Office at **Bharat Sanchar Bhawan, Harish Chandra Mathur Lane, Janpath, New Delhi - 110001** (hereinafter called the "BSNL" or "the first party" which

Statutory Alert:

1. The authenticity of this Stamp certificate should be verified at www.shoilestamp.com or using e-Stamp Mobile App of Stock Holding Corporation of India. Any discrepancy in the details on this Certificate and as available on the website / Mobile App renders it invalid.
2. The onus of checking the legitimacy is on the users of the certificate.
3. In case of any discrepancy please inform the Competent Authority.

(सी. प्र. सिगनिचर)
दिनांक

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expression shall unless the context otherwise requires, include its successors, and permitted assigns of the ONE PART.

AND

State Bank of India (SBI), a body corporate constituted under the State Bank of India Act 1955 and carrying on the business of banking, having its Corporate Centre at State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai (hereinafter called "SBI" or the "Bank" or the "Second Party" which expression shall unless the context otherwise requires, include its successors in business) through Ms. Ranjana Sinha, General Manager (NRI & SP), State Bank of India, of the OTHER PARTY

WHEREAS

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

SBI and BSNL are individually referred to as "Party" and collectively as "Parties".

Now therefore this Memorandum of Understanding witness as under:

Both parties have agreed as follows:

1. Period of MOU:

This MOU shall be operative for a period of three years w.e.f. 04.11.2025 and will be in force, unless terminated earlier or till the next MoU is signed, as mutually agreed by both parties. However, the MOU shall be reviewed by SBI every year for any amendment/ addition/ deletion of features of the Salary package.

2. Salary Accounts:

- (a) The Account holders should check whether their account is properly categorized as per their eligibility, as Salary Package benefits are linked to product code of Salary Package accounts in Bank's system. Discrepancy observed, if any, should be brought to the notice of concerned Branch immediately.
- (b) A 'No Dues Certificate' subject to the extant norms of SBI, will be issued by SBI in the event of a Corporate Salary Package (CSP) Account holder is desirous of changing his/ her account to another Bank for credit of salary (mandatory for employees who have availed any kind of loan from SBI). Specimen of application for 'No Dues Certificate' is as per Annexure- II. BSNL shall ensure and entertain such request for change to another Bank only upon submission of the SBI's "No Dues Certificate" salary (mandatory for employees who have availed any kind of loan from SBI) by the personnel/employee/officer concerned.

(पी. डी. चिरानिया)
(P. D. CHIRANIA)
वर्तमान (पी. डी. सी)
S. G. (C88)
राष्ट्र बैंक लिमिटेड, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi




- (c) All new accounts being opened by the SBI for **BSNL** employees will be opened as Corporate Salary Package (CSP) account on receipt of temporary numbers (for training) by training academies/ centers and on receipt of **employee/service** numbers, the personnel / employees will advise the Branch, where account is maintained for requisite amendments in the number by SBI Branch.

3. Facilities to Account holders:

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

- Existing salary accounts of officers / employees of **BSNL** will be converted to Corporate Salary Package (CSP) subject to an application-cum-undertaking to be submitted by the respective account holder as per specimen attached in **Annexure-I**. The facilities will be provided under Corporate Salary Package to **BSNL** personnel / employees as per attached **Annexure-III** depending upon the variant of account.
- Usage of the largest ATM network of SBI Group free of charge subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Usage of other banks ATMs free of charges (maximum 10 transactions in a month) subject to limitation in withdrawal amount as prescribed by the Bank from time to time.
- Anywhere Banking via ATM, Internet, Mobile Banking, YONO.
- Free Shopping-cum-ATM/ Debit Card
- Free Supplementary Shopping-cum-ATM Card / Debit Card for Joint Account holders.
- Free additional Shopping-cum-ATM Cards / Debit Cards for joint account holders on their joint accounts subject to their undertaking that the 'additional card will be issued at their own risk and responsibility'. The Bank will not be held responsible for any cost or consequence that may arise out of misuse of the additional Card.
- Free Facility for setting up of Standing Instructions within SBI.
- Free Financial Advisory Service wherever SBI has such facility.
- Other facilities as detailed in **Annexure-IV, V, VI & VII**.
- Loans will be disbursed to the eligible personnel / employees upon fulfilment of Bank's eligibility criteria by the **BSNL** personnel/employees and on meeting of Bank's terms and conditions, including establishing of the applicant's creditworthiness as per the Bank's guidelines.
- All other facilities being provided to Bank's normal customers operating salary accounts, subject to the discretion of the Bank and prevailing regulatory guidelines from time to time.

(पी. डी. चिरानिया)
(P. D. CHIRANIA)
वरिष्ठ प्रबंधक (सी बी सी)
Sr. General Manager (CBB)
भारत संघात निवेश लि., नया दिल्ली, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

Rajesh Kumar



Key HIGHLIGHTS of CORPORATE SALARY PACKAGE ACCOUNTS For Serving Personnel / Employees of BSNL

Personal Accident Insurance Cover (Without POS Condition): ₹ Upto 100 Lakhs in case of Accidental Death (available for Silver, Gold, Diamond, Platinum & Rhodium variants only)

Air Accidental Insurance Cover: Upto ₹ 160 lakhs (available for Silver, Gold, Diamond, Platinum & Rhodium variants only)

Permanent Total Disability (PTD): ₹ Upto 100 Lakhs (available for Silver, Gold, Diamond, Platinum & Rhodium variants only)

Permanent Partial Disability (PPD): ₹ Upto 100 Lakhs

Term Insurance Cover: ₹ 10 lakhs (available for Gold, Diamond, Platinum & Rhodium variants only)

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

1. Cost of Plastic Surgery Burn cases: Maximum up to ₹ 10 lakh
2. Transportation of Imported Medicine: Maximum up to ₹ 5 lakh
3. Ambulance Charges: Maximum up to ₹ 0.50 lakh
4. Air Ambulance Charges: Maximum up to ₹ 10 lakh
5. Death in coma (more than 48 hours) after accident: Maximum up to ₹ 5 lakh
6. Transportation of mortal remains: Maximum up to ₹ 0.50 lakh
7. Family Transportation (cost of travel incurred by immediate 2 family members to reach place of accident): Maximum up to ₹ 0.50 lakh
8. Additional Cover of ₹ 10 lakh while performing official duties on foreign soil

Child Higher Education Cover: Applicable on admissibility of Personal Accidental Insurance (Death) Cover

Additional up to ₹ 8 lakhs for male Child/ or 10 lakhs for girl child (18-25 years of age) at the time of Accident (25% of PAI) For One Child only

Girl Child Cover for Marriage (Age 18-25 Years) – 20 % of entitled PAI Cover. (If PAI claim is found admissible), Maximum 10 Lakh for two girl children (5 lakh each) or ₹ 5 lakh for 1 Girl Child.

Enhanced Accidental Insurance Benefits will be made available from 4th of succeeding month in which the MoU is signed and shared with Corporate Centre.

Add: Term plan benefits will be made available from 22nd of succeeding month in which the MoU is signed and shared with Corporate Centre. The availability of Group Term Life Insurance is subject to Terms & Conditions placed as **Annexure-VII**. Life Insurance cover will commence only from the date of addition of the member accounts with the Insurance Company upon receipt of complete data by them and not from the date of supply of data to the Insurance Company.

Base and Super Top-Up Health Insurance Plan as per product availability and extant T&C of the MoU with Bank approved service provider (**Cost to be borne by the Customer, to be purchased voluntarily** for all variants) details placed as **Annexure-VI**

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

Benefits under "SBI Rishtey"

1. Type of Account: **Regular Savings Bank Account**
2. Minimum Balance/ Monthly Average Balance: **Nil**
3. Debit Card: Classic Debit Card (**Free**, Issuance and AMC)
4. Transaction at ATMs: **UNLIMITED** number of txns free at State Bank ATMs, **Maximum 10 transactions free at other Bank ATMs (txns in India only)**, using debit card linked to "Rishtey" accounts.
5. Multi City Cheque: **Nil Charge** (Except for Bulk Requirement i.e in excess of 25 leaves in a month)
6. NEFT/RTGS Charges: **Free** (Online), Applicable charges in offline mode
7. Demand Draft Charges: **Free**, if issued by debit to "Rishtey" account
8. **Auto Sweep Facility: Available** (lucrative option to earn higher interest on Saving A/c)
9. SMS Alert Charges: **Free**
10. Annual Locker Rentals: **10% Concession** on applicable locker rentals, **every year**
11. **Personal Accidental Insurance: ₹ 5 lakh** each for all "Rishtey" A/c holders (except minors)

Select/ Platinum RuPay Debit Card (as an option) to respective variant of CSP customers except CSP Lite. Variant wise (Master / Visa) Debit Cards for all account holders as per choice.

Concession on annual Locker Rent: 50%, 50%, 15% and 10% Concession, every year on applicable locker rentals for Rhodium, Platinum, Diamond and Gold variant account holders respectively.

Detailed benefits are mentioned in Annexure – III, IV & VI

4. Improvement/ Upgradation of Campus Branches:

SBI will endeavor to establish / renovate BSNL Campus Nearby Branches as and when required and provide latest technology to facilitate simple and efficient operation of accounts. BSNL will provide sufficient space and necessary permission, wherever required.

5. Corporate Salary Package (CSP):

The facilities will be provided under Corporate Salary Package to BSNL personnel / employees as per attached **Annexure-III** depending upon the variant of account. Benefits of Corporate Salary Package will not be available in cases where salary is being credited, however the accounts are not categorized as CSP (Silver / Gold / Diamond / Platinum/ Rhodium).

(पी. डी. चिरानिया)
(P. D. CHIRANIA)
प्रमुख निदेशक (सी बी सी)
Sr. General Manager (CBB)
कार्गो सेवा निदेशक, नया दिल्ली, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

Rajane Lunde



6. Loan facilities:

(a) State Bank of India will provide the SBI Personal Loan (erstwhile Xpress Credit) to eligible Corporate Salary Package account holders. The Xpress Credit Loan will be sanctioned solely at the discretion of the Bank and will be subject to the fulfillment of conditions as laid down by the Bank from time to time.

(b) BSNL does not undertake any liability for loans given by SBI to BSNL Personnel/employees in their individual capacities. BSNL will not be impleaded in any claim, action, lawsuit which an account holder may file against SBI or vice versa, i.e. SBI may file against the account holder. However, BSNL will Co-operate in recovery.

(c) State Bank of India will provide Home loan to CSP account holders with subject to fulfilling of other Terms and conditions.

7. Dissemination:

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

8. Termination:

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

9. Awareness and engagement:

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

10. Complaint Redressal and Review Mechanism:

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

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

(पी. डी. चिरानिया)
(P. D. CHIRANIA)
वरिष्ठ अधिकारी (सी.डी.सी.)
Sr. Officer (C.D.S.)
भारत ब्रान्च बैंक लि., नए दिल्ली, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

Rayane Luke



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

11. Publicity:

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

12. Personal Accident Insurance (Death) {PAI}/ Total Permanent Disability/Permanent Partial Disablement Cover / Air Accident Insurance (Death) {AAI}:

All Personal Accident Insurance (Death / Disability) claims of the Corporate Salary Package account holders should be submitted by the claimant in the proper forms along with the relevant documents as prescribed by the Insurance Company with whom SBI has a tie-up; the tie-up being subject to annual review and renewal. The details of the appointed insurance company which has been placed by SBI on Bank's website <https://bank.sbi/web/salary-account/accident-insurance> and can be accessed by the personnel / employee of BSNL for getting details of terms and condition of personal accidental insurance benefits and related claim process / grievance mechanism thereon. It is the duty of the claimants to submit the claim documents in timely manner. The Insurance Company, after receipt of claim papers from the claimant, will initiate the process of claim settlement. All the correspondence related to claim will be directly taken up between the Insurance Company and the claimant. All the settlement/ disputes will be between the claimant and the insurance company, and the Bank will not be a party to such disputes arising out of claim settlement process and the decision of the insurance company on any of the claims. Claims will be settled by the Insurance Company independently as per Terms and Conditions of the Insurance Policy. A Broker hired by SBI will monitor and assist in early settlement of all legitimate claims the details of which are also placed on bank's website.

13. Amendment:

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

14. Notices:

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

(पी. डी. चिरानिया)
(P. D. CHIRANIA)
वरिष्ठ वित्त प्रबंधक (सी बी डी)
Sr. General Manager (CBB)
भारत संघ बैंक लि. नि.स. कार्यालय, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

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Rangaraj Singh



15. Miscellaneous:

a) As most of the benefits of the Corporate Salary Package Account variant are linked to the variant of salary account based on net salary credited to the salary account of employees / personnel of BSNL, Corporate Office/Head quarter of BSNL will communicate to all the BSNL personnel /employees that as and when there is a change in the net salary, the individual will intimate the new net salary (with salary certificate) to the SBI branch where his/ her Salary Package account is maintained. In case the same is not updated with the branch then the bank is not responsible.

b) In the event of non-credit of salary for more than three months in the CSP account or default in loan accounts of any personnel/employee, Bank has the discretion to convert such account to normal Saving Bank account and all benefit extended to the Salary Package account holders shall stand withdrawn, without any communication. After resumption of salary credits in the account and/or repayment of defaulted amount of loan, Personnel /employee may apply in Bank again for converting the concerned account into CSP.

c) Benefits of Salary Package Accounts are available only to CSP categorized accounts. The Personnel / employees of BSNL to verify / ensure from their Pass Book / Statement of account / Internet Banking that their account is categorized under applicable CSP (Silver/ Gold / Diamond / Platinum / Rhodium) as per their net salary.

d) Benefits to family account holders will be available only to the accounts which will be categorized as "SBI Rishtey" accounts in banks system. This needs to be verified by the Family members through Passbook / Internet Banking. However, benefits attached to family account are also subject to fulfillment of all conditions related to maintenance of Corporate Salary Package account.

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

f) The Bank will consider installation of ATMs and setting up of branches at locations that are mutually convenient. The BSNL on its part will make efforts to provide space for setting up ATMs and Branches which is suitable for the Bank's requirements. The space, if available, will be provided on mutually agreed terms by both the parties.

g) As regards "Know Your Customer norms" as per RBI guidelines, PAN /Form-16 (mandatory) and one Officially Valid Documents (OVDs) to be provided for opening of Bank accounts. These instructions will be governed by directions issued by RBI/ Bank from time to time. Along with PAN & OVD a certificate/ letter issued/ countersigned by the authorized signatory from the individual's office, certifying his identity and present address along with certified copy of salary slip/certificate will be acceptable to the Bank.

h) The salary package is being offered to the employees of **BSNL** by the Bank as a comprehensive solution for the purpose of providing various banking services and associated features are not intended for mobilization of deposits from them.

(पी. डी. चिरानिया)
(P.D. CHIRANIA)
वरिष्ठ निदेशक (प्रशासनिक सेवाएँ)
डी. ई. नं. १८
भारत (नया दिल्ली) - ११००५६
B.S.N.L. Corporate Office, New Delhi

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Rangers Club



i) This MOU will be governed by the Laws of India and will be subject to the jurisdiction of the competent courts at New Delhi location.

j) The salary package is being offered to the employees of BSNL by the Bank as a comprehensive solution for the purpose of providing various banking services and associated features are not intended for mobilization of deposits from BSNL.

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

Signed on behalf of
O/o BSNL,



Name: Prabhu Dayal Chirania
Designation: Senior GM (CFM & CBB)

Signed on behalf of
State Bank of India

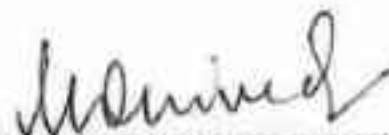


Name: Ranjana Sinha
Designation: GM (NRI&SP),

Witness :



(NAME) Shaibendera Kumar
(DESIGNATION) DGM (CBB)



(NAME) Neelash Kumar
(DESIGNATION)



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

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

Dear Sir,

CORPORATE SALARY PACKAGE

**(1) REQUEST FOR CONVERSION OF SAVING BANK ACCOUNT TO CSP ACCOUNT AND
(2) UNDERTAKING FROM SALARY PACKAGE ACCOUNT HOLDERS FOR CONVERSION, SHARING
PERSONAL DATA WITH THIRD PARTIES, NEW AND CONVERTED**

1. I maintain a SB account with your branch and the account number is _____ / I intend to open a new salary package Account. I am presently employed in _____ as _____ at _____, my personal Number is _____ and my Date of Birth is _____. My mobile number is _____. My present address is appended below which may please be incorporated in your records for which I am enclosing a certificate issued from the office/ salary slip and request you to accept it for satisfying the norms as prescribed by your bank, along with other KYC document(s) as prescribed by the RBI.

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

2. In this connection, I request that my existing SB account number _____ be converted into eligible salary package account with all its special features.

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

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

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

5. I hereby give my consent to SBI to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features.

Address: _____

Yours faithfully,

Date :
Place :
Address :

Name :
Mob. No. :

(पी. डी. विरानिया)
(P. D. VIRANIYA)
वरिष्ठ अधिकारी (अ. व. व.)
Sr. Officer (A. & V.)
राजस्थान शाखा, दिल्ली
B.S.N.L. Corporate Office, New Delhi

Rangana Singh



Date of Receipt _____

Rangana Kulk

संस्था सं. ३९
राष्ट्रीय संघीय
RCWM
८५०, नवी दिल्ली
११००६४

Annexure- III

FEATURES OF CORPORATE SALARY PACKAGE (CSP)- FOR REGULAR & PERMANENT EMPLOYEES OF BSNL

Features	Silver	Gold	Diamond	Platinum	Rhodium
Eligibility (net salary in Rs.)	10K to 25K	>25K to 50k	>50K to 100K	>100K to 200K	>200 K
Min. Balance	NIL (No minimum balance required to be maintained)				
Passbook	Free				
Internet Banking	Free				
Auto Sweep Facility (On request)	• Threshold Amount: Rs.50,000/- • TDRs/ STDRs to be created for a minimum amount of Rs.15,000/- (and in multiples of Rs.5,000/-) in any one instance.				
ATM cum Debit Card	International Silver	International Gold	International Diamond	International Platinum	International Rhodium
New Age RuPay Card*	Complimentary International RuPay Platinum Debit Card			Complimentary International RuPay select Debit Card	
Transactions At ATM	State Bank & Other Bank ATMs: UNLIMITED number of txns free at State Bank ATMs, Maximum 10 transactions free at other Bank ATMs (txns in India only)				
Multi City Cheques	Free 25 cheque leaves per month				
Concession in annual locker rent		10%	15%	50%	
Setting up of Standing Instructions within SBI	Free				
RTGS/NEFT Charges	Free				
SMS Alerts	Free				
Drafts issue Charges	Unlimited Free, if issued through Salary Account				
Debit Cards	1. Existing option to continue 2. Additionally, feature packed new RuPay Cards to be mapped which are made available by NPCI (Details of features associated with RuPay Card is placed as Annexure-IV.				

Features	Silver	Gold	Diamond	Platinum	Rhodium
Eligibility (net salary in Rs.)	10K to 25K	>25K to 50k	>50K to 100K	>100K to 200K	>200 K
Credit Card Offering by SBI Card	NA	Simply Save	Prime Pro	Elite	Aurum
Credit Card Joining fee	NA	Nil	Nil	Nil (Actual charges- Rs.9,999/-)	Nil (Actual charges- Rs.9,999/-)
Spend limit for waiver of annual fees from 2 nd year	NA	Rs. 50,000	Rs. 1.50 lakhs	Rs. 5 lakhs	Rs. 6 lakhs
Demat Offerings	Demat A/C offering with Corporate Salary A/C powered by SBI Securities • Equity Starter Plan: Zero registration charges; No AMC for 1st year; AMC from 2nd year – Rs. 250/- (50% discount), Competitive brokerage rates • Equity Master Plan: Registration charges- Rs. 1,000 (90% discount, waived for Rhodium Customers); No AMC for 1st year; AMC from 2nd year- Rs. 250/-(50% discount), Lifetime discount on brokerage rates				
Personal Accidental Insurance (PAI) Death Cover*	Upto ₹100 lakhs across all categories				
Air Accidental Insurance (AAI)*	Upto ₹160 lakhs across all categories				
Permanent Total Disability Cover* (PTD)	Upto ₹100 lakhs across all categories				
Permanent Partial Disability Cover* (PPD)	Upto ₹80 lakhs across all categories				
Term Insurance Cover*	NIL	₹10 lakhs (available for Gold, Diamond, Platinum & Rhodium variants only)			
Add-On insurance Covers (PAI)*	Available as per the insurance policy provisions				
Base and Super Top-up Health Insurance	Available as per existing terms of offer with Bank's empanelled service provider. Terms & conditions applicable for the policy and benefit availment. (Cost to be borne by the Customer, to be purchased voluntarily for all variants). Rates subject to review/ change from time to time as per internal assessment of the service provider/ policy performance, details placed as Annexure-VI				
Other Facilities	As applicable/ available to Regular Savings Bank account				
Family Savings Account – SBI Rishtey	Available for Gold and above variants Salary Package Customers.				
Concession in Rate of Interest on Home Loan, Car loan and SBI Personal loan as per guidelines issued from time to time.					
*insurance benefits are subject to Terms & Conditions. Details are placed at Bank's website: https://bank.sbi/web/salary-account/accident-insurance					
*All the benefits are subject to regular salary credit in SBI salary account. T & C apply.					

(पी. डी. चिरानिया)
(P. D. CHIRANIA)
वरिष्ठ अधिकारी (सी.डी.)
Sr. General Manager (C.D.)
भारत संघर्ष विकास नि. लि. (एन.डी.ओ.)
B.S.N.L. Corporate Office, New Delhi

Rangana Kumbh



Annexure- IV

Features of New age SBI RuPay Card (as per T & C of NPCI*)

Account Variant	Silver	Gold	Diamond	Platinum	Rhodium
Card Variant	Platinum	Platinum	Platinum	Select Platinum	Select Rhodium
Health Checkup	NA	NA	NA	1 free checkup per year	
MakeMyTrip		Flat 10% (upto Rs 1500) discount on Make My Trip (Once in a year)	Flat 10% (upto Rs 1500) discount on Make My Trip (Once in a quarter)		
Amazon Prime	NA	Free 1 year Amazon Prime Subscription (every year)			
Gym membership	NA	NA	NA	Free 1 month offline /3-month online Cult-fit subscription	
SPA	NA	NA	NA	One complimentary visit per year	
Lounge domestic -	1 free visit per quarter	1 free visit per quarter	2 free visits per quarter	3 free visits per quarter	
Lounge International -	NA	NA	NA	3 free visits per year	
Golf	NA	NA	NA	One complimentary round per year	
Cab aggregator	NA	NA	NA	Once in a year	Once in a year
Swiggy One	NA	Free 3-month membership-Swiggy One (every year)			
Book My Show	NA	INR 250 off on purchase of min 2 movie tickets; per quarter			
Personal Accident & Permanent Disability Insurance	₹ 10 lakh	₹ 10 lakh	₹ 10 lakh	₹ 10 lakh	₹ 10 lakh
	(With PoS condition 45 days)	(With PoS condition 45 days)	(With PoS condition 45 days)	(With PoS condition 45 days)	(With PoS condition 45 days)
Air Accident Insurance	NA	₹ 50 lakh	₹ 50 lakh	₹ 100 lakh	₹ 100 lakh
		(With PoS condition 45 days)	(With PoS condition 45 days)	(With PoS condition 45 days)	(With PoS condition 45 days)
Purchase Protection	NA	Cover of ₹ 2 lakhs			
Concierge	24*7 concierge service 100%	24*7 concierge service 100%	24*7 concierge service 100%	24*7 concierge service	24*7 concierge service

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B.S.N.L. Corporation Limited, New Delhi

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

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

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Sr. General Manager (C.B.D.)
आयुक्त संयुक्त निदेशक
B.S.N.L. Corporate Office, New Delhi

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a) Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

b) Directly or indirectly caused by or contributed to by or arising from nuclear weapon materials.

11. The insurance under this policy shall not extend to cover death disablement resulting directly or indirectly from pregnancy or in consequence thereof.

12. In case of death due to ship accident other than declared war by Government of India shall also be covered for Personal Accident (Death) Insurance Cover.

13. The Air Accident Insurance (Death) Cover [AAI] claim will be treated as valid claim only if, Air ticket have been purchased by debit to BSNL Salary Package Account using Cheque / Debit Card / Internet Banking, or where ticket is not required to be purchased by the account holder (service/combat/chartered aircrafts of BSNL forces) or is provided by the department for official duty, with Any one Accident (AoA) clause of ₹ 25 Crore and Any one Year (AoY) clause of ₹ 50 Crore.

14. Claimants will submit claims directly to the Insurance Company. The Insurance Company will settle claims independently, as per the Policy terms and conditions. Bank will not be a party to any dispute between the claimant and insurance company.

15. All the eligible claims will be payable by the insurance company and Bank/Broker shall have no liability whatsoever in respect thereof.

16. Claimants or their representatives have to send intimation of insurance claim to the concerned Insurance Company directly. Intimation may be sent by email/ phone/ letter within 90 (ninety) days of the death of the Salary Package Account Holder. However, for settlement of claims, the relevant supportive documents as per the arrangement have to be submitted by the claimant subsequent to submission of intimation of claim within 180 days of the date of death of salary package account holder. Insurance company will settle the claim as per IRDA guidelines.

17. The beneficiary on death of Primary Salary Account holder shall be as follows: -

i. In case of account opened in single name, the nominee registered in Salary Package account of deceased will be beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

ii. In case, the account is opened as joint account, then the beneficiary will be the surviving account holder(s) for the purpose of insurance claim even if the nominee is available in the account. (Bank's role will be limited only to certify the names of surviving joint account holder(s) as per Bank records).

iii. In case, the account is opened as joint account, in event of death of all the account holders, the nominee, if available, will be the beneficiary for the purpose of insurance claim. (Bank's role will be limited only to certify the names of nominee as per Bank records).

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(P. D. VIRANIA)
अतिरिक्त प्रबन्धक
भारत सेवा बैंक
B.S.N.L. CORPORATION LIMITED, New Delhi

Langana Kumbh



iv. In cases other than i, ii and iii above the claim shall be settled as per the procedure of the insurer. The identification of legal heirs and the authenticity of the claim will be the responsibility of the Insurer.

18. **Payment Of Claim :** Insurance claim amount will be paid in beneficiary's account with State Bank of India only. Claim amount will first be appropriated against loan outstanding with SBI, if loan amount is not covered under another Insurance Policy (Rinn Raksha).

19. **Disclosures :** Details in relation to claim guidelines, escalation matrix of insurance company and insurance brokers, grievance redressal mechanism, claim format etc. have been placed by the bank at bank's website <https://bank.sbi/web/salary-account/accident-insurance> . for information and usage of personnel / employees of BSNL, and also for public at large.

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(R. D. CHIRANIA)
वरिष्ठ निदेशक (सी बी बी)
Sr. Director (SBI) (CBB)
आवर संचालन विभाग, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

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Annexure-VI

DETAILS OF BASE & SUPER TOP-UP HEALTH INSURANCE PLAN (FROM SBI GENERAL)

Family Combinations	1 Adult/ 2 Adults/ 2 Adults + 1 Child/ 2 Adults + 2 Child/ 1Adult + 1 Child/ 1Adult + 2 Child
Entry Age Adult	18 - 63 years
Entry Age Child	3 months up to 25 years
Renewal	Up to 75 years (separate rates applicable after 65 years)
Pre Hospitalization Cover	60 days
Post Hospitalization Cover	90 days
Day Care Treatment	Covered
PED/ Specific Disease Waiting Period	24 months
Domiciliary Hospitalization	Covered up to 20 % of Sum Insured (SI)
Alternative Treatment	Covered up to 20 % of Sum Insured (SI)
Modern Treatment	Covered up to 50 % of Sum Insured (SI)
Limit on Treatment/ Illness/ Surgery	Disease wise sub-limit is not applicable

Base Health Insurance Cover annual premium chart (₹ inclusive of GST)

Family Combinations	Per Family rates		
	2 lakhs	3 lakhs	5 lakhs
1 Adult	1983	2155	2629
2 Adults	3193	3471	4235
2 Adults + 1 Child	3697	4018	4902
2 Adults + 2 Child	4507	4899	5977
1 Adult + 1 Child	2221	2414	2945
1 Adult + 2 Child	2487	2703	3298

Renewal Rates above 65 age and max up to 75 years (₹ inclusive of GST)

Family combination	Per family Rates		
	2 lakhs	3 lakhs	5 lakhs
2 A + 2 C	INR 8,280	INR 8,999	INR 10,979
2 A + 1 C	INR 6,791	INR 7,381	INR 9,005
2 Adults	INR 5,866	INR 6,376	INR 7,779
1 Adult	INR 3,642	INR 3,959	INR 4,830
1 A + 1 C	INR 4,079	INR 4,434	INR 5,409
1 A + 2 C	INR 4,569	INR 4,966	INR 6,058

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(CHSB)
भारत-सहकारिता-संघ-लिमिटेड
B.S.N.L. Corporation Limited, New Delhi

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Super Top-Up Health Insurance Cover annual premium chart (₹ inclusive of GST)

Family combination	Per family Rates			
	10 lakhs cover with 2 lakhs deductible	15 lakhs cover with 2 lakhs deductible	30 lakhs cover with 3 lakhs deductible	50 lakhs cover with 5 lakhs deductible
1 A	1521	1618	1649	2391
2 A	1653	1758	1796	2604
2 A + 1 C	1727	1837	1881	2728
2 A + 2 C	1869	1988	2020	2929
1 A + 1 C	1703	1812	1847	2678
1 A + 2 C	1806	1921	1958	2839

Renewal Rates above 65 age and max up to 75 years (₹ inclusive of GST)

Family combination	Per family Rates			
	10 lakhs cover with 2 lakhs deductible	15 lakhs cover with 2 lakhs deductible	30 lakhs cover with 3 lakhs deductible	50 lakhs cover with 5 lakhs deductible
2 A + 2 C	3,638	3,871	3,934	5,704
2 A + 1 C	3,362	3,577	3,663	5,311
2 Adults	3,217	3,423	3,496	5,070
1 Adult	2,961	3,150	3,211	4,656
1 A + 1 C	3,317	3,528	3,596	5,215
1 A + 2 C	3,516	3,740	3,812	5,527

*Terms & Conditions applicable for Base and Super Top-Up Policy as per Bank's MoU with the empanelled service provider, subject to change from time to time.

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डि. एम. ए. (सी. बी. डी.)
भारत बंधन निगम लि. नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

Signature



Group Term Life Insurance (GTLI) Terms and Conditions/ Operational Guidelines

- GTL Policy is named policy where name and required details of all the eligible Salary Package Account holders are required to be timely reported to Insurance Company for inclusion in the Policy / eligibility for coverage. Moreover, for procuring the policy considerable cost is incurred by the Bank. Therefore, regular engagement of Circle functionaries with BSNL authorities for reporting of correct data of lives covered and timely follow up with Insurance Company/ Insurance Broker firm is required.
- List of all personnel / employees having Salary Accounts with SBI, be obtained by Circle from respective department and verified and reported to Insurer / Broker to ensure that all these accounts are covered under the said GTL Policy. As Bank will enter into MoU with the concerned department /Organisation for extending life cover, financial liability may devolve on the Bank for the lives not reported to the Insurance Co.
- For verification of data relating to lives covered, concerned official (Nodal Officer, Salary Package) from the Circle may visit the Corporate Centre.
- All Mid Joiners-Mid Leavers (MJML) data to be provided by Circle by 5th of succeeding month to the Insurance Company directly, under advice to us and the empaneled Insurance Broker Firm to enable coverage to these Mid Joiners, and removal of Mid leavers.
- In case there is no MJML during the month, a confirmation to this effect must be submitted by Circle to the Insurance Company under advice to us and the Insurance Broker Firm by 5th of succeeding month.
- For servicing the policy, Insurance Broker Firm (IBF) **M/s Alliance Insurance Brokers Pvt. Ltd. (AIBPL)** has been engaged for the policy year 2025-26.
- All claims pertaining to the Policy must be intimated directly to Insurance Company invariably under advice to empaneled Insurance Broker Firm.
- Circle functionaries to ensure regular engagement with Insurance Company and Insurance Broker for submission and reconciliation of data so that no eligible personnel remain uncovered. Nodal officer (Salary Package) be nominated as Single Point of Contact (SPOC) at Circle level for seamless and timely settlement of claims.
- Identified SPOC to undertake all follow-up work regarding submission of data, reconciliation about lives covered, maintaining the claim MIS etc. with Insurance Broker Firm, under advice to Salary Package Department, Corporate Centre.
- For submission of claims, prescribed forms must be used. Claim forms and claim escalation matrix are placed at **Appendix-A**. Please arrange to advise concerned Organisations / Departments accordingly and provide related forms /escalation matrix.
- Declaration to be obtained with following clause for New Salary Package account opening and Request for conversion of SB account to Salary Package Account *"I hereby give my consent to SBI to share my personal data with the companies/ entities offering the complimentary benefits/ special features related to the salary package account for the purposes of availing such benefits/ features."*
- **MOUs/ agreements to be executed with the Government departments for offering salary package accounts** *"Parties understand and agree that the personal data of the employees who are maintaining the salary package accounts with SBI will be shared with the third-party companies/ entities offering the special features or complimentary benefits related to the said salary package accounts and also that such sharing will be in accordance with the applicable laws on sharing of personal data (including the Digital Personal Data Protection Act, 2023, as and when the same is made effective)."*

Ranjana Kulkarni





Sampoorn Suraksha Non Employer Scheme Claim Form

To,

Claims Department
SBI Life Insurance Co. Ltd.
7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2,
Plot No. R-1, Sector 40, Seawoods, Nerul Node,
Navi Mumbai - 400706.

Claim Form for Death Benefit under Sampoorn Suraksha Non-Employer Employee Scheme

Master Policy (MP) Number: 72100481905

Member ID: _____

We write to convey that the under mentioned policyholder was covered under One year renewal Group Life Insurance scheme and has expired.

DETAILS OF THE DECEASED MEMBER (Please write in capital letters)

1. Name of the Life Assured (Deceased)	:																	
2. Date of Birth	:	<table border="1" style="width: 100%; text-align: center;"> <tr> <td>D</td><td>M</td><td>Y</td><td colspan="3"></td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>	D	M	Y													
D	M	Y																
3. Date of Death	:	<table border="1" style="width: 100%; text-align: center;"> <tr> <td>D</td><td>M</td><td>Y</td><td colspan="3"></td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>	D	M	Y													
D	M	Y																
4. Nominee Name & Relationship	:																	
5. Sum Assured	:																	
6. Cause of Death	:																	
7. Account details of Nominee																		
Account No.	:	<table border="1" style="width: 100%; text-align: center;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																
IFSC Code	:	<table border="1" style="width: 100%; text-align: center;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																
Bank & Branch Name	:																	

Certified that the information furnished is true and correct in every respect to the best of our knowledge and belief

Place: _____ Nominee Name: _____

Date: _____

Nominee Signature

Authorized Signatory on behalf of the Master Policy Holder:

Name & Designation: _____

Contact No: _____ Date: _____

Aadhar Consent

I, <Name of the Claimant> authorize the Company to obtain necessary details like Name, DOR, Address, Mobile Number, Email, Photograph through the QR code available on my Aadhar card / XMR File shared using the offline verification process of UIDAI. I understand and agree that this information will be exclusively used by SBI Life only for the KYC purpose and for all service aspects related to my policy/ies. I have duly been made aware that I can also use alternative KYC documents like Passport, Voter's ID Card, Driving licence, NREGA job card, letter from National Population Register, in lieu of Aadhar for the purpose of completing my KYC formalities. I understand and agree that the details so obtained shall be stored with SBI Life and be shared solely for the purpose of issuing insurance policy to me and for servicing them. I will not hold SBI Life or any of its authorized officials responsible in case of any incorrect information provided by me.

I further authorize SBI Life that it may use my mobile number for sending SMS alerts to me regarding various servicing and other matters related to my policy/ies.

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(P. D. CHIRANIYA)
वरिष्ठ निदेशक (सी. डी. डी.)
Sr. Director (C.D.D.)
भारतीय जीवन बीमा निगम लि.
B.S.N.L. Corporate Office, New Delhi

Rangana Sunka



Document Check list: -

Please refer below documents required for processing of insurance claim under GTL Policy (2024-25).

1. Claim Form duly attested by Branch.
2. Death Certificate - original or photocopy attested by claimant and Branch.
3. KYC document of the Nominee / Claimant – photocopy self-attested by claimant and the Branch.
4. Nominee's/ Claimant's Bank Account Accounts detail (Copy of Bank Passbook duly attested by claimant and Branch or a cancelled cheque leaf having Nominee's / Claimant's name pre-printed on it etc).
5. Confirmation of Nominee details in Bank Confirmation form attached above.
6. In case, nominee not available in bank account, legal evidence of Title in the form of Succession certificate from court having competent jurisdiction or following papers for waiver of submission of succession Certificate.
 - i. Affidavit on non-judicial stamp paper.
 - ii. Joint Indemnity Bond on the non-judicial stamp paper.
 - iii. Application to Dispense with Legal Evidence of Title.
 - iv. Surety Letter with Income and KYC proof.

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Sr. General Manager (CBB)
ब्रिज प्रोपर्टीज लिमिटेड, एन सी ई डी रोड, नई दिल्ली
B.S.N.L. Corporate Office, New Delhi

Rayane Runk





Branch Confirmation

(On Bank's Letter Head)
State Bank of India

Branch Name: _____

Branch Code No: _____

Address: _____

Email: _____

Telephone No: _____

Date: _____

Policy No.: Policy Period 22.02.2024 to 21.02.2025

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

Name of the Salary Package Account holder	:	
Address in full (as per Bank records)	:	
Date of Death (as per death certificate)	:	
Details of SBI Branch where the Salary Package Account is maintained	:	Br. Name
	:	Br. Code
	:	Circle
Type of Salary Package account	:	
Salary Package Account details:	:	A/c No. _____
Claim amount under Group Term Life Insurance	:	
Nominee registered with the Bank on above mentioned Salary Package Account. (if any)	:	
Address of Nominee	:	
Phone No.	:	
Nominee A/c details if recorded in CBS	:	
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)

The Bank or its Officers will not be held responsible for the genuineness/authenticity of documents like FIR, Death Certificate, Postmortem report, etc, being submitted by the claimant to the Insurance Company. It shall be the responsibility of the Insurance Company to ascertain their authenticity. All further correspondence should be made directly between the claimant and the Insurance Company. The claim settlement will be entirely the responsibility of Insurance Company. All settlements/disputes will be between the claimant and the Insurance Company, and the Bank will not be a party to such disputes.

For State Bank of India,

Signature/Name of Branch Manager (PF No. _____)

23

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(P. D. CHIRANIA)
उपनिर्देशक (पी. डी. सी)
एन.डी.ए. (पी. डी. सी)
B.S.N.L. Corporate Office New Delhi

Signature
RCWM
1979-81, 15 Feb





4	Nitesh Sharma	Dy. Vice President (Employee Benefits)	nitesh@allianceinsurance.in	9167980504
5	Jignesh Purohit	Senior Vice President (Employee Benefits)	jignesh@allianceinsurance.in	8433747396
Email I'd for Claim Intimation/Query: - sbgtlclaims@allianceinsurance.in				

Escalation matrix, addition deletion of MJML: Insurance Broker				
Level	Name	Desig.	e-mail id	Mobile No
1	Rakesh Harekar	Chief Manager	sbgtlpolicy@allianceinsurance.in	9167950049
2	Trupti Bhatkar	Assistant Vice President	Trupti@allianceinsurance.in	9167214217
3	Jignesh Purohit	Senior Vice President (Employee Benefits)	jignesh@allianceinsurance.in	8433747396
Email I'd for Policy Endorsements: - sbgtlpolicy@allianceinsurance.in				
Policy administration contact: Insurance Broker				
1	Madhavi Chavan	Chief Manager	madhavi@allianceinsurance.in	7208984685

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